

Mercer Master Trust

Achieving the highest levels of governance and regulatory compliance

A comprehensive governance framework, coupled with a professional, experienced trustee board, uniquely position our master trust to continuously evolve amid regulatory, investment or economic changes.

Trustee structure	The trustee company is incorporated as a Designated Activity Company with an independent chair. All trustee directors hold qualified pension trustee certification.
Trustee independence	The trustee company has the power to remove and appoint service providers without needing the consent of Mercer, as the founder. A protocol document is in place to deal with decision making processes.
Capitalisation	Legally binding structure in place around the capitalisation of the Mercer Master Trust, to ensure that adequate capital is available to cover the ongoing operational expenses.
Conflicts of interest	Conflict of Interest (COI) policies are in place and reviewed regularly. This is a standing agenda item at all trustee meetings.
Governance	All policies required by the code of practice have been adopted and are reviewed regularly.
Value for money	All charges are set out to members and employers in documentation. Trustees assess value for money regularly.
Key function holders	Risk management and internal audit function holders are in place.
Communications	Comprehensive communications to both employers and members are already in place.

Thanks to Mercer's dedicated master trust team and our decades of specialist asset transition management experience, we can offer seamless onboarding for both employers and members. For further information on our Mercer Master Trust, contact your usual Mercer consultant or email us at marketing.ireland@mercer.com.

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