

Mercer Aspire Governance framework

Mercer Aspire combines an innovative DC investment solution with effective member communications and robust administration, helping deliver better retirement outcomes for employers, trustees and members.



The helping hands you need

Defined contribution governance is becoming more challenging and costly due to increasing regulation, and the advent of IORP II and ECB reporting requirements. Strong built-in governance and clear cost management are at the core of Mercer Aspire, making it a cost-effective way of satisfying these ever-expanding requirements.

Common scheme challenges

Are you feeling overwhelmed and under-resourced while trying to:

- 1 Implement investment governance best practices to monitor managers and future-proof strategies
- 2 Support the complex and varying investment objectives and communication preferences of your diverse workforce
- 3 Deal with the complex array of new regulatory requirements
- 4 Manage costs while delivering a scheme that is fit for purpose

Mercer Aspire plans management and helps employers, trustees and members manage these challenges. It can operate within a traditional trust model or as part of a master trust.



Benefits of Mercer Aspire

- 1 Enhances governance and future-proofing
- 2 Reduces member complexity
- 3 Leverages our global capabilities and scale
- 4 Uses cutting-edge multimedia communications
- 5 Improves cost management



Master trust

A holistic governance solution

Increasing pressure on employers to provide for employees while complying with governance and regulatory requirements, such as IORP II, has led to a resurgence in the use of **master trusts**.

What is a master trust?

A master trust is a multi-employer DC pension scheme governed by a **single professional trustee board**. The Mercer Master Trust essentially combines Mercer Aspire with professional trusteeship.

Mercer Master Trust is the **longest-established master trust of its type in the Irish market**, managing assets of **€5.4bn as at August 2025** across **364 employers** and **90,000 members**.

Mercer Master Trust benefits from multiple layers of governance oversight and controls. In addition to professional trustees, it has a governance committee, dedicated master trust specialists and professional client-servicing teams, ensuring comprehensive oversight at both trust and individual client level.



Benefits of the Mercer Master Trust

- 1 High-quality governance
- 2 Value for money
- 3 Unrivalled investment platform
- 4 Security of a global provider
- 5 Future-proofed plan
- 6 Superior investment fund choices
- 7 Proven, innovative member engagement
- 8 One-to-one retirement advice

Keep pace with the changing legislative and investment landscape with our cost-effective, customisable solution.

Why Mercer?

An international leader

- Global firm operating in **130 countries**
- **25,000+** colleagues worldwide
- **Over \$16 trillion*** under advice globally
- **Over 50 years** providing trusted advice to local clients

Why Mercer Aspire?

The smarter DC solution

- **Truly integrated solution** with premium investment options, engagement tools and a robust governance framework
- **Market-leading** investment performance**
- **Dedicated client team** and governance committee
- So far, **over 450 plans** have moved - that's almost **\$10bn** in assets***
- Worldwide, we take care of **over \$318 billion****** in assets through solutions like this.

* As at 30 Jun. 2022. ** The Mercer Aspire Moderate Growth Portfolio has consistently outperformed the market over the long term time horizon. *** As at 30 Aug. 2025. **** As at 30 Sept. 2022.

Contact us

For more information on how Mercer Aspire can help enhance your member communications, please contact your usual Mercer consultant or email marketing.ireland@mercer.com.

www.mercer.com/en-ie

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