

**Retirement plans.
Investment options.**

Maximize your return potential.
Minimize your risks.

State-of-the-art portfolio design.
Performance driven.
Disciplined execution.



Retirement Plan Documents

Designing a plan that meets your needs and complies with ever-changing pension law requires the ongoing assistance of a professional. The retirement plan professionals at Mercer Advisors provide comprehensive compliance and consulting services. We add value to the delivery of these services by developing a thorough knowledge of the demographics, goals and philosophies of each client.

Investment Management

Group Advantage plan participants receive the same sophisticated investment strategy and portfolio execution as our individual clients. Participants complete a detailed investor profile questionnaire outlining their investment goals, time horizon, risk tolerance and financial situation. The results of this assessment determine the best portfolio for their given circumstances.

Plan Administration

Mercer Advisors focuses on delivering the highest quality participant recordkeeping and retirement plan support services available. These services are driven by our client-first culture — powered by the background, diversity and experience of our professional staff. We pride ourselves on our ability to assist you in meeting all of the compliance requirements of any qualified retirement plan.

ASSET CUSTODY

Your Group Advantage plan and investments will be supported collaboratively by Mercer Advisors and an industry-leading custodian. With billions in plan sponsor assets, these custodians provide exceptional service, security and investment options. Mercer Advisors, along with the custodian, will be responsible for the maintenance of your assets and will be ready to respond to your needs.

Group Advantage

is a bundled asset management and retirement plan offering. It features daily valuation plan administration and provides participants access to Mercer Advisors Asset Optimization® portfolios. Group Advantage is fully compliant with Employee Retirement Income Security Act (ERISA) Fiduciary Standards.

Objective financial advice with the highest probability of success.

Top eight benefits of a Group Advantage plan:

1. **Reduced Liability** — Daily valuation and separately managed participant accounts place more responsibility on the participant to direct investments. Additionally, a professionally managed retirement plan document and administration service can reduce liability.
2. **Reduced Hassle/Time of Plan Management** — Daily valuation reporting, along with online access and a voice response system, minimize participant inquiries to the plan sponsor. Further, your time investment as a plan sponsor is reduced by consolidating the plan document, administration and investment management within a single firm.
3. **Reduced Costs** — Group Advantage is designed to minimize the total cost of the initial plan implementation, as well as ongoing management costs, while maximizing funding.
4. **Reduced Income Taxes** — 401(k) plans allow pre-tax paycheck deductions, effectively lowering participants' current taxable income; all earnings within the plan are tax deferred. Alternatively, you can eliminate taxation on future distributions by selecting the Roth 401(k) option.
5. **Asset Protection** — Moving assets into a qualified plan shelters your future retirement assets from unfortunate financial situations where your assets could be at risk due to creditors' claims.
6. **Employee Benefits** — The presence of a qualified plan, particularly when coupled with daily valuation and online access, can be a valuable tool for use in staff recruitment and retention.
7. **Investment Performance** — Incorporating Mercer Advisors' investment management expertise can increase expected returns and reduce your market risk.
8. **Discounted Financial Planning** — All plan participants qualify for a discount on select Mercer Advisors comprehensive financial planning services.

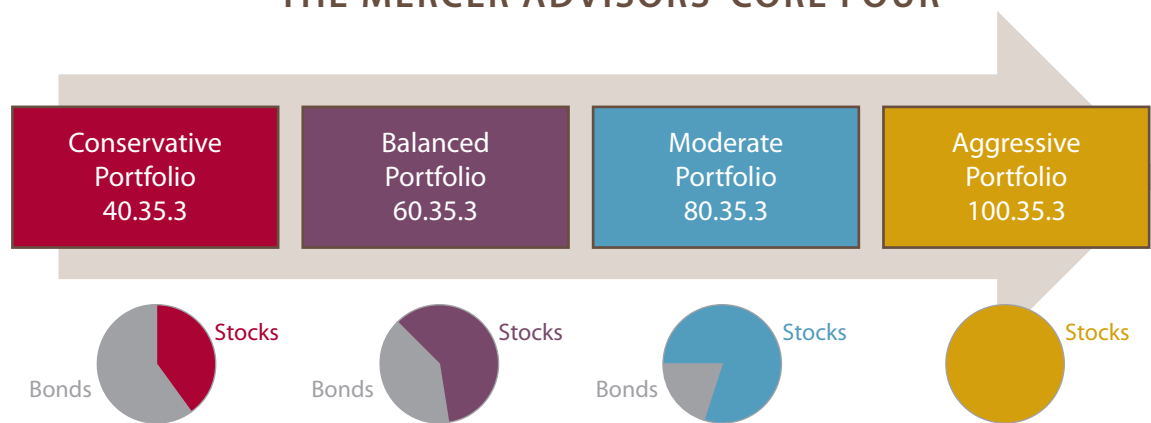
Expert execution can considerably increase long-term returns.

Participant investment choices

Some qualified retirement plans offer only one investment allocation — no choice. While this simplifies administration and minimizes cost, it is not ideal for reducing liability in your role as a plan fiduciary.

Group Advantage starts with four investment portfolios. Fewer than four is perceived by participants to represent little choice; more than four is often confusing. Ranging from conservative to aggressive investment strategies, each portfolio corresponds to a distinct level of volatility tolerance. These four portfolios represent all the choice your participants will need.

THE MERCER ADVISORS 'CORE FOUR'



In addition to the 'Core Four' portfolios, you may select additional Asset Optimization portfolios as options for plan participants — ranging from 100% stocks to 100% bonds — to meet every participant's needs.

CLARITY = *Knowing where you are
and where you are going.*

The future you
envision starts
with the right
retirement plan...
and sound
investment advice.

Management continuity

Mercer Advisors has been managing client assets through good markets and bad, high inflation and low interest rates, bull markets and crashing bears. We will continue to do so for a long time to come.

Communication and participant education

We know that true peace of mind is derived from the confidence of knowing that your long-term needs are well-managed and monitored. Group Advantage offers a steady stream of communication, in a variety of media formats, to keep you educated, informed and confident.

- 24-hour online account access and a 1-800 number voice response system
- Personalized quarterly statements with investment performance for each participant
- Quarterly plan sponsor statements with an annual portfolio review of holdings
- Yearly enrollment meetings, including participant education

Timely statements and confirmations

Your custodian's accounting formats will follow recognized industry and professional standards and are available shortly after the end of each month. You also receive comprehensive trustee reporting including updates on market value, cost, unrealized gains/losses and plan expenses. Special or customized reports can be developed to meet your specific information needs.



MERCER ADVISORS BRANCH LOCATIONS

Atlanta | Boulder | Chicago | Columbus | Detroit | Houston
Philadelphia | Santa Barbara | Sarasota | Scottsdale | Seattle

About Mercer Advisors

Established in 1985, Mercer Advisors is a total wealth management firm that provides comprehensive financial planning and investment management, as well as other financial services such as proactive tax planning, insurance, retirement plan design and administration.

Kendrick Mercer, the founder of Mercer Advisors, was dedicated to improving the lives of his clients both professionally and personally. This dedication continues today as Mercer Advisors currently helps more than 3,300 clients to fund their life goals and support their lifestyle throughout retirement.

Quick Facts¹

- More than \$3.9 billion in assets under management
- Over 40 Certified Financial Planners™, CPAs, attorneys and retirement plan specialists
- National presence with branch offices located in 11 major cities
- Ranked by Investment News² as one of the top five financial planning firms in the U.S.
- Ranked by Investment News² and Forbes² as one of the largest Registered Investment Advisors in the U.S.

¹Data as of May 2011

²Investment News and Forbes rankings are for Mercer Global Advisors Inc. and are based on asset under management. Mercer Global Advisors Inc. is registered with the Securities and Exchange Commission and delivers all investment-related services. Mercer Advisors Inc. is the parent company of Mercer Global Advisors Inc. and is not involved with investment services.