

# e-Services

## for Plan Sponsors

### Pay Direct

Pay Direct is an efficient and accurate clearing and execution service for all deposit activity to your company retirement plan. This service, which utilizes Automated Clearing House (ACH) technology, transmits the movement of dollars from the plan sponsor's bank account directly into First Mercantile's fiduciary account; then the dollars are processed into each participant's account. Pay Direct reduces the processing time for employee contributions because funds are automatically wired. All transactions are secure and reliable.

To utilize this service, complete the Pay Direct Authorization form found at [www.plnsponsor.com](http://www.plnsponsor.com). Mail the original along with a voided check to First Mercantile and we'll take care of the rest.

### e-Deposit

The e-Deposit service facilitates fast, accurate and secure transmittal of your employee deposit information through [www.plnsponsor.com](http://www.plnsponsor.com). Using e-Deposit increases accuracy, gives you choices on how you submit your plan's deposit data and reduces processing time when funds are wired via Pay Direct. Simply put, e-Deposit streamlines the plan administration process and helps you meet your fiduciary duties.

To utilize this service, go to [www.plnsponsor.com](http://www.plnsponsor.com) and select **e-Deposit** within the **Maintenance** tab.

### e-Maintenance

You have the ability to automatically change and add vital participant information through e-Maintenance. When you add or update basic participant information and investment elections for new participants using e-Maintenance, the information is updated in our system within one day.

To access e-Maintenance, go to [www.plnsponsor.com](http://www.plnsponsor.com) and select **e-Maintenance** within the **Maintenance** tab.

### e-Reports

You can automatically schedule and receive reports electronically through the e-Reports service at [www.plnsponsor.com](http://www.plnsponsor.com). E-Reports allows you to select the reports you would like to receive and the format in which you would like to receive them. You can schedule as many reports as you like, as well as how often you would like to receive them, via your secure email. Once the report has been sent to your secure email account, you will receive a notification email via your primary email address. You can access your secure email account in the **Contacts** tab of [www.firstmerc.com](http://www.firstmerc.com).

To use this service, go to [www.plnsponsor.com](http://www.plnsponsor.com) and select **e-Reports** within the **Maintenance** tab.

 Our e-Services are designed to help plan sponsors manage the day-to-day operations of their retirement plans online. These services offer an efficient, user-friendly way to handle routine functions for successful plan management.

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## Paperless Enrollment

Paperless enrollment allows each eligible plan participant to enroll in the company's retirement plan through [www.yourinvestmentaccount.com](http://www.yourinvestmentaccount.com) and InvestorLink, the automated voice response system. To use paperless enrollment, you must first select the enrollment deadline date, determine employee eligibility, and select a default fund where participant contributions will be invested if they are received before the participant chooses his election percentages. You must submit an electronic census file of eligible employees at least 10 days prior to the enrollment start date.

During enrollment meetings, your investment consultant will explain the process and provide participants with a PIN and written instructions. Participants can then enroll online at [www.yourinvestmentaccount.com](http://www.yourinvestmentaccount.com) or by calling InvestorLink at 800.754.9080. This time-saving process allows them to enter their deferral amount as well as their elections. Participants will receive a written confirmation of their selections within 10 days.

## e-Distribution

You have the ability to initiate a request for a participant distribution or check on the status of an in-process distribution or loan through our e-Distribution service. By using e-Distribution, you instantly notify us that you will be sending us the distribution paperwork for one of your employees. Once the request is initiated, you can check the status at any time.

You can then choose to print the distribution paperwork at your location and send it to the participant or you can choose to have us print the distribution paperwork and mail it to the participant. The participant must then complete and sign the form and mail it to the appropriate party noted on the distribution form in order to complete the distribution.

To use e-Distribution, go to [www.plnsponsor.com](http://www.plnsponsor.com) and select **e-Distribution** within the **Maintenance** tab.



A member of the MassMutual Financial Group

[www.firstmerc.com](http://www.firstmerc.com)  
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