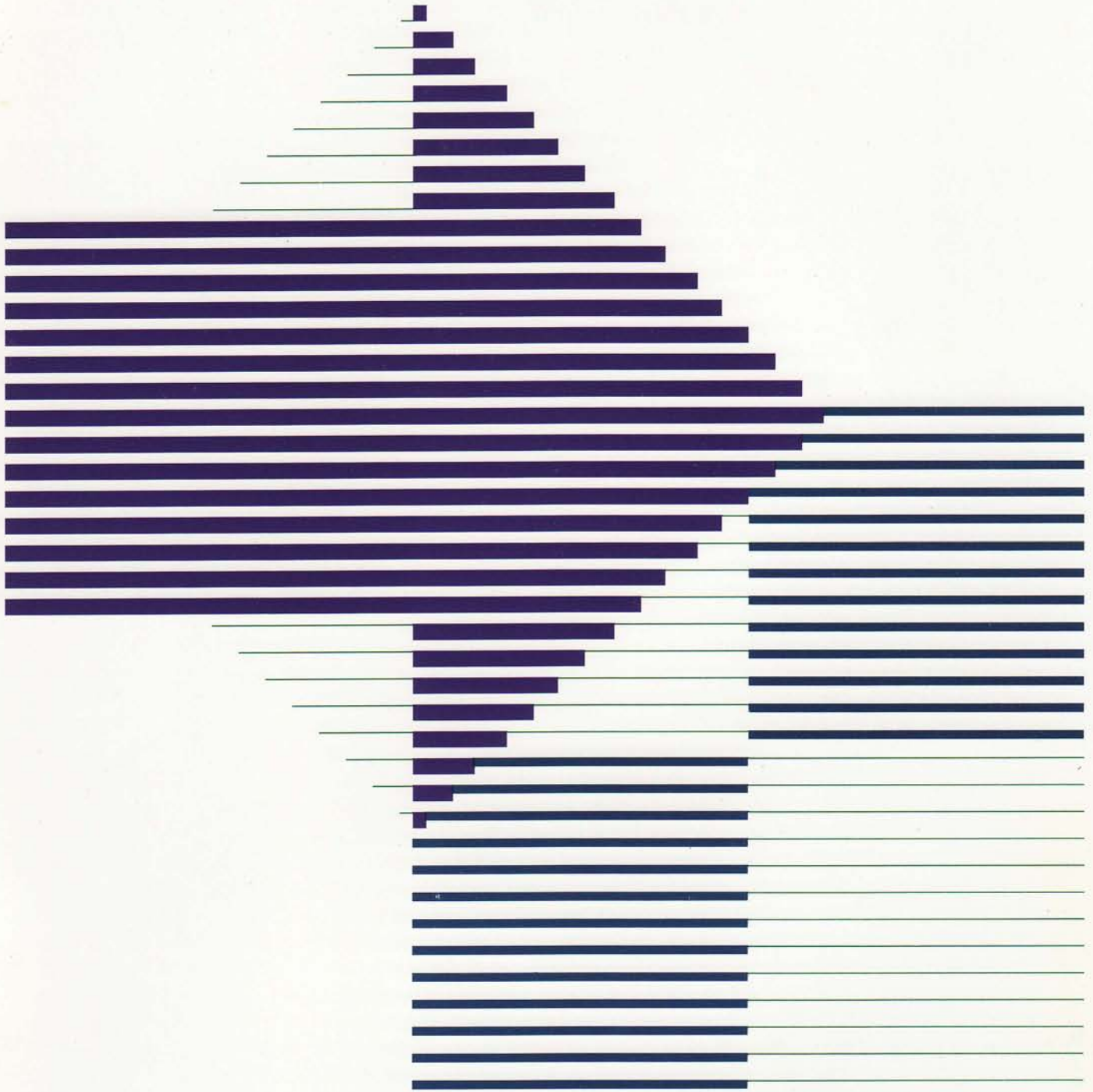




*The Complete Package for  
Defined Contribution Plans*



*Security.*

*It's a key factor in defined contribution plans.*

*But along with security, we all want maximum return.*

*And excellent customer service. Accurate reporting.*

*Diversification to meet each individual's investment needs.*

*Support in the enrollment process to ensure maximum employee participation.*

*Many companies can do some of these well. The total package is what's hardest to achieve.*

*That's why MONY has developed its Complete Investor program.*

**MONY**

## *Our Philosophy*

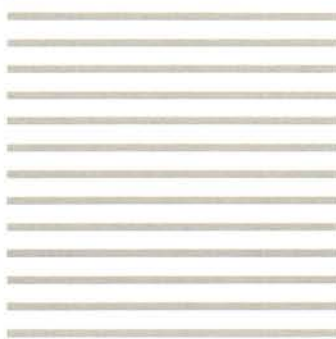
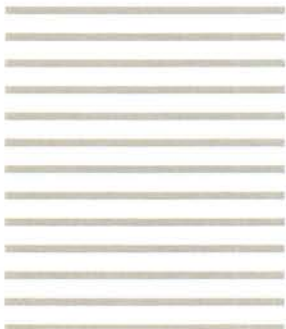
*We recognize that your 401(k) plan is an important benefit which you offer to your employees. But we want to make sure that it represents a benefit to you, the employer, as well – not a source of frustration.*

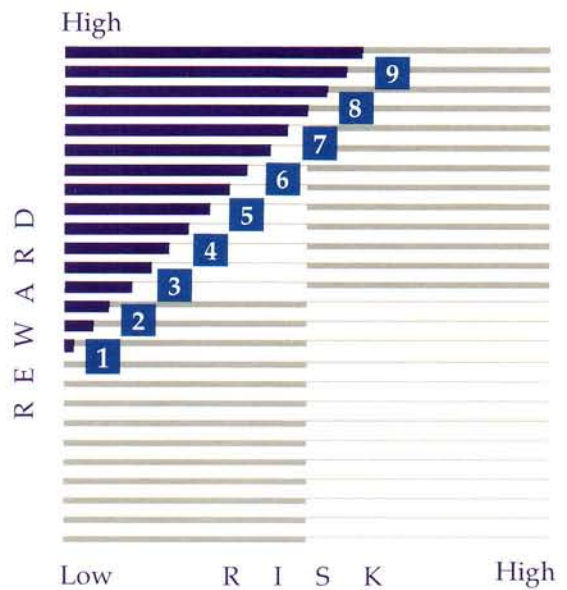
*First, we deliver investment performance that creates value and satisfaction for your employees. That means we must provide a diverse range of investments with a risk/return philosophy that works well for all. To bring our defined contribution clients the most complete set of investment options, we offer a unique combination of our own investment expertise plus funds managed by outside firms. It's what we call "the best of the best."*

*We have selected the best funds from the investment universe – and offer them to you as options in our Complete Investor program. We monitor performance constantly and make changes as required. Most important, we work to be sure that the funds perform as well collectively as they do on an individual basis. You can choose to offer your employees as many of these options as you like – but you deal only with a single source – MONY.*

*Performance alone is not sufficient to assure the success of a 401(k) program, however. Communication of that performance – in clear, accurate, timely terms – is essential to both employers and employees. We emphasize communication – from running the initial enrollment meeting through explaining the different combinations of investments to employees, all the way to providing your recordkeeper with information to communicate the ongoing value of the Plan to participants.*

*At MONY, we believe that performance **and** communication add up to the most successful Plan for you and your employees.*





FUNDS	DESCRIPTION	INVESTOR GOALS
<b>6</b> <i>Equity Income Fund</i>	Conservative equity fund which invests in stocks whose earnings and yield are above the Standard & Poor's 500	Seeks equity exposure and growth potential with downside protection
<b>7</b> <i>Diversified Equity Fund</i>	A diversified equity fund which invests in the broad universe of the Standard & Poor's 500	Seeks to outperform the Standard & Poor's 500 through all market cycles
<b>8</b> <i>Special Equity Fund</i>	An aggressive equity fund investing in small-to-medium sized companies positioned for growth	Wants aggressive equity exposure and above average growth potential
<b>9</b> <i>International Equity Fund</i>	International equity fund which invests in financially sound companies outside the U.S.	Seeks diversification of equity exposure and growth potential

# *MONY—The Best of the Best*

*If you're seeking*

- Strategic investment guidance*
- A diversified selection of investment options*
- Superior performance*
- Enrollment assistance*
- Administrative support*
- Complete communications*
- Quality client service*

*... let MONY become a part of your employee benefits team.*

*We appreciate this opportunity to acquaint you with MONY's Complete Investor program for Defined Contribution plans. If you'd like to know more about what we can do for you, please contact a MONY Representative at the Pension Sales Office nearest you.*

## ***Pension Offices:***

*Boston, MA  
617-290-0066*

*Charlotte, NC  
704-541-1088*

*Chicago, IL  
312-236-9605*

*Cincinnati, OH  
513-723-0070*

*Irvine, CA  
714-261-1010*

*New Orleans, LA  
504-831-0871*

*New York, NY  
212-302-7104*

*Philadelphia, PA  
215-687-6211*

*San Francisco, CA  
415-981-0643*



## *Performance + Communication = A Successful Plan*

*It's a simple formula – but one we believe we at MONY pursue better than anyone else.*

***Performance*** – Our "best of the best" manager selection process uses the talents of our internal investment experts plus those of external investment specialists to provide a top-notch investment management team.

*This offers consistent, above average returns with controlled downside risk and reduced volatility.*

*You and your employees benefit from the wide range of expertise and investment options – but you deal with only one investment manager – MONY.*

***Communication*** – We believe it is essential in helping your employees to understand and **use** this important benefit.

*From the introduction of your Plan through its implementation, MONY works with your recordkeeper to:*

- maximize enrollments*
- present and explain options to employees in terms they can understand*
- provide you with accurate, timely, easy-to-interpret aggregate plan information*
- assist the recordkeeper in preparing valuable employee account statements*
- interpret market events **as they occur** to answer employee questions on fund performance*

*Clear communication of solid investment performance is the answer. MONY is uniquely committed to combining performance and communication to ensure the success of your Plan.*



## MONEY Responds To Diverse Investment Needs

The risk/reward balance is a difficult decision for any investor. But when the subject is a secure retirement the balancing act becomes even more important.

Because we recognize that every employee has different needs, MONEY's Complete Investor offers an optimal array of funds – from conservative to aggressive – that complement each other and satisfy a full range of investment objectives:

FUNDS	DESCRIPTION	INVESTOR GOALS
<b>1</b> <i>Money Market Fund</i>	Short-term fixed income	Seeks short-term liquidity
<b>2</b> <i>GIC (Guaranteed Investment Contract)</i>	Guaranteed fixed income	Wants a guaranteed rate with protection of principal and interest
<b>3</b> <i>High Quality Plus Fund</i>	High quality short-intermediate fixed income	Is looking for stability and steady income through investment in AAA and AA bonds
<b>4</b> <i>Private Placement Fund</i>	Privately negotiated intermediate term fixed income	Seeks to outperform the Government/Corporate Bond Index with lower volatility
<b>5</b> <i>Balanced Fund</i>	Offers active asset allocation among fixed income and equity investments	Desires diversification with professional management

## *A Complete Package*

*We combine our superior investment capabilities, enrollment assistance, and responsible financial reporting with the strengths of your recordkeeper. Because we understand the defined contribution market – what employers and employees want – MONY's Complete Investor can meet the needs of any defined contribution plan.*

*MONY offers all the components that companies of any size require:*

- a comprehensive array of investment options suitable for each employee's needs*
- superior investment performance with downside protection*
- top flight support for your recordkeeper*
- enrollment assistance to help maximize employee participation*
- quality customer service provided by national and regional customer service representatives*
- timely, accurate, and easily understood reporting of plan performance*
- the expertise that comes with more than \$20 billion in assets under management*
- over 30 years of experience*

*From rewarding and diversified investments, to enrollment assistance, to accurate and timely reporting – MONY provides a complete package.*

