

# Maximise the value of your DC workplace scheme



## Consulting | Advising | Supporting



**While people enjoy their jobs, the financial rewards remain a fundamental aspect of the employer-employee relationship. Ensuring that financial benefits are well-structured is crucial for maintaining a happy workforce. Your company pension scheme is likely your largest employee benefits expenditure, making it essential that it operates smoothly, provides value for money, and delivers positive long-term outcomes for your employees.**

Pension regulation has significantly increased in recent years, along with the responsibilities placed on employers. Our goal is simple: to help you feel confident that your business has the necessary processes in place to minimise risk whilst demonstrating to your employees that you care about their future.

While you focus on your business, we ensure your pension scheme is being expertly managed. We assist you at every stage of the process, reviewing existing pension arrangements, restructuring pension schemes, selecting schemes, negotiating the best deal and implementing schemes.



## Raising standards, not costs

We begin with a blank sheet of paper. We listen to you to understand what drives your business, your company culture, and your objectives. From there, we identify your options and discuss them in detail to agree on the best approach for your company. Using our in-depth market knowledge, we implement tailored solutions that meet your specific needs and budget.

### Consultation

Understanding your business and employees, including benchmarking your existing arrangements.

### Analysis

Identifying meaningful solutions that align with your goals and objectives.

### Communication

Guiding you through options to facilitate informed decision-making.

### Implementation

Negotiating the best deal and executing solutions with minimal disruption, covering change management, administration, fund migration, and member communications.

### Ongoing management

Providing regular reviews of your pension scheme to ensure value for money and optimal outcomes for your employees.



Pension contributions represent your largest people cost after salaries, making compliance and efficiency essential for effective operation. Your pension scheme is a vital component of your organisation's benefits package. The right combination of salary and benefits helps attract, retain, and motivate a high-quality team. When managed well, a properly sourced pension scheme can deliver the following benefits for your business:

### **Mitigate risks around legal and regulatory compliance**

Non-compliance can lead to breaches of employment rights, fines, reputational damage, member complaints, and increased costs for rectification. We help ensure your processes remain compliant, even during changes in regulation, personnel, pension arrangements, payroll systems, or corporate re-structures.

### **Maximise your return on investment**

Are your contributions working as hard as they can? We help ensure your workplace pension scheme runs smoothly, delivers value for money, and achieves positive outcomes for your employees. Good governance is good business practice, and our support maximises the value of your pension scheme investment by mitigating costs, managing risk, and improving employee engagement, all while freeing up your time to focus on other crucial activities to manage and grow your business effectively.

### **Engaged employees**

Are your employees proactively preparing for their retirement? Do they understand and value the pension benefit you provide?

Mercer's Retirement Readiness Index (RRI) assesses how your DC pension plan measures-up against Pension UK's Retirement Living Standards. Importantly, we identify interventions that could be made to improve member outcomes, and test how much impact those interventions could have. Employees who have well-developed retirement plans, feel more in control of their financial future, and are better equipped to consider retiring with confidence are more likely to make informed decisions. This not only enhances their personal well-being but also reduces the organisational impact of employees being unable to exit due to financial constraints.

### **We can help you:**

- Identify the best pension scheme to meet your and your employees needs
- Efficiently manage your scheme
- Minimise risk
- Improve your return on investment
- Deliver better outcomes for your business and your employees

## Extensive consultancy services

The diagram below highlights the range of services we offer but it is not an exhaustive list, we are happy to discuss bespoke requests for your specific needs.



## **We draw on our experience but never rest on our laurels**

We know that every situation demands its own solution, whether that means developing something specific or enhancing existing processes. So, until we can meet and discuss your business and support needs in detail, we'd like to leave you with a brief overview of ours:

### **Who we are:**

#### **Pension Experts.**

We live and breathe pensions, so you don't have to. Our team of dedicated professionals not only stays informed about the latest legislation but actively shapes it. From robust governance frameworks to smart investment strategies, we are committed to delivering the highest standards of service.

#### **Global reach, local insight.**

For 80 years Mercer has been helping clients, colleagues and communities build the confidence to thrive, creating healthier and more sustainable futures. Today we serve clients in over 130 markets worldwide, enabling us to leverage global experience and insights to support our clients locally.

### **What we believe in:**

#### **Expertise and relationships.**

Our strength lies in our expertise and the relationships we build, combining powerful industry insight with a commitment to our clients and their employees.

#### **Investing in people.**

We invest in our people to ensure you receive personal service from skilled advisers you can trust.

#### **Aligning with your needs.**

We ensure our strategy and working practices align with your needs and we're not afraid to challenge our thinking or yours.



**Ready to maximise  
outcomes for your  
members?**

**Get in touch with us**





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