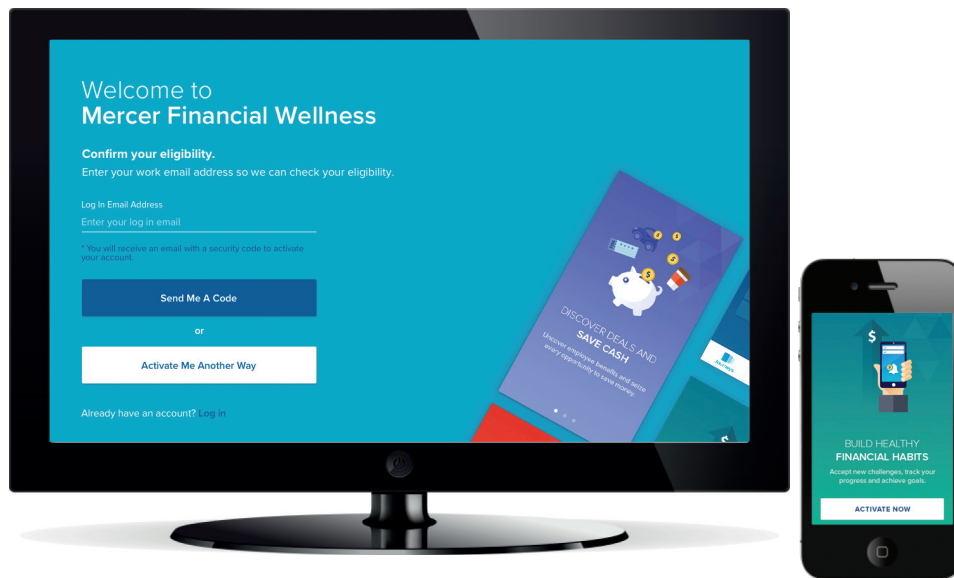


MERCER FINANCIAL WELLNESS

A BEHAVIOR-BASED FINANCIAL WELLNESS DIGITAL EXPERIENCE

Mercer's Financial Wellness platform leverages technology, behavioral data, and insightful design to encourage employees to take immediate actions to improve their financial health. Our mobile-first, consumer-oriented engagement tool promotes a holistic, data-driven approach to financial wellness that is personalized to meet employees where they are and help them reach short-term and longer term financial goals.



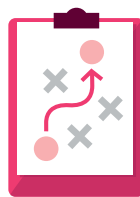
RESEARCH-BASED INSIGHTS INFORM OUR APPROACH TO FINANCIAL WELLNESS



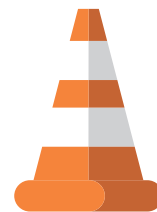
Actual financial literacy did **NOT** show a strong correlation to financial wellness. Perceived financial literacy was a better predictor.^{1,2}



Hours per month worrying about money while at work: **5** (median) **13** (average)²



Financial concerns are very **diverse** and vary at an individual level.²



52% would find a **\$400** unforeseen expense difficult to cover (but would manage) or a major crisis.²



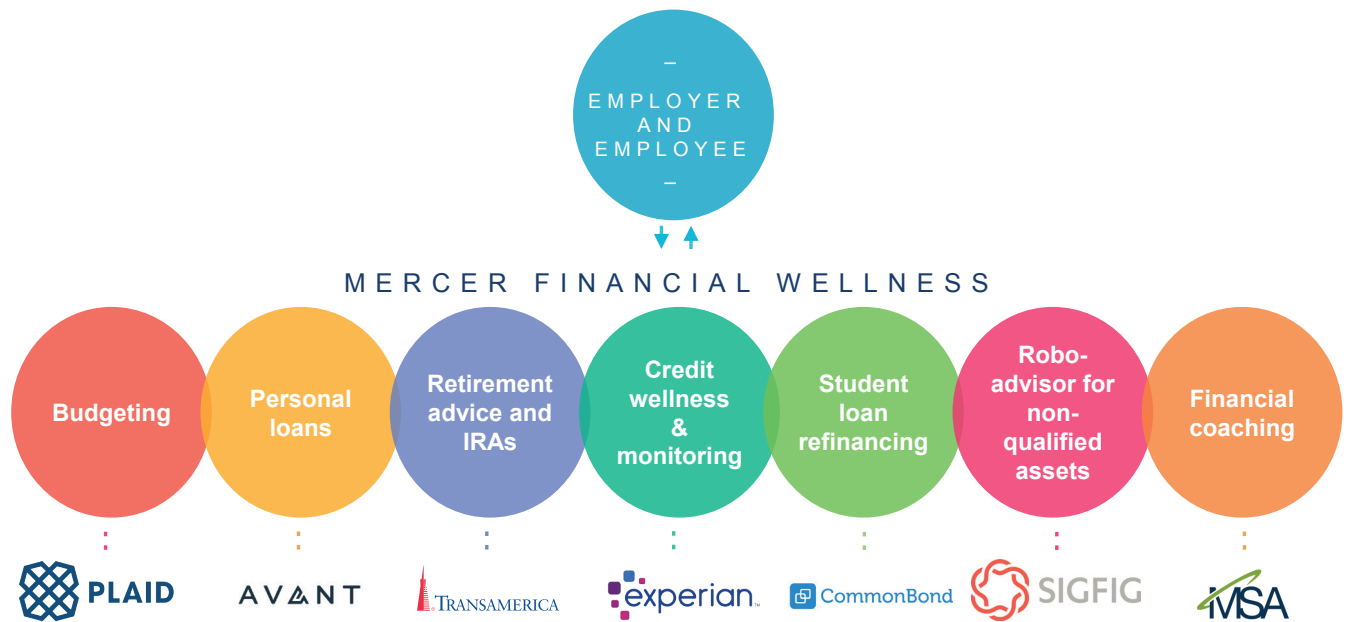
Higher financial **courage** leads to higher engagement, which leads to higher financial wellness.²

1. As assessed using the three questions set out in "How ordinary consumers make complex economic decisions: financial literacy and retirement readiness" by Annamaria Lusardi and Olivia S. Mitchell, March 2009.
2. Mercer's 2017 Inside Employees' Minds™ Survey

THE MERCER FINANCIAL WELLNESS DIGITAL PLATFORM IS DESIGNED TO EMPOWER EMPLOYEES TO TAKE THEIR NEXT BEST ACTION TO IMPROVE THEIR FINANCIAL WELLBEING

KEEP IT SIMPLE	CREATE HEALTHY FINANCIAL HABITS	BUILD FINANCIAL COURAGE
<p>Your true total financial picture all in one place</p> <ul style="list-style-type: none"> • Mobile-first design for enhanced user experience that is portable and convenient • Connect financial accounts seamlessly into one place for building spending and savings habits • Reduces confusion and doubt around selecting financial service providers 	<p>A destination for actively managing your financial health</p> <ul style="list-style-type: none"> • Designed to address four pillars of financial wellbeing: assets, liabilities, income, and expense management and protection • Offers personalized “journeys” to set and track financial goals in small steps • Surfaces micro-learning opportunities on key financial topics with quizzes and feedback to build on success 	<p>Greater control of one of life’s biggest concerns</p> <ul style="list-style-type: none"> • Provides real time feedback on decisions and learnings to motivate ongoing engagement in financial wellbeing • Alleviates stress that might hinder employees from being fully engaged and successful at work and in life • Gives users the courage to address and take control of their financial lives

POWERED BY TRUSTED TOOLS AND PROVIDERS THAT SUPPORT EMPLOYEES IN THEIR PERSONALIZED JOURNEY



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