

AGREEMENT OF PENSION SERVICES

This Agreement of Pension Service ("Agreement") is entered into this _____ day of _____, 2007, by and between _____ hereafter referred to as the "Employer," and **Street Smart Benefits' Strategies, LLC** a Florida company, here after referred to as "The Solo-k Retirement Group." This agreement is effective for the plan year beginning January 1, 2007.

The Plan Sponsor's RESPONSIBILITY: The Employer (or its delegate), with regard to the _____ Plan, acknowledges responsibility for the following functions:

1. Maintaining complete employee records including the names of all employees with their birth dates, hire dates, termination dates, social security numbers, annual compensation and hours worked.
2. Maintaining complete trust financial information and records including, but not limited to, the dates and amounts of all Plan contributions and disbursements, dates and amounts of all transactions involving Plan assets and summaries of current market values of assets held in the Trust on trust accounting dates.
3. Transmitting in a timely manner all information requested by The Solo-k Retirement Group, which will be needed by THE SOLO-K RETIREMENT GROUP to properly prepare and complete the annual administration summaries or perform other required administrative functions.
4. To appoint and remove trustees, to employ investment managers and advisors and to designate other parties to manage the assets of the trust fund. THE SOLO-K RETIREMENT GROUP shall not, at any time, perform any duty or function concerning the acquisition, disposition or retention of any asset of the trust fund and shall not be considered in any way to be a trustee or fiduciary with responsibility for management of plan assets.
5. Reviewing, executing, and delivering back to THE SOLO-K RETIREMENT GROUP in a timely manner, the various Reports and Returns required by the various Federal regulatory agencies retaining jurisdiction over this Qualified Plan. Upon receipt of the executed Report or Return from THE SOLO-K RETIREMENT GROUP, the Plan Administrator and Plan Sponsor shall make the necessary arrangements for a timely filing with the Federal agency or agencies concerned.

THE SOLO-K RETIREMENT GROUP AND ITS RESPONSIBILITIES AS SERVICE PROVIDER: In consideration of the administrative fees to be paid to THE SOLO-K RETIREMENT GROUP pursuant to a stated fee schedule, attached hereto, subject to change by THE SOLO-K RETIREMENT GROUP from time to time, THE SOLO-K RETIREMENT GROUP agrees to perform the following administrative functions as Service Provider to the qualified plan, based upon receipt of the requested information in writing, in a timely fashion, directly from the Employer:

1. Application of the rules for determining eligibility of employees for participation in the Plan.
2. Preparation of the Summary Plan Description and Summary Annual Report and informational notices (such as amendments, termination, etc. as required by Federal law to be distributed to the participants in the Plan) .
3. Application of the rules for determining vesting credit in accrued benefits for each employee of the Plan Sponsor.
4. Application of the rules for determining the extent of participation by an

employee in an allocation of contribution or benefits and forfeitures (if applicable) in the Plan for the respective Plan Year.

5. Preparation of the various reports (i.e. Form 5500 [Schedules A, Form 1099-R, Form 1096 if applicable]) required by the various Federal agencies exercising jurisdiction over this Qualified Plan for review, execution and timely filing with the regulatory agency or agencies concerned by the Plan Administrator and Plan Sponsor. Form 5500 and above mentioned applicable schedules are included in the annual administration fee; Form 1099-R and Form 1096, if applicable, will be provided to the employer upon request, after the necessary information has been provided to THE SOLO-K RETIREMENT GROUP by the Employer, pursuant to the fees outlined in the attached fee schedule.
6. Preparation of the amendments in accordance with recent legislation mandating the update of all plan documents
7. THE SOLO-K RETIREMENT GROUP will not be compensated as third party administrator directly from a mutual fund company and is not permitted nor authorized by the Employer to receive such payments.
7. In the instance of termination of services, there is a service termination fee. This fee involves the communications with your new third party administration firm, archiving of the plan's file records and providing hardcopies of information as needed. The service termination fee will be a minimum of \$150 and may be higher depending upon the services requested and the fund product being utilized.

LIMITATIONS AND OBLIGATIONS OF THE SOLO-K RETIREMENT GROUP AS SERVICE PROVIDER: In performing the services described above, it is understood and acknowledged by THE SOLO-K RETIREMENT GROUP and the Employer that:

1. Neither this nor any other agreement shall relieve the Employer/sponsor of this Qualified Plan and Trust or any other designated fiduciary providing services to this Plan of any of the responsibilities or liabilities imposed by the Employee Retirement Income Security Act of 1974, as amended, or the Internal Revenue Code of 1986, as amended.
2. THE SOLO-K RETIREMENT GROUP will act in all matters only upon the express written discretion of the Employer/sponsor of this Qualified plan, and will at no time exercise any discretion or independent authority with respect to the performance of the duties and obligations other than the responsibilities herein stated.
3. THE SOLO-K RETIREMENT GROUP shall not, at any time, act in a capacity that is or may be construed as that of a fiduciary or investment counselor to the Qualified Plan and Trust.
4. THE SOLO-K RETIREMENT GROUP does not hold itself out as a tax or legal advisor and has encouraged the Employer to consult with his/her attorney and accountant with respect to the adoption and qualification of the Plan and Trust agreement and potential legal and taxation issued arising therefrom.
5. It is agreed that THE SOLO-K RETIREMENT GROUP shall not have any duty to question any action or inaction or direction of the Employer/Sponsor or any

recognized agent of these parties.

THE SOLO-K RETIREMENT GROUP will rely solely upon the information submitted directly by the employer/sponsor of this Qualified Plan. THE SOLO-K RETIREMENT GROUP, in receiving this information, will not be responsible for any penalties, Plan disqualification, legal fees or any other liability due to the failure to submit such information on a timely basis or due to the failure to provide accurate and complete information.

- 6. The Employer agrees to defend, hold harmless and indemnify THE SOLO-K RETIREMENT GROUP from all liability for Federal and/or state taxes (including excise taxes and user fees) at all with respect to the Qualified Plan except for willful negligence in The Solo-k Retirement Group's performing duties under this Agreement.

Furthermore, it is agreed that THE SOLO-K RETIREMENT GROUP shall not have any duty to question any action, inaction or direction of the Employer, the Plan Administrator, the Trustees or any recognized agent of these parties. Notwithstanding the preceding sentence, if any party to this Agreement or any governmental authority attempts to impose liability upon THE SOLO-K RETIREMENT GROUP based upon a duty to question such actions, the Employer, Plan Administrator, Trustee and any agent of the Plan each agree to indemnify, defend and hold THE SOLO-K RETIREMENT GROUP harmless from all liability from any loss or damage (including any legal fees) and any additional taxes in any manner, directly or indirectly, arising out of or incident to the failure of THE SOLO-K RETIREMENT GROUP to question any action, inaction or direction of the Employer, Plan Administrator, Trustees, or any agents of the Plan or employees of the Employer.

- 7. If in the case of this Qualified Plan, for any administration services prepared prior to THE SOLO-K RETIREMENT GROUP, it is expressly understood that the employer agrees to hold harmless, defend and indemnify THE SOLO-K RETIREMENT GROUP from all liability, loss and damage (including legal fees) and any additional taxes in any manner, directly or indirectly arising out of or incident to any actions of that prior group (third party administrators, CPA, Employer or other party previously handling the plan's administration) in its rendering of administrative services to this Qualified Plan. THE SOLO-K RETIREMENT GROUP does not conduct an audit of the plan or review the prior group's work for accuracy and completeness and therefore administers this plan on a prospective basis only.

I have read this Agreement of Pension Services and I am an owner or an officer of the company:

Signature _____ Date _____

Print Name _____ Title _____

_____ Date _____

Lawrence Groves, President The Solo-k Retirement Group