

**EXHIBIT F: ADMINISTRATIVE PERFORMANCE STANDARDS**

<b>Standard</b>	<b>Measure</b>
<b>Accurate account opening</b>	Collect and accurately record the required account owner and beneficiary information 98% of the time when opening a new account.
<b>Call Center</b>	At least 80% of calls shall be answered within 20 seconds The abandonment rate shall be less than 3%
<b>Timely New Account processing</b>	100% of enrollments received in good order shall be processed within 2 business days 100% of funds invested same day as application is in good order prior to the close of the NYSE
<b>Contribution Processing</b>	Applied with 98% accuracy to correct participant accounts same business day received in good order if received prior to close of NYSE.
<b>Address or other account personal information change requests</b>	Process and confirm 99% of requests in good order within 2 business days
<b>Distribution Requests</b>	99% of distributions processed and checks mailed or EFT/ACH sent within 1 business day of receipt in good order
<b>“Not in Good Order” Correction</b>	For all “Not in Good Order” correction notification, mail letters or make an outgoing call or email within 1 business day of Not-in-Good-Order determination
<b>Allowable Investment Option Changes</b>	Same business day received in good order if received prior to close of NYSE. Otherwise next business day
<b>1099Qs</b>	By January 30, mail 100% of 1099Qs for each participant receiving a distribution Audit adequate sample size to ensure information contained on the 1099Q matches the information on the administration system
<b>Statements and Confirms</b>	99% of statements and confirmations will be mailed within SEC and MSRB mandated time frames (currently, 1 business day for confirms and 5 business days for statements)
<b>Customer Literature/Forms Requests</b>	99% will be responded to within 3 business days.
<b>Written Complaints</b>	Acknowledge or answer all written complaints within 5 days. 98% should be acknowledged within 1 business day.

<b>Standard</b>	<b>Measure</b>
<b>Specific Communications</b>	STO will be notified of correspondence or other communications from legislators, government officials or other elected officials within 1 business day of receipt
<b>Participant's Email or via Web site requests</b>	99% of incoming email or website requests shall be acknowledged within four business hours
<b>Participant telephone requests</b>	99% of telephone requests will be responded to within 1 business day
<b>Participant written communications</b>	99% of written communications will be responded to within 4 business days.
<b>Outgoing Rollovers</b>	Full cooperation in the transfer of records and funds, and complete requests received in good order within 2 business days
<b>Prohibit investment direction by participants</b>	Block investment option change requests related to existing account balances if two options changes have already been processed for that account in the same calendar year.
<b>Guarding against over contribution</b>	Block contributions if it would place the total of all accounts in the Program for that beneficiary above the Maximum Account Value.
<b>Endorsements and Recommendations</b>	Be recognized among the "best" or "recommended" plans by 529 plan rating entities and obtain positive mentions about SMART529 in articles in the personal finance and financial trade press
<b>New Account goals</b>	Meet mutually agreed upon annual goals for increasing the number of savings Plan accounts, both nationally and in West Virginia
<b>Net Sales Goals</b>	Meeting mutually agreed upon annual goals for sales as measured by program deposits
<b>Rollover Balance</b>	Annually receive more incoming rollover requests than outgoing rollover requests both in accounts and dollars
<b>National Market share</b>	Using sources such as CSPN and other acceptable 529 program reporting services, improve market share over the previous year
<b>Investment performance versus benchmarks</b>	Provide performance in excess of the benchmarks for 1 yr, 3 yr, 5 yr and 10 yr periods for underlying funds.
<b>Meeting Mutually Agreed Upon Miscellaneous goals</b>	Weekly management calls with STO A representative's attendance at Board meetings