

MERCER
A MARSH BUSINESS

Mercer Master Trust

An innovative approach - delivering strong retirement
outcomes for defined contribution members



What is a master trust?

A master trust is a defined contribution pension scheme set up under trust for multiple employers. The primary benefit is economies of scale, reducing costs and delivering time efficiencies associated with running a defined contribution pension plan, without sacrificing quality.

Why consider a master trust?

Employers seeking to provide high-quality, value for money retirement savings solutions for employees while facing challenging regulatory requirements are increasingly exploring master trusts.

With a master trust, each employer retains control over their benefit structure and the level of contribution that applies to its own plan, while trusteeship (and associated governance and compliance responsibilities) are delegated to a professional trustee board.

Why the Mercer Master Trust?

As the longest established (since 2006) corporate master trust in Ireland, the Mercer Master Trust is a tried and tested solution delivering strong retirement outcomes to members and employers across a breadth of company sectors and sizes.

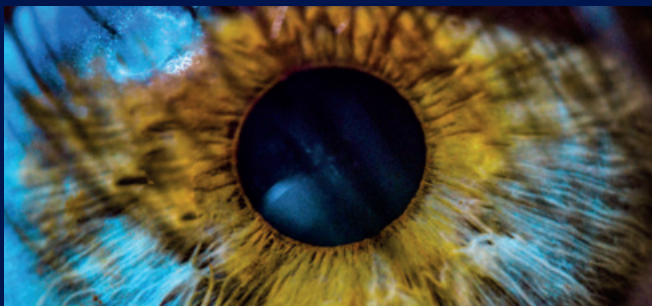
The Mercer Master Trust combines our superior investment solution, decades of administration expertise and our proven, outcomes-driven member engagement programme.

How can our innovative approach help you?



The Mercer Master Trust brings together all the elements needed to **provide a strong and competitive master trust solution**.

By combining our scale and expertise, we deliver what we believe to be a truly compelling master trust experience in the market. Engaging communications in **a future-proofed investment solution**, meets the needs of employers and all generations of members.



Mercer is passionate about, and strongly committed to, master trusts. We will continue to be one of **the key innovators in this field** not just in Ireland but also across the globe.

Key features of the Mercer Master Trust

Market-leading investment performance, secure and member focused administration and empowering communications are seamlessly integrated using a unique governance approach that leverages Mercer's experience in master trusts from Ireland and across the globe. Our investment capability facilitates the freedom to choose the most suitable and cost-efficient investment option without being tied to a single investment manager driving performance and member focussed results into retirement.



Employer and plan specific arrangements

Employers and members benefit from a client specific design and dedicated client team ensuring the unique features of each employer, and its members, are catered for.



Member engagement

Mercer's dedicated communications team recognises that each member is unique. The breadth of communications available ensures a mix of multimedia approaches to support, drive action and improve member outcomes, whatever the members' preferred approach.



Retirement advice

We provide one-to-one advice at retirement for all members. This, coupled with supplementary communications and seminars in the approach to retirement, ensures that members are supported when they need it most.



Value for money

Both members and employers benefit from enhanced communication, investment, administration and governance services at very favourable fees.



Competitive investment fees

Mercer's scale means members have access to best-in-class funds run by highly rated global independent managers. Competitive fees have a significant positive impact on members' retirement outcomes.



Environment, social and governance (ESG) integration

We believe environmental, social and governance factors can have a material impact on risk and return, and ultimately, member outcomes. We help clients build sustainable investment solutions that are more adaptable and aligned to their values and long-term objectives.



Professional trustees

The Trustee Directors of the Mercer Master Trust are Brian Buggy of Paramount Pension Trustees Limited, Dave Cooney of Irish Pensions Trust Limited and Jennifer Richards. Brian, Dave and Jennifer all have over 30 years' experience working in the pensions industry and they all hold a Qualified Pension Trustee certification.

A future-proofed solution to meet all of your pension plan needs

Mercer's expertise and comprehensive governance framework, coupled with a professional, experienced trustee board, uniquely position the Mercer Master Trust to continuously evolve amid regulatory, investment or economic changes. With a master trust, each employer retains control over their benefit structure and the level of contribution that applies to its own plan, while trusteeship (and associated governance and compliance responsibilities) are delegated to a professional trustee board.

Contact us

Thanks to Mercer's dedicated master trust team and our decades of specialist asset transition management experience, we can offer both employers and members' seamless on boarding to a master trust structure.

For further information on our Mercer Master Trust, contact our Marketing team by email at marketing.ireland@mercer.com or your usual consultant.

www.mercer.com



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