

Diversifying your portfolio with mutual funds

Choosing an appropriate option for you

Why mutual funds?

A wide variety of mutual funds are within your reach, and you can tailor your portfolio using any combination of investments. As you know, when it comes to investing, variety is important. While diversification can't guarantee you'll never lose money, it may help reduce your portfolio's overall risk.

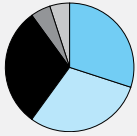
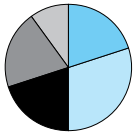
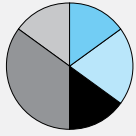
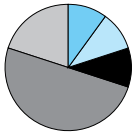
Mercer Securities, a division of MMC Securities Corp., provides you with two ways to create a diversified portfolio:

Create your own diversified portfolio.

Mercer Securities offers a variety of fund families that cover every asset class and investment style, including growth, value, blend, income, and capital preservation, as well as specialty and/or sector funds. Review these sample investor profiles for an idea of how to allocate your portfolio among different mutual fund styles.

SAMPLE INVESTOR PROFILES

● Growth ● Blend ● Value ● Income ● Capital preservation

GOAL	Maximum growth	Growth	Conservative growth	Income and inflation protection
RISK TOLERANCE	High	High to moderate	Moderate	Moderate to low
TIME HORIZON	20 years or more	10–20 years	5–10 years	5 years or less
TYPICAL ALLOCATION	 <p>30% Growth 30% Blend 30% Value 5% Income 5% Capital preservation</p>	 <p>20% Growth 30% Blend 20% Value 20% Income 10% Capital preservation</p>	 <p>15% Growth 20% Blend 15% Value 35% Income 15% Capital preservation</p>	 <p>10% Growth 10% Blend 10% Value 50% Income 20% Capital preservation</p>

The sample profiles take into consideration the time remaining to anticipated retirement at age 65, historical inflation rates, and risk and potential return relationships of the asset classes shown. No other assumptions have been made. You should not consider these sample profiles to be investment advice, and when applying these profiles to your individual situation, consider your other assets, income, and investments (e.g., the equity in your home, other retirement plan and IRA assets, and your savings) in addition to your Mercer Securities account. You may wish to consult a financial advisor to review your specific situation.

Which mutual fund families can I choose from?

Mercer Securities offers investment options from a wide range of fund families such as:

- AIM Investments
- AllianceBernstein
- American Funds
- Clipper Fund
- Davis Funds
- Dodge & Cox
- Dreyfus
- Excelsior
- Federated
- Fidelity Investments
- Franklin Templeton Investments
- Goldman Sachs
- Harbor
- Hartford Mutual Funds
- ING Funds
- Janus
- JennisonDryden
- John Hancock
- JPMorgan
- Julius Baer
- Lord Abbett
- MFS
- OppenheimerFunds
- PIMCO Funds
- Putnam Investments
- RS Funds
- Prudential
- Royce
- Selected Funds
- T. Rowe Price
- U.S. Global Investors
- Van Kampen
- Vanguard

Choose a ready-mixed mutual fund.

Mercer Securities offers you a variety of professionally managed ready-mixed funds that are designed to provide you with a one-step approach to diversification. These funds are composed of a range of investments, so you only need to choose a single fund to quickly diversify your entire account. Ready-mixed funds are commonly tailored to suit investors' retirement year (e.g., 2010 or 2050) or risk tolerance (e.g., conservative or aggressive).

What other services are available through Mercer Securities?

Take advantage of No Transaction Fee (NTF) Funds.* Mercer Securities offers a wide variety of mutual funds that can be bought and sold without triggering transaction fees. Trades are subject to:

- A minimum initial purchase of \$2,500 (\$500 for subsequent purchases) per transaction in non-retirement accounts
- A minimum initial purchase of \$500 (\$500 for subsequent purchases) per transaction in retirement accounts
- Minimum systematic investments of \$100 once initial purchase requirements have been met
- No fees on redemptions of shares held a minimum of six months

* Mercer Securities may receive administrative fees from these NTF funds for the provision of record-keeping and administrative services. Funds redeemed or exchanges within six months of the purchase date or deposit date in the NTF fund program will incur a short-term trading fee of \$50. This fee is in addition to any redemption fee that a particular fund may charge.

FundScan® can help you find the funds you want. This online tool allows you to explore a wide range of mutual funds and then identify those that best meet your selection criteria and investment objectives. FundScan gives you the ability to sort mutual funds by:

- Investment objective
- Load and no-load
- No transaction fee

Visit www.mercerweatholutions.com for more details.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus or an offering statement containing this and other information about any fund, please call 1-866-727-7277. Read the prospectus or offering statement carefully before making any investment decisions.

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Need additional information?

Call 1-866-727-7277 to speak with a Mercer Securities representative between 8:00 a.m. and 5:00 p.m. Eastern Time, Monday through Friday.