

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.

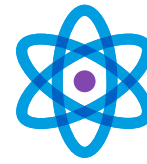
With a master trust, each employer retains control over their benefit structure and the level of contribution that applies to its own plan, while trusteeship (and associated governance and compliance responsibilities) are delegated to a professional trustee board.

Why the Mercer Master Trust?

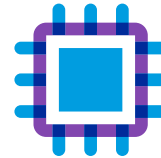
As the longest established (since 2006) corporate master trust in Ireland, the Mercer Master Trust is a tried and tested solution delivering strong retirement outcomes to members and employers across a breadth of company sectors and sizes.

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 the most 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.**



The best of Mercer - our market-leading capabilities

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

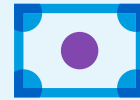
globe. Our **unrivalled investment capability** allows the freedom to choose the best, most cost-efficient investment options without being tied to a single investment manager delivering unrivalled performance and strong member outcomes at retirement.

Features of the Mercer Master Trust



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.



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.



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.



Environment, social and governance (ESG) integration

As a signatory to the Principles of Responsible Investment, Mercer believes ESG factors can have a material impact on risk and return and, ultimately, member outcomes. Mercer is passionate about ensuring ESG factors are an integral part of the investment framework.



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.



Professional trustees

The Trustee Directors of the Mercer Master Trust are Brian Buggy of Paramount Pension Trustees Limited and Dave Cooney of Irish Pensions Trust Limited. Brian has over 30 years' experience in pensions law and Dave has over 30 years' experience in the pensions industry. Both Trustee Directors are holders of the Qualified Pension Trustee certification.



Value for money

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

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.

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](#) or your usual Mercer consultant.

www.mercer.ie

A business of Marsh McLennan

Mercer (Ireland) Limited, trading as Mercer is regulated by the Central Bank of Ireland. Registered Office: Charlotte House, Charlemont Street, Dublin 2. Registered in Ireland No. 28158.

Copyright 2023 Mercer LLC. All rights reserved.