Powerful Investment Platform	Dynamic Professional Alliances
Meaningful Fiduciary Services	Customized Plan Management

Innovative retirement solutions with a foundation of superior service.

First Mercantile

A member of the MassMutual Financial Group

THIRD PARTY ADMINISTRATORS

WITH FIRST MERCANTILE, YOU WILL FIND:

A POWERFUL INVESTMENT PLATFORM

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

- INDEPENDENT INVESTMENT SELECTION with no proprietary funds
- Flexible fee structures with FULL FEE DISCLOSURE
- 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).

EFFICIENT TOOLS AND SERVICES FOR TPA ALLIANCES

We recognize that efficient plan management and problem resolution are important to you. Our DEDICATED SERVICE TEAM is available to assist you with all of your sales and plan management needs.

First Mercantile's TPA website allows administrators to access the tools needed for efficient plan management.

- Generate REAL TIME REPORTS at the plan, participant, source or fund level.
- Use our PAPERLESS DISTRIBUTION MODULE to enter pertinent information for distributions and loans in a timely manner.
- Utilize E-REPORTS to schedule electronic delivery of numerous plan reports.
- Add and change vital participant information using E-MAINTENANCE.
- Transmit sensitive plan data with ease using our SECURE EMAIL.

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 numerous unique services such as:
    - liquidation of TPA fees pro-rata from participant accounts.
    - the option for TPA fees to be wrapped into the CIT Plan Servicing Fee.
- 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 or call 800-753-3682

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