

A wealth of choice

Mercer Wise 401(k)SM and Mercer Wise PEP
Mercer Investment Solutions



No matter what direction your business takes post-pandemic, in times like these, it's critical to focus on your people. And, as a sponsor of a defined contribution (DC) plan, you want to be able to navigate through episodic market volatility, rapidly changing market dynamics and rising litigation risk.

Focus your time and energy where it's most needed

You may be considering outsourcing all or just certain aspects of your DC plan's investment and administration through an outsourced chief investment officer (OCIO) platform. Mercer OCIO has helped companies reduce the time and resources spent on managing retirement plans to promote greater financial wellness for employees for more than 25 years. We offer a spectrum of solutions that let you delegate some or most of your fiduciary, investment management and administrative responsibilities to us: Mercer Wise 401(k)SM, Mercer Wise Pooled Employer Plan (PEP) and Customized DC OCIO Investment Solutions. We'll be that extra pair of hands and set of eyes — and an extension of your team — so you can focus on your strategic priorities.

You can rely on Mercer’s clear-headed thinking and timely execution in the following areas:

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| <p>DC investment advisory services</p> <p>Maintain control over investment selection while leveraging Mercer’s manager research capabilities and expertise through dedicated support from our investment professionals.</p> | <p>Customized DC OCIO solution</p> <p>Get the flexibility to outsource the operational, executional and governance components of your plan to a named fiduciary while retaining certain functions, such as selecting asset classes or setting strategy, and also gaining access to Mercer’s DC retirement administration specialists.</p> | <p>DC 401(k) expanded outsourcing</p> <p>Delegate most fiduciary investment and administrative responsibilities through the Mercer Wise 401(k)SM group plan or Mercer Wise Pooled Employee Plan (PEP), both turnkey 401(k) programs.</p> |
| <p>DC retirement support</p> <p>Leverage Mercer’s deep experience with plan design, compliance and testing, administration, and vendor selection capabilities. Our DC retirement consultants can help fiduciaries, HR and benefits staff navigate critical issues affecting your DC plan.</p> | <p>Sustainability and DEI</p> <p>Mercer’s qualitative and quantitative manager research and ratings help identify those managers that align with participants interests as well as your organizational philosophy by including sustainable investment and/or diversity, equity and inclusion considerations in the investment process.</p> | <p>Multi-manager portfolio options</p> <p>Make your investment options participant friendly by streamlining choices while improving diversification. Multi-manager options may be custom built to meet the specific needs of your participants or accessed through our Mercer branded funds.</p> |

How Mercer can help

Working with your plan’s best interest in mind, Mercer’s OCIO team applies a business focus to understanding your goals. We then work as an extension of your staff to help improve the governance, investment management and operations/ implementation aspects of running your plan. As the number-one globally ranked OCIO provider,² Mercer comprises professionals who dedicate their careers to making these decisions — putting less demand on your internal resources when you move from an advisory or semi-delegated model to a fully discretionary model.

| Focus on the things that matter most | Build confidence in your strategic decisions | Pursue success together |
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| <ul style="list-style-type: none"> • Outcome-oriented results • Holistic perspective • Specialty expertise | <ul style="list-style-type: none"> • Experience in your industry • Global research and ideas • Broad and deep resources | <ul style="list-style-type: none"> • A heritage of delivering “on-your-side advice” • Customized solutions • Trusted advice |

2 Pensions & Investments. *Pensions & Investments OCIO Survey*, worldwide discretionary assets under management as of March 31, 2021, as reported by each firm to P&I. Mercer did not pay a fee to participate in this survey. This survey is not indicative of the advisor’s future performance. Please see our Important Notices for information about Assets under Management.

For more information

Contact your Mercer advisor to learn how Mercer’s scale, knowledgeable investment professionals and broad range of global investment solutions and OCIO capabilities can pursue improved governance and better investment outcomes for your DC plan.

[mercervs.us](https://www.mercer.us)

Please see our [Important Notices](#).