# 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.

FIRST MERCANTILE

A member of the MassMutual Financial Group

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| | Preferred (Collective Investment Trusts) | Spectrum (Mutual Funds) |
|---|---|---|
| **PLAN TYPES** | | |
| 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 |
| **INVESTMENT OPTIONS** | | |
| 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 |
| **PRICING** | Custom | Custom |
| **PLAN FEATURES & ADMINISTRATIVE SERVICES** | | |
| 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) |
| **COMMUNICATION / EDUCATION** | | |
| 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