

Supporting trustees to maximise member outcomes in DC schemes



We're here for the long term

Helping employees save for their retirement is a rewarding and positive objective.

However, managing a pension scheme against a backdrop of changing legislation and regulatory requirements can be a challenge.

At Mercer we're all about building strong, trust-based relationships. We form a partnership with you; a partnership driven by a shared commitment to enhancing the financial wellbeing of your members. By taking the time to understand your unique needs and the specifics of your pension scheme, we provide tailored recommendations and solutions that positively impact your business and your employees.

Our in-depth knowledge of defined contribution (DC) pensions enables us to offer you advice that meets your needs today as well as anticipating what you'll need for tomorrow. But whether your plans are long-term or not, our relationship should be.



We'll take the time to get to know your business as well as we know our own

In today's complex regulatory environment, the pressure is on. Government, and regulators expect you, as trustees, to have a solid grasp of your pension scheme's governance to ensure members have a good outcome in retirement.

To us, governance is not a checkbox exercise, it's good business practice. Our approach keeps a sharp focus on members, paving the way for positive financial futures. By understanding compliance requirements and best practices, you can confidently navigate the complexities of pension scheme management, ensuring your scheme remains in good standing. With your governance in our capable hands, you can dedicate more time to prioritising your members' needs.

A commitment to excellence

We advise clients across all sectors of the UK economy, from small businesses to household names. Our technical excellence is fuelled by a genuine desire to help.

Going beyond standard reporting

Our comprehensive audits of existing pension scheme governance, benchmark performance against industry standards, ensuring you're on the right track. In an environment where overseeing workplace DC schemes is becoming increasingly complex our DC dashboard, Mercer Mosaic is designed to help you:

Streamline your workflow

Keep your governance and oversight focused on what truly matters, with data driven insights.

Enhance member readiness

Gain a clearer understanding of your members' retirement readiness and identify targeted actions that could drive meaningful improvements.

Benchmark effectively

Compare your DC pension scheme against peers and the broader market to ensure you're always striving for excellence.

Providing access to financial education

We offer a comprehensive range of engagement and education support for members, both throughout their careers and at-retirement. Our popular financial education programme includes workshops that encompass lifestyle and financial topics.

Delivering value

A key part of our role is to help you cut out unnecessary costs while ensuring your pension programme delivers real value for your members.

We focus on identifying areas for improvement that enhance member benefits and overall scheme effectiveness, all while developing investment strategies that align with your objectives. This proactive approach helps balance risk and return, ensuring that your members' savings are working as hard as possible for their future.

Supporting you and your members

When it comes to pensions, success is about achieving positive financial outcomes for members.

Unfortunately, many DC pension scheme members aren't saving enough for retirement, and many do not understand the benefits available to them.

At Mercer, we combine effective investment strategies, transparent communication, and robust governance to enhance member outcomes, manage risk, and instil members' confidence in their DC pension schemes. We believe that every member deserves access to top-tier decision-making support throughout

their retirement journey. To ensure this, we meticulously measure, track, and analyse our interventions, maintaining clear communication with both members and scheme sponsors.

We assign each client a dedicated DC relationship manager, who collaborates with Mercer's extensive network of experts to help achieve your objectives and those of your members. Whether it's leveraging our award-winning Responsible Investment team, tapping into our global research network, or engaging our communication specialists, we ensure that you have access to the right expertise at the right time.



Extensive consultancy services

The diagram below highlights the range of services we offer but it is not an exhaustive list and we are happy to discuss bespoke requests for your scheme's 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 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. Today we serve clients in over 130 markets worldwide, enabling us to leverage global insights to support our clients locally.

What we believe in:

Expertise and relationships. Our strength is in our expertise and the relationships we build, our powerful industry insight combined with a commitment to our clients and members.

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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