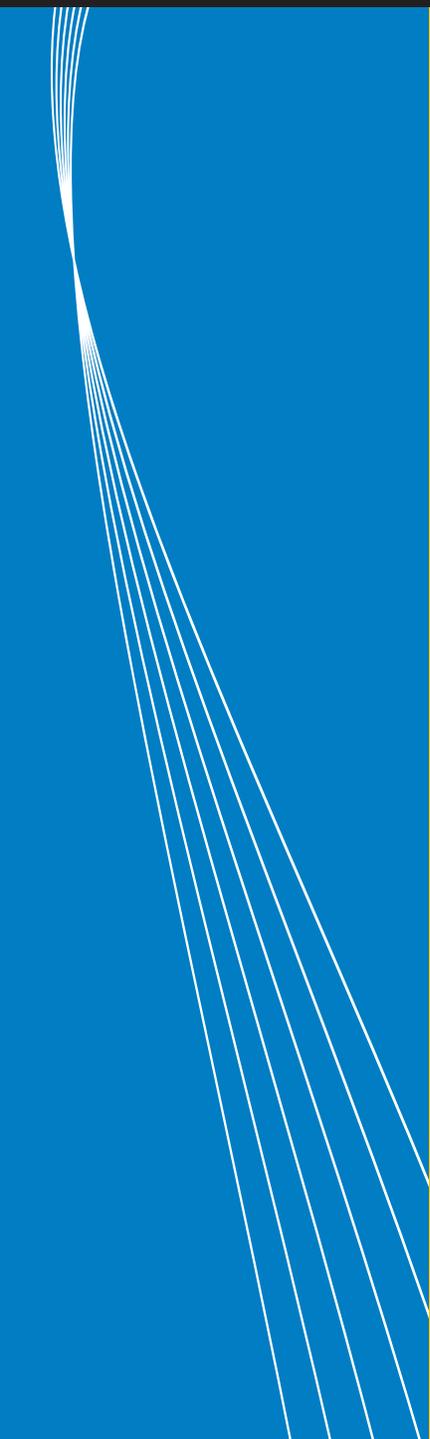


FIDUCIARY MASTERPLANNER™



Our meaningful fiduciary services assist you and your plan sponsors.

First Mercantile recognizes the high importance of fulfilling fiduciary responsibilities in today's financial marketplace. That's why we make available our Fiduciary MasterPlanner™ services to help you and your plan sponsors document and maintain quality compliance records. Our Fiduciary MasterPlanner™ services assist you and your plan sponsors with understanding and complying with your roles as plan fiduciaries.

THROUGH OUR FIDUCIARY MASTERPLANNER™ SERVICES, WE MAKE YOUR JOB EASIER WITH:

THE ADVISOR REVIEW COMMITTEE.

The Advisor Review Committee (ARC) acts in a fiduciary capacity as trustee of the investments on the First Mercantile platform. The role of the ARC is to provide a broad range of investments so that you, as the investment consultant, can choose those that meet the unique requirements of your plan sponsors and participants.* The ARC oversees a stringent selection and monitoring process to determine that each independent money manager and mutual fund merits inclusion on our platform.** The ARC develops an investment policy statement for each independent money manager to serve as a guideline in monitoring performance on an ongoing basis and to determine when and if replacement is necessary.

FIDUCIARY COMPLIANCE BLUEPRINT.

First Mercantile has aligned with ERISA Compliance Associates, LLC (San Diego, CA) to offer companies a proactive and independent analysis of their retirement plan. This annual analysis, if contracted, determines if the appropriate procedures are in place to fulfill the company's fiduciary obligations, and most importantly, that these procedures are being executed. It also assists plan sponsors in building a comprehensive strategy to manage their fiduciary risk while maximizing their participants' wealth.

DEPOSIT WATCHDOG.

First Mercantile offers a system enhancement to assist your plan sponsors in complying with Department of Labor (DOL) rules regarding the deposit of salary deferrals withheld from employee paychecks. We will notify your plan sponsors of any deposits that have not been received and processed within 7 calendar days following each specific payroll date. This feature, in conjunction with e-Deposit, will help your plan sponsors meet their fiduciary responsibilities.

WEB-BASED TOOLS.

We offer you and your plan sponsors an array of web-based tools to help your plan sponsors comply with DOL and ERISA regulations. Our electronic services provide your plan sponsors with efficiency when performing fiduciary-related tasks. The e-Deposit feature allows plan sponsors to submit contributions in a timely and efficient manner. Our e-Distribution feature lets plan sponsors submit a distribution request in a paperless format by completing a pre-populated form that is updated to meet current regulations. Our e-Reports feature allows you and your plan sponsors to have the reports you choose sent to your email on a regular basis. These reports give you and your plan sponsors crucial information regarding plan operations that plan sponsors need to keep current in their due diligence records.

**There is no guarantee that any investment will achieve its stated objectives. Investment involves risk, including the possible loss of capital. Investments are not bank deposits and neither the FDIC nor any other agency insures any such investments.*

***This information is obtained from sources believed to be reliable but the accuracy of the information cannot be guaranteed.*

INVESTMENT POLICY STATEMENT (IPS) TEMPLATE AND GUIDE.

An IPS is a vital document for plan sponsors to maintain as a record of their sound fiduciary decisions. First Mercantile makes available to you, as the investment consultant, an investment policy statement template and guide. This document, which details the core investment needs as well as criteria for selecting and monitoring plan investments, demonstrates the prudence of each plan's investment decision process. A detailed IPS will assist your plan sponsors in building a meaningful retirement strategy for their plan participants.

TRUSTEESHIP.

After a satisfactory review, First Mercantile can act as a directed trustee for your clients' retirement plan. In such a case, First Mercantile, if contracted, will be subject to the investment decision instructions of another person (fiduciary) or entity (investment committee) that has discretionary authority. The rules for those directions will be detailed within the trust document and may include: administering the trusts in the interest of the participants, protecting trust property against theft or loss, maintaining all general recordkeeping duties and keeping watch to prevent the retirement assets from being used in a manner prohibited by law.

§404(c) ASSISTANCE.

First Mercantile wants plan sponsors to achieve the comfort of the protections against liability for participant investment decisions that ERISA §404(c) can provide. Proactive sponsor communication to participants regarding diversification, investment options, plan expenses and retirement planning is just one of the key ingredients in §404(c) status. We provide participants with a user-friendly web site at www.yourinvestmentaccount.com that contains educational information about the plan and its investment options. A plan sponsor can access additional reports and expense disclosures through www.plnsponsor.com or from the plan application to share with participants upon their request.

GUIDANCEPLUS.

Plan participants can receive help with their retirement savings and investment decisions by using our online educational tools and calculators. Plan participants can use these tools to learn more about investment strategies, how a 401(k) plan works, and most importantly, to determine if they are saving enough to achieve the level of wealth needed at retirement.



www.firstmerc.com

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