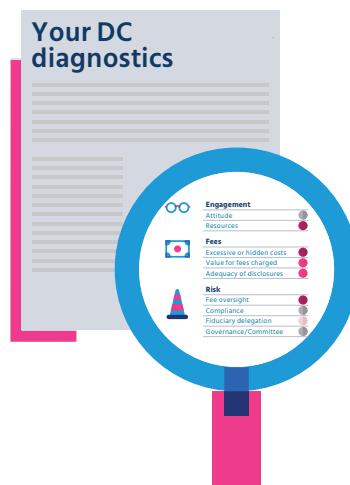


# which way, 401(k)?

Mercer's DC Diagnostic Tool compares your plan provisions, investment structure, governance and engagement against survey data and our recommended best practices for plans of similar size and industry. The result is a robust set of data and insights to help determine opportunities for improvement — and areas of potential risk.







## How it Works

1. Information gathering: We request readily available information about your plan to perform the analysis, and if desired, schedule a quick introductory call with you to understand your key concerns.
2. Tool creation: We run the diagnostic tool, personalized for your plan.
3. Results discussion: We present results from your DC diagnostic to help enhance your plan, including relevant opportunities to improve plan design and consider next steps.



● Not yet assessed  
 ● Potential risk  
 ● Opportunity  
 ● Optimized

## Which areas are your current priorities?

|   |                         |                           |                  |
|---|-------------------------|---------------------------|------------------|
|    | <b>Outcomes</b>         | Contribution levels       | Optimized        |
|   | Leakage/Debt            | Potential risk            |                  |
|   | Plan features           | Optimized                 |                  |
|   | Retirement preparedness | Optimized                 |                  |
|  | <b>Investment</b>       | Structure                 | Optimized        |
|   | Advice/Managed Accounts | Optimized                 |                  |
|   | Manager quality         | Optimized                 |                  |
|   | Efficiency              | Optimized                 |                  |
|  | <b>Engagement</b>       | Attitude                  | Not yet assessed |
|   | Resources               | Optimized                 |                  |
|  | <b>Fees</b>             | Excessive or hidden costs | Optimized        |
|   | Value for fees charged  | Optimized                 |                  |
|   | Adequacy of disclosures | Optimized                 |                  |
|  | <b>Risk</b>             | Fee oversight             | Optimized        |
|   | Compliance              | Not yet assessed          |                  |
|   | Fiduciary delegation    | Potential risk            |                  |
|   | Governance/Committee    | Not yet assessed          |                  |
|  | <b>Match</b>            | Competitive benchmarking  | Optimized        |
|   | Auto enrollment         | Optimized                 |                  |
|   | Auto escalation         | Optimized                 |                  |
|  | <b>Administration</b>   | Design                    | Optimized        |
|   | Operations/Cost         | Optimized                 |                  |
|   | Cybersecurity           | Optimized                 |                  |

# what we review

Mercer's access to data on industry peers, as well as our experience with hundreds of DC plans, enables reliable and timely assessments, with feedback and advice specific to your plan.

Because the tool is interactive, we can direct the conversation to focus on your particular areas of interest. **Here are just some of the questions we aim to uncover about your plan:**

## Outcomes

- How do your plan's contribution levels compare?

## Investment

- How highly has Mercer rated your investment line-up?

## Engagement

- How might your employees' current level of confidence and engagement impact their long-term financial well-being?

## Fees

- Given recent litigation, are you receiving all disclosure of all relevant revenue streams accruing to your service providers?
- Can higher fees be justified if they lead to improved outcomes for participants?

## Risk

- Do you have any exposure to potential litigation?
- Is your governance structure a good fit for your organization?

## Match

- How do you decide on an optimal deferral rate for your participant demographic, including matching contributions?

## Administration

- Does your plan design add administrative complexity?
- Are internal and external cybersecurity policies and practices protecting you and your participants?

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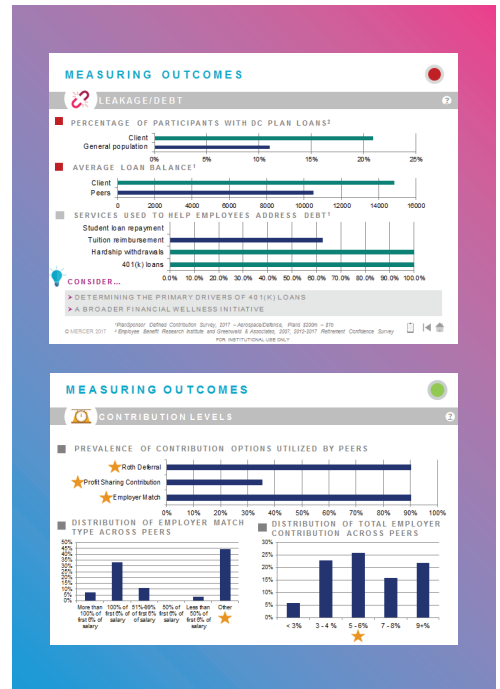
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## contact

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