keeping

a WATCHFUL eye

investment fiduciary program

People Matter. Quality First. Integrity Always.®
coverage

with Ascensus

To help you manage your responsibilities as an employer, Ascensus partners with Mesirow Financial to deliver a program that offers investment fiduciary protection.

maximize your protection

Because you have discretionary authority over your plan and its assets, you are considered a fiduciary under the Employee Retirement Income Security Act (ERISA) of 1974. This makes you liable for how plan investments are selected and monitored.

benefits for you and your plan

- **Expertise:** Ascensus’ partnership with Mesirow Financial gives you access to a company with over 70 years of experience.
- **Clarity:** A clear process is documented and managed by Mesirow Financial through their detailed Plan Sponsor Advisory Agreement.
- **Safety:** Indemnity may be provided against certain claims, liabilities, obligations, judgments, causes of action, costs and expenses.*
- **Affordability:** This low-cost solution is only three basis points (0.03%) on plan assets annually.
- **Peace of mind:** You can take comfort in knowing your plan and your fiduciary responsibilities are protected.
- **Best in class:** Your employees will have a choice of high-quality investment options.

*The specific instances in which a party may be entitled to indemnity are set forth in detail in the agreement between the employer and Mesirow Financial, and nothing herein is intended to modify that agreement.

guarding plan investments

Our fiduciary program helps protect you from liability related to your retirement plan’s investments. Mesirow Financial thoroughly evaluates thousands of investments to create an “Elite List” of pre-approved funds, made up of asset classes suitable for your plan.
Elite List
To ensure a properly diversified menu of investments, your financial professional will work with you to choose at least one fund from each of the five required asset classes. For greater customization, optional asset classes can be added.

Required asset classes:
- U.S. small cap equity
- U.S. large cap equity
- International large cap equity
- Intermediate term domestic bond
- Cash equivalents

Optional asset classes include:
- U.S. mid cap equity
- World stock
- World bond
- Target date/lifestyle
- Real estate
- High yield bond
- Emerging market equity
- Balanced

Mesirow Financial offers guidance and investment validation for setting up a qualified default investment alternative (QDIA), which can be based on the employee’s age or risk tolerance.

simplifying plan oversight
As an employer, you have enough responsibilities each day. Make overseeing plan investments easy. Mesirow Financial will provide you with regular and detailed analysis of the Elite List of investments through their quarterly Mesirow Financial POLICE Report®. This report identifies which investments are at risk of being removed from the Elite List, why they are at risk and what action should be taken.

The Mesirow Financial POLICE Report®
- Performance – ranks all funds versus their appropriate peers
- Organization – tracks personnel, ownership and manager/sub-adviser changes
- Legal issues – discloses lawsuits, settlements or regulatory issues
- Investment policy – identifies changes in strategy and/or operations
- Consistent style – evaluates consistency in investment style or strategy
- Expense – compares fees to a peer group average to assess the competitiveness
about Mesirow Financial

Independent, objective
- 70+ year history
- Third-party investment consultant

Protection guaranteed
- Renowned investment expertise
- Defense against lawsuits from participants
- Explicit contract stating fiduciary duty

Scale and resources
- $57.3 billion in assets under management\(^1\), of which $28.7 billion are in currencies and commodities
- More than 1,200 employees in 30 offices around the world

\(^1\) As of June 30, 2011

To learn more, contact your financial professional or Ascensus at 800-345-6363.

If you would like to add the investment fiduciary program to your existing plan, contact your financial professional or your Client Service Team.