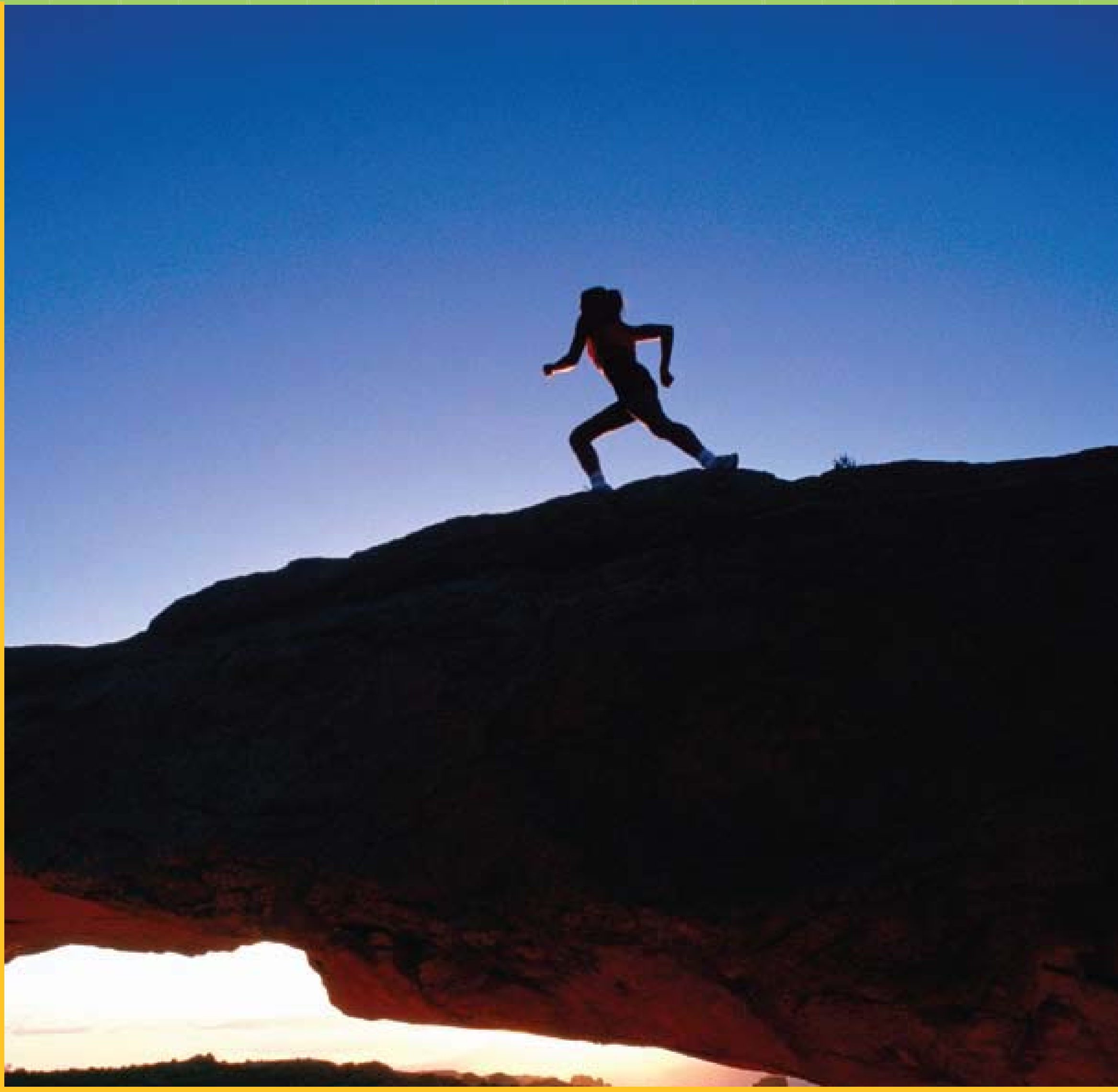
First Mercantile

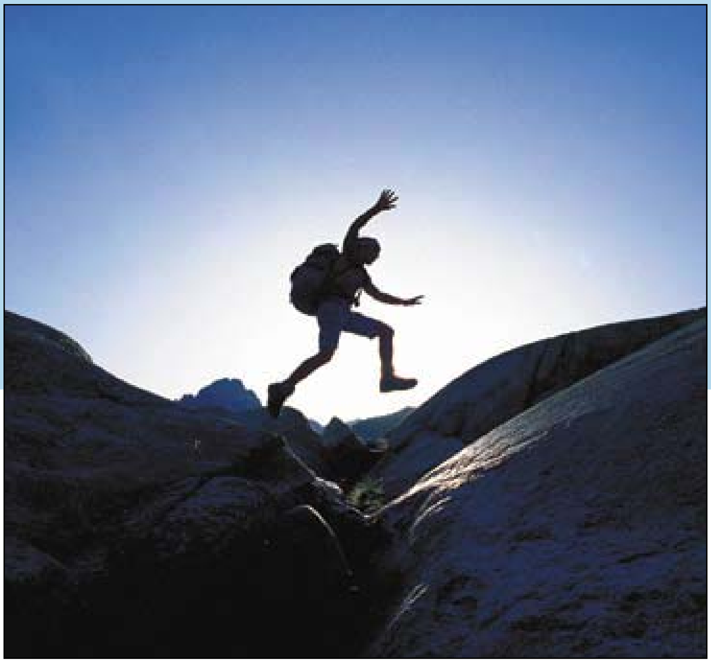
A member of the MassMutual Financial Group

A CLOSER LOOK AT FIRST MERCANTILE



Plan Sponsors

A Closer Look at First Mercantile



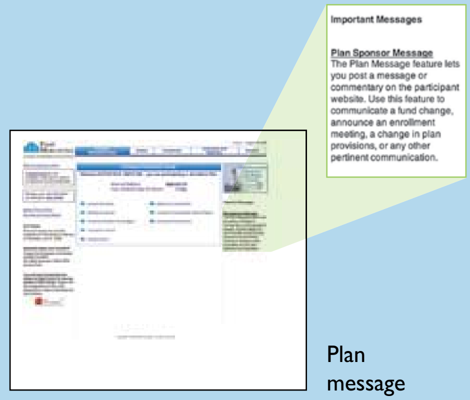
THE DIFFERENCE FOUND

What makes a retirement plan good is not just the plan's features. It's also the ease of plan management and the degree to which your employees take advantage of the plan. Combine competitive plan features, a powerful investment platform and knowledgeable employees, and you have a great retirement plan. We invite you to learn more about the tools and resources available to you and your participants.

You Will Find the Difference

…with our online capabilities and automated reporting platform.

Plan sponsor website



Plan message

Enjoy one of the most advanced automated reporting and servicing platforms in the industry today through our **plan sponsor website, www.plnsponsor.com.**

You can easily conduct many of your daily plan operation tasks online. Our flexible and user-friendly plan management tools include detailed plan information, performance monitoring tools, and a plethora of timely reports.

With First Mercantile, you have the ability to submit a request for a participant distribution and view and track distributions, including loans. Our **e-Distribution** service allows you to immediately begin the distribution process and answer participants' distribution status questions.

The **e-Deposit** service facilitates accurate and secure transmittal of employee deposit information. When you use Pay Direct, our ACH option, we will debit your plan's bank account the amount instructed by the file, allocate the contributions to the participant accounts per the file, and report when the process is complete.

E-Reports lets you schedule and receive a variety of plan management reports. Select the reports you want, the format that best suits your needs, the secure email address to which you would like each report sent, and the frequency you want each report.

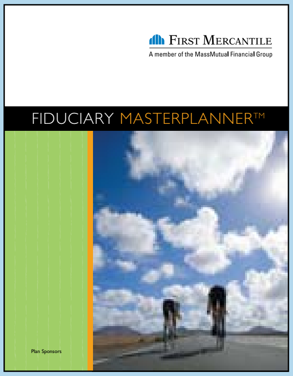
E-Maintenance allows you to add a new participant with basic information and process new participants' investment elections. You also have the ability to update basic information for existing participants.

Statement Message and **Plan Message** let you create and post a message or commentary on your plan participants' account statements and the participant website, respectively. You can use these features to communicate a fund change, announce an enrollment meeting, a change in plan provisions or any other pertinent communication.

Our enrollment support materials target both eligible non-participants and participants contributing at low levels. They highlight the concepts of:

- Tax-deferred saving
- Compounding
- Diversification
- Company match
- The benefits of joining the plan
- The consequences of procrastinating

…with our Fiduciary MasterPlanner™ services.



Fiduciary MasterPlanner™

Plan sponsor welcome kit

Employee Benefit Advisory

Our Fiduciary MasterPlanner™ services alleviate some worries you may have as a plan fiduciary. We provide you with many of the tools and services you need to document and maintain compliance records. We make your job easier with our powerful monitoring process and our investment policy statement template.

…with our plan sponsor education and communication support.

First Mercantile believes that a plan can only be successful if you are kept informed … and we strive to do that on an ongoing basis. From day one, we are dedicated to ensuring smooth plan operation.

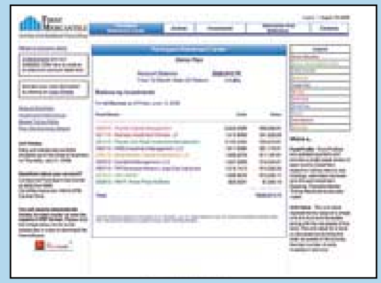
Our relationship begins with the plan sponsor welcome kit you receive at the beginning of the conversion process. This kit introduces you to your conversion team of specialists, gives you access to the plan sponsor website and a host of information about our valuable resources, tools and services.

We want you to experience all our online capabilities to simplify your plan operations. With our series of plan sponsor webcasts, you and your staff can ask the experts how to use our helpful plan management tools.

To keep you informed, we provide you with the Employee Benefit Advisory newsletter. This online newsletter informs you of retirement plan regulations and compliance issues.

Participants Find the Success

…with our account management tools.



www.yourinvestmentaccount.com

First Mercantile offers participants support to help them be successful in achieving their retirement goals. Our account management tools put participants in control of their retirement planning and in charge of their future.

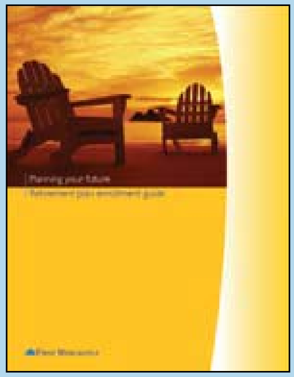
Participants will find their secure website offers a multitude of tools to help manage their accounts efficiently.

At yourinvestmentaccount.com, participants can:

- Access current fund profiles detailing fund-specific strategy, performance, risk analysis and fees.
- Change investment allocations
- Change deferral percentage (this capability is available at your request)
- Select an automatic rebalance schedule. Scheduled rebalancing makes it easier to maintain an asset allocation strategy through market ups and downs.
- Model and apply for a loan (this capability is available at your request).
- Request e-Statements rather than paper statements.
- View past statements.
- View their unique personalized rates of return.
- Learn about the mechanics of a 401(k) plan, its benefits and the importance of setting retirement goals.
- Access account balance information in composite, by contribution source or fund.
- View investment performance.
- Assess personal retirement goals with GuidancePlus.

…with our employee education materials and retirement planning tools.

Fund profile sheet



Employee enrollment kit

GuidancePlus

You recognize the high importance of employee participation in your company retirement plan. Our employee education materials have been created to help you relay this message to your employees.

Our customized employee enrollment kits

- Educate employees about the benefits of investing in a retirement plan
- Ease the investment selection process
- Explain specific plan details such as fund options, contributions and provisions

A retirement planning calculator to promote retirement savings is included with the kits. If applicable, a brochure explaining how to enroll via the website or voice response system is also included.

Each fund profile sheet details the fund's investment objective, trailing returns, top holdings, annual investment expense and estimated risk level. Participants can find fund profile sheets in their customized enrollment books and on the participant website. Fund profiles are also available on the plan sponsor website.

If participants prefer to pick up a phone, the **InvestorLink automated voice response system** is available 24/7, to enroll, make account changes or check balance information. Participants can also reach a **participant call center** representative from 7 am to 5 pm CT, Monday through Friday.

Participants receive a quarterly account statement detailing their account balance, their estimated personal rate of return, and other pertinent information for the previous quarter. Statements are delivered by web to the plan sponsor or by mail to participants' homes.

At First Mercantile, we recognize the value of ongoing education and guidance for participants. As your employees experience different stages in their lives, their investing strategies change.

GuidancePlus helps participants determine whether their current strategy is sufficient to meet their retirement goals. If not, GuidancePlus will present alternatives to improve the participants' probability of reaching their goals.

Our strategic alliances with investment consultants and third party administrators help achieve an excellent solution for your retirement plan.

Our Fiduciary MasterPlanner™ provides extensive support for your fiduciary responsibilities.

We believe our integrated approach results in a superior client service model for you and your participants.

www.firstmerc.com

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