

Powerful  
Investment  
Platform

Dynamic  
Professional  
Alliances

Meaningful  
Fiduciary  
Services

Customized  
Plan  
Management



## Powerful Investment Platforms with a Foundation of Superior Service

 **FIRST MERCANTILE**

A member of the MassMutual Financial Group

INVESTMENT PROFESSIONALS

# WITH FIRST MERCANTILE, YOU WILL FIND:

## **A POWERFUL INVESTMENT PLATFORM**

First Mercantile aligns with Investment Consultants and TPAs to offer a comprehensive integrated solution for Plan Sponsors. Take a closer look at First Mercantile and you will find:

- **CONSULTANT FRIENDLY** environment built to support your business model
- **INDEPENDENT INVESTMENT SELECTION** with no proprietary funds
- Flexible fee structure with **FULL FEE DISCLOSURE** including on-demand fee reports
- Optional **CUSTOM MODELS** built from the plan's investment line-up
- A **REVENUE-NEUTRAL** environment whereby all revenue sharing received from mutual fund providers is credited to the collective investment trust or directly to the plan
- A **CLIENT SERVICE MODEL** strategically designed to ensure excellent service

## **PREFERRED TRUST**

Since first offering **COLLECTIVE INVESTMENT TRUSTS (CITs)** in 1985, First Mercantile has developed one of the most rigorous due diligence processes in the retirement plan industry. As the trustee of the CITs and an **INVESTMENT FIDUCIARY**, First Mercantile completes an objective and unbiased assessment of investment managers to ensure the most prudent investment options are available. This is in contrast to the reliance on proprietary, in-house investment management. Options include:

- Advisor funds sub-advised by independent investment managers
- CITs investing in quality mutual funds from more than 30 fund families
- CITs investing in exchange-traded funds
- Asset allocation offerings include multiple target risk and target date solutions built from the independent investment managers.

Plans appropriate for the Preferred Trust include: profit sharing, 401(k), defined benefit, money purchase and 457(b).

## **SPECTRUM**

The same objective and unbiased approach is applied to the Spectrum investment platform in selecting quality mutual funds from more than 30 mutual fund families.

Plans appropriate for Spectrum include: profit sharing, 401(k), 403(b), defined benefit, money purchase and 457(b).

## SERVICE MODEL BUILT TO SUPPORT YOUR BUSINESS

We recognize that sales support and efficient plan management are important to you. First Mercantile offers a unique investment strategy delivered with the heart and soul of a boutique and services that include:

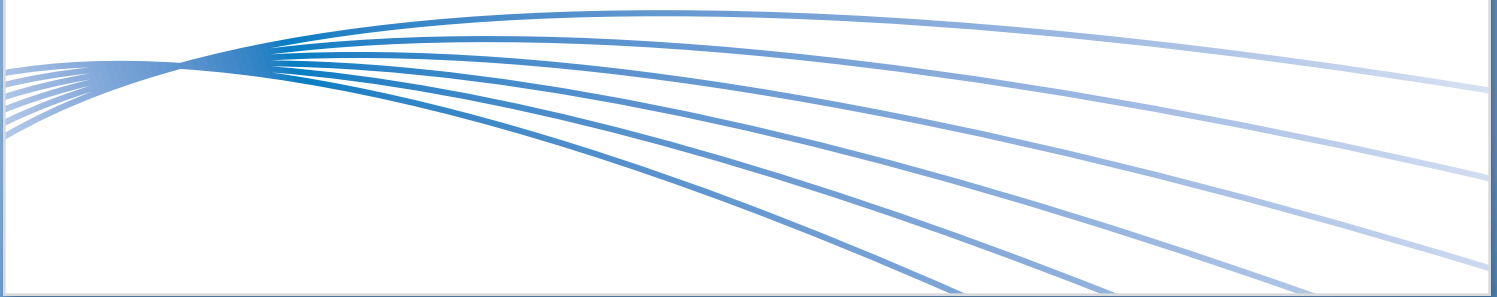
- A **DEDICATED SERVICE TEAM** supporting your sales and retention efforts. Contact First Merc for a list of your service team members including on-the-ground and corporate office support.
- The ability to construct **CUSTOM MODELS** built from the plan's investment line-up.
- **REAL TIME REPORTS** at the book-of-business, plan and participant levels.
- Quarterly **FUND PERFORMANCE EVALUATION REPORTS** providing fund specific methodology, historical performance, and statistical analysis including benchmark and peer relative performance.
- **PLAN SUMMARY REPORT** available to you quarterly as a turn-key deliverable for your clients.
- Optional **ENROLLMENT SUPPORT** allowing you to customize the services you provide.

## THE CUSTOMER EXPERIENCE...

With First Mercantile's flexible product design, Plan Sponsors can build a solution to meet their needs. Some options include:

- **DEPOSIT WATCHDOG** is a First Mercantile proprietary tool used to notify plan sponsors and TPAs if a deposit is not received within seven calendar days of a pay date.
- **LOAN MODELING AND APPLICATION**
- First Mercantile's **PROPRIETARY RECORDKEEPING SYSTEM** permits timely and strategic enhancements
- **CUSTOM ENROLLMENT KITS** including an option for paperless enrollment
- The participant website allows users to:
  - make **DEFERRAL CHANGES** online.
  - schedule **REBALANCE FREQUENCY** to maintain the desired investment allocation.
  - request **ELECTRONIC QUARTERLY STATEMENTS**.
  - access **FUND PROFILES** on every investment. Profiles are updated quarterly and include an overview of the investment strategy, historical performance, risk analysis and Annual Investment Expense.
  - View personalized rate of return for trailing 12 months or custom period.

# HELPING EQUIP YOU FOR SUCCESS.



## **FIRST MERCANTILE REGIONAL SUPPORT TEAM**

**Regional Sales Directors** are responsible for all sales-related functions. Your Sales Director is available to answer sales-specific questions or assist you with closing a sale.

**Retirement Plan Sales Specialists** are available to assist you with day-to-day sales-related activities. Your Sales Specialist can help you with sales proposals, RFP requests, marketing support needs, etc.

**Relationship Managers** are service-minded individuals who proactively interact with TPAs and Consultants as a valuable resource for product knowledge and client management.

**Conversion Coordinators** serve as the primary contact for new plans and are the liaisons between the Plan Sponsor, Consultant, TPA and prior providers during the conversion process. Conversion Coordinators are responsible for the establishment of new plans in the First Mercantile system, accumulation of necessary information, and orientation of plan sponsors to our system and procedures.

**Client Services Representatives** are responsible for handling general day-to-day inquiries from Plan Sponsors, TPAs and Consultants. Your Client Services Representatives are a valuable resource and can help you and your clients resolve plan-related matters.

**Participant Call Center Representatives** are dedicated to answering account specific questions from plan participants.

For additional information contact First Mercantile Sales Department  
at [sales@firstmerc.com](mailto:sales@firstmerc.com) or call 800-753-3682



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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.

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