



# Competing to Win

## First Mercantile Retirement Product and Services Guide

Today, employees are more financially savvy than ever before. They expect the best in retirement plans: financial stability, sound investment options and excellent customer service. That's why we have provided you with a team of specialists, whose common goal is to help equip you for success by providing your clients with an exceptional retirement plan.

This Guide will help you quickly familiarize yourself with the range of client solutions available through First Mercantile. To fully appreciate how these products and services can be integrated into your business, please consult with one of our Regional Sales Directors. Our Regional Sales Directors are experts in the retirement industry and in the First Mercantile product line-up. They can provide more information about our transition process, how we manage client relationships, our investment platforms, support for plan fiduciaries, and much more. We are constantly enhancing and expanding our products and services, so we can deliver top-quality solutions to you, and your clients.



A member of the MassMutual Financial Group

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MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

	<b>Preferred (Collective Investment Trusts)</b>	<b>Spectrum (Mutual Funds)</b>
<b>PLAN TYPES</b>		
401(k)	Yes	Yes
Profit Sharing	Yes	Yes
Money Purchase	Yes	Yes
Defined Benefit	Yes	Yes
Total Retirement Services (combined DB/DC plan)	Yes	Yes
403(b) (Registered product only)	No	Yes
457(b) Governmental	Yes	Yes
Non-Qualified		
457(b) Top Hat	No	Yes
<b>INVESTMENT OPTIONS</b>		
Sub-Advised Investment Options	Yes	No
Registered	No	Yes
Exchange Traded Funds	Yes	No
Custom Asset Allocation Models	Yes	Yes
Third-Party Certification	Yes	Yes
Dimensional Fund Advisors	Yes	Yes
Self-Directed Brokerage	Yes	No
Company Stock	w/restrictions	No
<b>PRICING</b>		
	Custom	Custom
<b>PLAN FEATURES &amp; ADMINISTRATIVE SERVICES</b>		
Conversion Coordinator	Yes	Yes
Account Manager	Yes	Yes
Relationship Manager	Yes; RM is advisor/TPA focused	Yes; RM is advisor/TPA focused
Annual Plan Review	Yes *	Yes *
Administration: Bundled	Yes	Yes
Administration: TPA Alliances	Yes	Yes
Roth	Yes	Yes
Auto Enrollment & Deferral Increases	Yes**	Yes**
Auto Rebalancing	Yes	Yes
Approval Services for Hardship Withdrawals and QDROs	Yes	Yes
Plan Sponsor Web site	Yes	Yes
Participant Web Site, Call Center and Voice Response	Yes	Yes
ERISA Consulting Services	Yes (provided by TPA)	Yes (provided by TPA)
<b>COMMUNICATION / EDUCATION</b>		
Plan Enrollment/Ongoing Education via Retirement Education Specialists	Available Upon Request	Available Upon Request
Participant Guidance	Yes	Yes

\* Annual plan reviews conducted if First Mercantile is trustee or upon request to Relationship Manager.

\*\* Consult your Regional Sales Director for specific capabilities