MERCER ADVISORS™

Retirement Plan Administration

Retirement Plan Administration Benefits

Maximized taxation and non-taxation benefits	Access to Mercer Advisors Investment Portfolios	Comprehensive plan administration; federal regulation-compliant

Plan Design and Setup

Mercer Advisors provides a comprehensive analysis of your unique business demographics, financial resources and core philosophies in order to design a retirement system — a single plan or multiple plans — that maximizes your retirement savings and tax advantages.

Plan Types and Administration Options

We provide Retirement Plans with both Balance Forward and Daily Valuation administration options, including Profit Sharing, 401(k) and Defined Benefit plans. All of our retirement plans benefit from access to Mercer Advisors Investment portfolios and have a wide range of options to fit your needs, including:

- Flexible contribution options
- Multiple vesting options
- Numerous investment vehicle options

Non-Tax Benefits

As all plan participants enjoy taxation advantages, it is often easier to recruit, retain and motivate your team. In addition, should a plan participant ever experience financial difficulties, plan assets are typically creditor-proof — an added level of retirement insurance for both you and your employees.

Retirement Plan Administration Overview

- Design analysis
- Plan documents
- Plan recordkeeping of account balances
- Plan sponsor and participant reports
- Discrimination and compliance testing
- Annual government tax reporting

Combine with other Mercer Advisors services for:

- Multi-disciplinary consultation
- Professional, non-conflicting advice
- Extended tax planning advantages

Plan Administration Services

Our Retirement Plan Services department performs all administrative functions for your plan in order to ensure continuity of Qualified Retirement Plan status for your plan, in compliance with all applicable federal regulations, including:

- Reviewing plan eligibility and non-discrimination testing
- Testing plan compliance for all applicable federal regulations
- Calculating employer contributions and confirming deductibility
- Reconciling plan and participant accounts
- Calculating and reviewing participant vesting
- Preparing annual employer plan reports
- Preparing annual employer government reports
- Reviewing plan design annually
- Providing employee account certificates (as required)
- Creating plan document
- Maintaining and amending plan document
- Providing participant loan and distribution services
- Reviewing and processing Qualified Domestic Relations Orders (QDRO)

ABOUT MERCER ADVISORS

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

Quick Fact[1]:

- More than $3.9 billion in assets under management and over 3,300 clients

MERCER ADVISORS INVESTMENT PORTFOLIOS

Mercer Advisors' Investment Management[2] service has a proven track record of over 25 years of success stories. We have developed a systematic approach to combining select award-winning, academically validated strategies to reduce risk and increase return within our client portfolios. As we are not dependent upon commission income, our fee-based investment management services are not swayed by the latest sales pitches from Wall Street, allowing us to keep your best interests in mind always. As a result, our portfolios have consistently performed over time, even during some of the worst economic times seen in decades.

[1]Data as of May 2011
[2]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. Investment News and Forbes rankings are for Mercer Global Advisors Inc. Ranking are based on assets under management.

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