

Mercer Wise 401(k)SM

strives to improve retirement outcomes through a fully outsourced solution



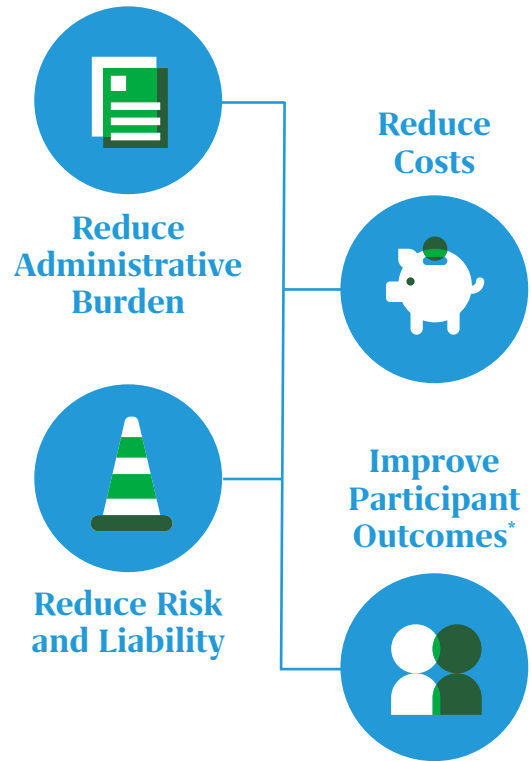
Focus on your core business: leave your DC plan management to Mercer.

Against today's uncertain economic backdrop, defined contribution (DC) plan sponsors are concerned about regulatory complexity, having the resources to manage the plan, as well as fiduciary risk and excessive fees.

Meet the future: potential advantages of a delegated approach









In Mercer Wise 401(k)'s fully outsourced solution, Mercer acts as a named fiduciary responsible for the operation and investments for the plan, thereby reducing administrative burdens, reducing fiduciary risk and contributing to improved participant outcomes.*

Your plan can benefit in a number of ways, including reduced liability and cost, and access to simplified, highly rated investment options for participants.



Mercer Wise 401(k) aims to lower plan costs through reduced recordkeeping and investment management fees.

Mercer Wise 401(k) enables plan sponsors who wish to benefit from pooling to fully delegate plan responsibilities to Mercer, a named fiduciary.

- 
 Transition management
- 
 Plan operations and compliance
- 
 Portfolio management
- 
 Act as named Fiduciary under ERISA
- 
 Resolution of questions, queries or complaints
- 
 Compliance testing and records oversight
- 
 Oversight of contributions, distributions and required notices
- 
 Preparation, signing and filing of Form 5500/8955 SSA

Leverage Mercer Wise to simplify and improve 401(k) plan management

*"Improved participant outcomes" does not imply improved investment performance but instead pertains to the participant experience.

Elevate your success with Mercer's DC-plan expertise and market presence

To discover how your plan committee can be freed up to focus more resources on your business plan, drive greater strategic value or transform your organization through Mercer Wise 401(k), please contact your Mercer consultant or [visit our website](#).

#1 consultant by global assets under advisement¹

#1 outsourced CIO manager globally²

1,300+ investment staff, including 200+ manager researchers

24+ years discretionary investment management experience

\$15 trillion assets under advisement

1,400+ discretionary investment clients

\$305+ billion in assets under management³

The information above is as of December 31, 2019 and includes worldwide personnel, assets under management and assets under advisement across Mercer's Investment Consulting and Fiduciary Management businesses.

¹ Pensions & Investments, AUA ranked by worldwide assets under advisement as of June 30, 2019 as reported by each firm to P&I. Marsh & McLennan Companies, Inc. acquired Jardine Lloyd Thompson Group plc ("JLT") effective April 1, 2019. Assets under advisement quoted includes JLT.

² Pensions & Investments Outsourcing Survey, worldwide outsourced assets under management as of March 31, 2020 as reported by each firm to P&I.

³ As of 12/31/2019.

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