

HEALTH WEALTH CAREER

MERCER DC DIAGNOSTIC

AN INTERACTIVE TOOL: LEVERAGING BENCHMARK DATA TO HELP DC PLAN SPONSORS DETERMINE OPPORTUNITIES FOR IMPROVEMENT AND AREAS OF POTENTIAL RISK

Mercer’s DC Diagnostic compares your plan provisions, investment structure, governance and engagement against survey data and our recommended best practices for plans of similar size and industry

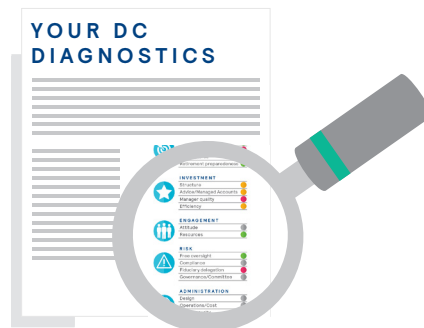
HOW IT WORKS

- 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:** Your Mercer consultant presents the result of your DC diagnostic taking into account your specific interest areas, including relevant opportunities to enhance your plan, along with considerations for next steps.

WHICH AREAS ARE YOUR CURRENT PRIORITIES?

Icon	Category	Item	Status
	OUTCOMES	Contribution levels	Optimized (Green)
		Leakage/Debt	Potential risk (Red)
		Plan features	Optimized (Green)
		Retirement preparedness	Optimized (Green)
	INVESTMENT	Structure	Opportunity (Yellow)
		Advice/Managed Accounts	Opportunity (Yellow)
		Manager quality	Potential risk (Red)
		Efficiency	Opportunity (Yellow)
	ENGAGEMENT	Attitude	Not yet assessed (Grey)
		Resources	Optimized (Green)
	RISK	Fee oversight	Optimized (Green)
		Compliance	Not yet assessed (Grey)
		Fiduciary delegation	Potential risk (Red)
		Governance/Committee	Not yet assessed (Grey)
	ADMINISTRATION	Design	Optimized (Green)
		Operations/Cost	Opportunity (Yellow)
		Cybersecurity	Opportunity (Yellow)

- Not yet assessed
- Potential risk
- Opportunity
- Optimized



WHAT WE REVIEW

Mercer's access to surveys, 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?
- Do the design features in your plan promote savings?



INVESTMENT

- Are the number and breadth of fund options appropriate?
- How highly is your investment line-up rated by Mercer?



ENGAGEMENT

- How does employee confidence and engagement impact their financial well-being?



RISK

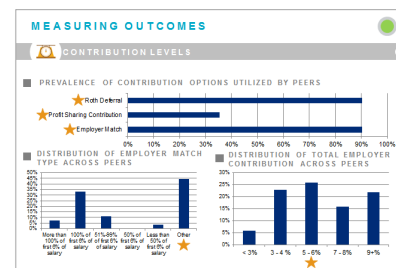
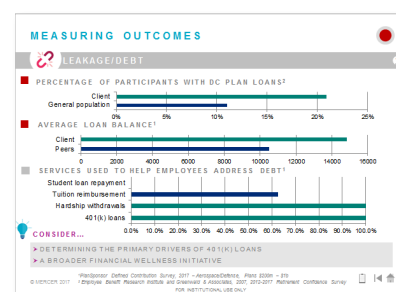
- Are fees appropriately negotiated and monitored?
- Is your approach to delegation a good fit for your organization?



ADMINISTRATION

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

Sample results



For more information or to schedule your complimentary DC Diagnostic, contact us at dc.diagnostic@mercer.com

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