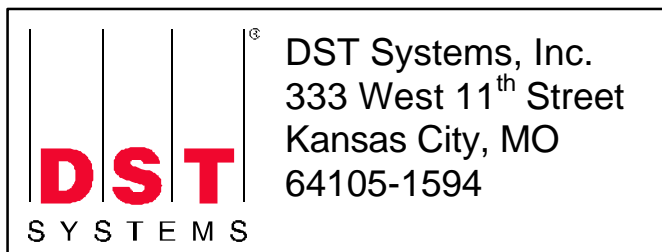


NEWS RELEASE

M200304



Contact:
Jill Metzler (816) 843-9087
Media Relations

DST Retirement Solutions Provides Speaker Verification Technology saves plan providers money and improves customer satisfaction

KANSAS CITY, MO., November 24, 2003 – DST Retirement Solutions has added speaker verification (“voice print”) capabilities to its TRAC™ recordkeeping platform. TRAC now enables defined contribution plan participants to use their voices to access secured functions instead of entering their numeric personal identification numbers (PINs). Speaker verification provides greater security than conventional PIN technology, is easier and more convenient for participants to use, and decreases phone time and administrative costs for providers.

Speaker verification relies on biometric technology to identify callers based on characteristics of each caller’s unique vocal patterns. The first time callers use the system, they speak their security information into the telephone; their voice prints are held in a secure database and are accessed for verification when the callers later make account inquiries. The system employs “natural language speech recognition,” which allows it to recognize general, naturally flowing speech.

Unlike PINs, which can be forgotten or stolen, speaker verification provides participants a more secure solution. Because the technology relies upon physical characteristics of the actual individual calling, not simply data associated with an individual, speaker verification provides more robust security and fraud protection than other forms of identification.

Providers realize reduced call times and associated costs as participants navigate more quickly through the account inquiry application, speaking their verification and other requests rather than waiting for touch-tone prompting. In addition, providers no longer need to allocate staff and resources to reset forgotten PINs.

“With speaker verification, our clients have the opportunity to differentiate themselves with state-of-the-art voice technology,” says Jim Walsh, director of DST Retirement Solutions. “TRAC’s new speaker verification capability represents DST’s commitment to maximizing our investment in leading edge technology that reduces costs for our clients.”

DST Retirement Solutions provides recordkeeping, administrative and communications technology and support to the defined contribution marketplace. Offering two distinct service models - flexible outsourcing and ASP - DST Retirement Solutions is a single source for all phases of a defined contribution operation. With 3.2 million participants representing 37 major institutional clients, DST Retirement Solutions supports all plan types, sizes and investment options.

DST Systems, Inc. provides sophisticated information processing and computer software services and products that help clients improve productivity, increase efficiencies, and provide higher levels of customer service. DST is organized domestically and internationally into three operating segments: Financial Services, Customer Management, and Output Solutions. DST operates one of the most advanced data centers in the world, which provides information-processing services to support the products within each operating segment. These products are further enhanced through the integration of DST’s advanced technology and e-commerce solutions.

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