

Our Consultative Approach

RETIREMENT & BENEFIT PLAN SERVICES

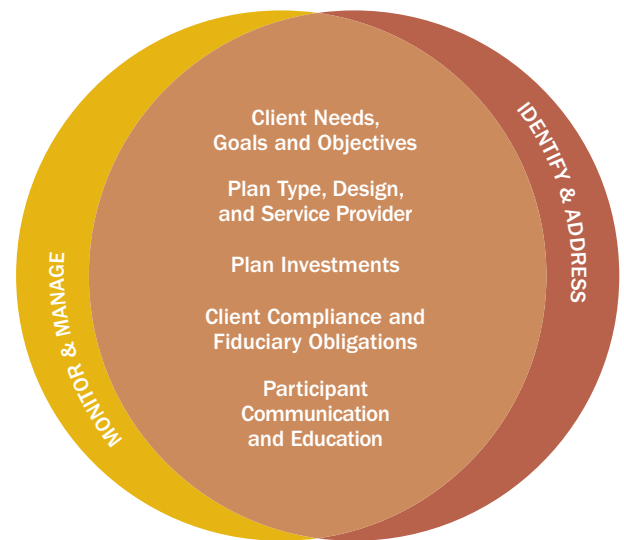


By choosing Merrill Lynch for your retirement plan, you benefit from the unbiased, personalized guidance of a dedicated Financial Advisor. Your Financial Advisor works with you through the entire process — evaluation, design, implementation and review — of your retirement plan. Our consultative approach allows us to keep in step with your company as it grows and make sure the plan continues to help you and your employees achieve your retirement goals.

Our consultative approach focuses on identifying and addressing your needs, and helping you monitor and manage the plan including help with:

- Identifying and understanding your needs as a plan sponsor as well as the individual needs of your employees.
- Working with you to select the right provider, appropriate plan provisions and evaluate your plan on an ongoing basis.
- Guiding you through the process of establishing your plan's investments, including:
 - A sample Investment Policy Statement and a Menu Construction & Fund Selection Due Diligence Guide.
 - Periodic fund performance review, comparing your plan funds' track records against industry benchmarks.¹
- Resources and ongoing education with a Fiduciary Fundamentals Kit to help you understand and manage your fiduciary responsibilities.
- Participating in the enrollment process and providing ongoing communication support, including educational meetings and employee seminars.

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Whether you're starting a new plan, revamping your program, or simply refining and enhancing what you have, support is available every step of the way.

For more information, contact your Merrill Lynch Financial Advisor.

¹ Merrill Lynch and its registered representatives provide only general information and/or materials regarding qualified retirement plans and do not provide investment advice or recommendations with regard to qualified retirement plans.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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