

Retirement Plans

A retirement plan is only as good as its ROI.

We believe in limited plan expenses. And excellent service.

First Financial can help you and your business with retirement plan design, trust services, participant education, portfolio management services and plan consulting. Our reputation rests on great service: face-to-face connection with real people, right here. Your retirement plan services officer will be your guide, linking you with the First Financial Wealth Management team.

1. You need to be sure how much you're paying.

Our goal at First Financial is to help you pay less — but when fees are hidden in fine print, it's impossible to know how much a plan costs. We promise you a fee structure that's as transparent as we can make it.

2. You need a partner who lives fiduciary responsibility every day.

We're committed to finding the best retirement plan solutions for your business. We monitor current legislation to make sure your plan complies with the latest tax rulings and regulations.

3. You need investments that suit your unique goals.

Our menu of investment choices uses open architecture, with more than 8,000 mutual funds from dozens of fund families. Selection is based solely on investment quality and suitability, not on third-party inducements.

4. You and your workers need information to act on.

From interactive websites to educational sessions, we'll help participants determine their savings goals and help them track their success. Meanwhile, you can rely on our extensive record keeping and reporting.

High tech. High touch. High integrity.

The results on the financial side: significant tax savings.

On the human side: greater employee loyalty and improved retirement security.

With First Financial Retirement Plan Services, your plan can produce an outstanding return on your investment.

Lower fees are important for a retirement plan.

In fact, they're a basic part of what makes First Financial Retirement Plan Services different. But for the best return on your company's investment, we know you expect much more:

- Transparency in plan costs
- Professional guidance
- Objectively selected investment choices
- Support that encourages active participation

With First Financial running your plan, you can focus on running your business.

You invest thought, concern and hard-earned revenue in the retirement plan your company offers. And you deserve to get your money's worth.

With an 80-year history in wealth management, we've gained a great deal of knowledge from longstanding relationships. When First Financial retirement plan specialists put this experience to work, you can expect exceptional cost efficiency and service—allowing you to focus on managing your business, while we help you take another step on the path to success.

Retirement plan design and consulting. We'll thoroughly assess your business situation to make sure the solutions we propose will suit your compensation policy, the makeup of your workforce and your own goals. If you don't have a retirement plan, we'll work with you to determine the type most likely to help attract and retain top employees, maximize your tax benefits and minimize demands on your time.

Portfolio management services. After evaluating your situation, we'll develop an Investment Policy Statement for your plan. Your portfolio manager will advise on investments and monitor their ongoing performance. Choices may also include employer stock or outside investments, qualified default investments and self-directed accounts.

Fiduciary services. With First Financial Bank as the discretionary trustee of your retirement plan, you can be confident of meeting your fiduciary responsibilities.

Plan sponsor and participant education. From enrollment materials to sponsor and participant newsletters, we aim to keep your workers strongly motivated and you clearly informed.

A service of First Financial Wealth Management.

First Financial Wealth Management, a division of First Financial Bank, N.A., has been creating and implementing comprehensive wealth solutions for more than 80 years. Our team of professionals will work with you to develop holistic planning solutions, sophisticated portfolio strategies and tax-efficient trust structuring to support your financial goals and help you take another step on the path to success.

To learn more, please call **800.606.0100** or visit **bankatfirst.com**.

The services offered by First Financial Wealth Management, a division of First Financial Bank, N.A., are:

- **NOT Deposits**
- **NOT Insured by FDIC or any other government agency**
- **NOT GUARANTEED by the bank**
- **Subject to risk and may lose value**

FIRST

first financial wealth management

Another step on the path to success