

MERCER
A MARSH BUSINESS

Time, expertise and confidence

Use our Investment Solutions/OCIO capabilities
to help you reach your objectives



Mercer Investment Solutions and OCIO

Each of our clients is different. Whether pension funds, insurance companies, foundations, single family offices or sovereign wealth funds, no two investors are exactly alike in their needs and objectives.

Whoever they are, all our clients have one thing in common: the desire for a trusted advisor that understands what they need — and what they don't. An advisor that can provide informed, impartial, specialist guidance and help implement it effectively.

Investment philosophy. Planning. Strategy. **Time**. Asset allocation. Manager selection. **Access**. Communication. **Independence**. Responding. **Resources**. Executing. Rebalancing. Researching. **Expertise**. Portfolio management. Sustainability. **Innovation**. In-depth analysis. Monitoring. Implementation. Private markets. **Portfolio**. Regulatory reporting. Ongoing impact measurement. Due diligence. **Service**. Experience. Knowledge.

Investment Solutions: Tailored to you

Outsourcing investment functions — whether advice, asset allocation or full investment implementation — is a big step. An off-the-shelf product may not be suitable if it can't provide sufficient flexibility for your organisation's unique nature.

What's more, not every investment advisor can offer an independent view on which highly rated funds to select, regardless of whether they are their own funds or those of another asset manager.

Investment solutions — also known as outsourced CIO (OCIO), delegated solutions, implemented consulting or fiduciary management — are highly bespoke, tailorable services to help you achieve your investment goals more efficiently. We believe this approach allows us to work with you in a way that suits you.

From strategic asset allocation advice to sustainability, skilled portfolio implementation and global manager research, we work closely with you as an extension of your team to design and create a framework that fits your aims. Most importantly, we ensure this arrangement can flex as your objectives or circumstances change.

We are purpose built. Our Investment Solutions platform is designed to enable you to tap into the time, resources and expertise you need from us, whenever and however you need them.

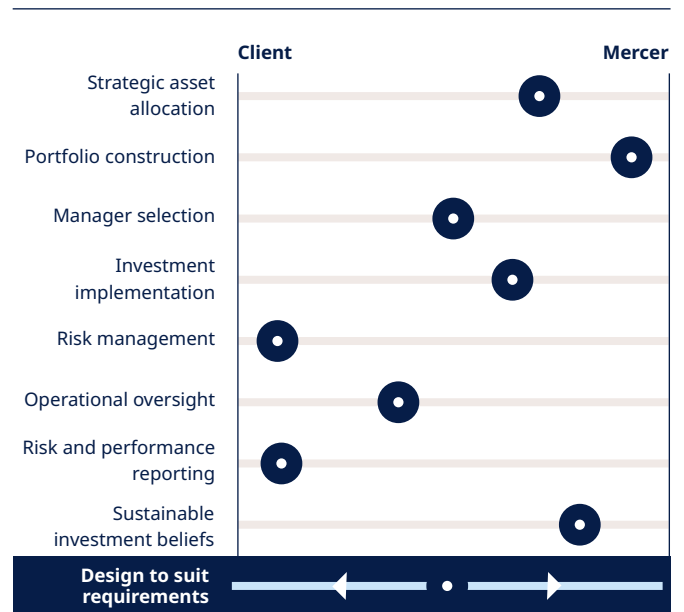
“We’re here to support you, your underlying beneficiaries and your customers in whatever shape that takes, and we’ll adapt alongside you on your journey.

An investment solutions platform is not a one-size-fits-all option

From customized investment strategy design to implementation and monitoring managers, each client works with us however they choose.

We're here to support investors in whichever way they need us — our clients can delegate as much of the design and implementation of their investments to us as they feel comfortable.

Flexible partnership model



For illustrative purposes only.

Explore Investment Solutions



What we do

Building an effective investment solution requires focus, confidence and collaboration.

Focus on the things that matter most	Build confidence in your strategic decisions	Pursue success together
<ul style="list-style-type: none"> • We fit around what you already do rather than providing a prescribed set of services. We provide only what you may lack the time, resources or expertise to do in-house. From designing sustainable policies to managing day-to-day portfolio tasks, our experienced teams are ready to help. • Get access to portfolio and strategy design support to shield your assets from risks where possible and capture emerging opportunities with agility. • With the help of external providers, you can free up significant time and resources to focus on the things you do best, and free up your governance budget by outsourcing day-to-day tasks to enable you to focus on long-term success. • Institutional investors are under pressure to address climate change and biodiversity loss. We have over 20 years of experience supporting clients with these and other sustainable investment themes, and we possess extensive resources that can potentially assist you in fulfilling your commitments and maximizing your influence as an investor. • We observe the markets carefully, and while we do operate our own funds, we select from highly rated managers¹ and fund only those we believe best align with our clients' investment needs. 	<ul style="list-style-type: none"> • Each investor needs something different, but how investors achieve their goals is just as important. Designing an effective journey plan for your organisation requires a deep understanding of the issues you face and the confidence to tackle them head-on. • We understand your needs and how they may change, and we've designed our series of investing frameworks with your investment philosophy and beliefs in mind. This allows us to match your organisation's objectives with an approach that aligns with your risk budget and sustainability ambitions. • Our Investment Solutions platform is designed to position your portfolio optimally to manage the risks that could impact returns while ensuring you can move swiftly to capitalise on emerging opportunities. • Sustainability has become a central focus for some investors and regulators, our deep and wide-ranging resources can help you understand this area better. We seek to help you design policies and frameworks related to stewardship, impact, climate, nature, and diversity, equity, and inclusion (DEI). 	<ul style="list-style-type: none"> • Our pioneering governance framework supports true collaborative working. We work with your team to complement and supplement your internal capabilities with our global resources. • With our long history of working with all types of investors, we can adapt to suit your unique requirements, giving you the support you need — and nothing you don't. • Our global teams across governance, investment and manager research are ready to provide you with access to support, expertise and information wherever you are in the world. • From designing customized investment and asset allocation strategies to executing and dynamically managing portfolios, we bring a holistic perspective with a broad investment toolkit and systems across public and private asset classes. • We believe our uniquely broad access to the very best investment ideas allows us to innovate and solve for our clients. MercerInsight[®], an alliance with Nasdaq, provides a powerful digital platform for forward-looking research and ratings, data and analytics on asset managers and asset classes across public and private markets.

How we do it

We pride ourselves on offering local service with a global outlook. With offices in more than 40 locations worldwide, we understand regional nuances and have the experience to support you with teams that recognise your needs.

Mapping the journey

If you're at the start of your investment journey, we can support you in mapping the way forward. Our consultants and investment specialists can help you **understand all your options** and what types of investments and strategies will best support you.

Through MercerInsight® Community, we offer access to more than 18,500 articles from 320 publishers on a range of topics, including sustainability and alternative investments (as of 23 February 2026).

If you're already well on your way, we can help **enhance your operations and make them more efficient**, keeping you on track and expanding your resources to get you there sooner. We can also support you on your journey as the **regulatory or investment landscape changes** around you.

And if something goes wrong, our team is on hand to **address issues, identify improvements and get you back on track** as soon as possible.

In short, we aim to give you what you need, when you need it.

Well-resourced teams

Our decades-long history as an investment consultant has allowed us to develop a **deep understanding of capital markets and their movements**. We have witnessed many market cycles and guided thousands of clients through the best and worst of them, which has informed how we tailor our advice and policies.

Our investment and asset allocation strategists are essential members of our OCIO teams, committed to **crafting long-term, robust strategies and portfolios** to suit your unique needs.

In addition, we have a **global network of researchers** that painstakingly seek out, identify and analyse 32,000 strategies across the full spectrum of investments (as of 31 December 2025) — from equities to bonds, real estate, and private and public assets — in virtually any sector or region worldwide. Our sustainability specialists monitor and engage with managers to consider sustainability factors that may have a material impact on investment returns.

Due diligence is an essential part of our manager research operations. We frequently conduct **operational due diligence assessments** of asset managers to ensure unexpected risks don't creep into your portfolio and that the providers you employ continue to fulfil your expectations.

Underlying all of this is data. Our Investment Solutions platform ensures all our teams — and yours — have **access to the data they need, when they need it**. These data are fully secured, audited and presented in a way that supports you with your objectives.

Collaboration and innovation

Achieving your investment objectives will require **close collaboration and, often, innovative thinking**. Our history as a globally successful investment consultant means we have a significant track record of **identifying innovative ideas and approaches** to help our clients reach their goals faster and more effectively.

Innovation also plays a crucial role in our Investment Solutions platform. From designing customized frameworks and formulating investment funds and portfolios to developing an underlying operational setup that rivals any in the asset management industry, we constantly **push the boundaries of what's possible** to help you get where you need to be.

Our Investment Solutions platform also allows you to **access our best thinking and new initiatives quickly and efficiently**. Whether it's ground-breaking investment ideas or pioneering research on sustainability, we build portfolios using the most appropriate tool for each job.

Mercer Investments

We're a global investments firm operating in more than 40 markets.

50+ years

Our heritage is investment consulting. We've been advising and creating plans and portfolios for investors around the world for over five decades.

8,000+

employees across research, advice and solutions, including OCIO services (as of 31 December 2025)

32,000

investment strategies covered by our in-house global research team (as of 31 December 2025)

US\$692 billion

in assets managed
(as of 31 December 2025)

11,100

investment strategies rated
(as of 31 December 2025)

US\$16.2 trillion

in assets under advisement
(as of 30 June 2025)



We're on your side

Our Investment Solutions are purpose built. From setting your objectives to reporting on your progress, we're there to provide support wherever and whenever you need it.

You can rely on our experienced and well-resourced teams to offer the advice, insight, and implementation and operational support you need to help you invest with confidence.

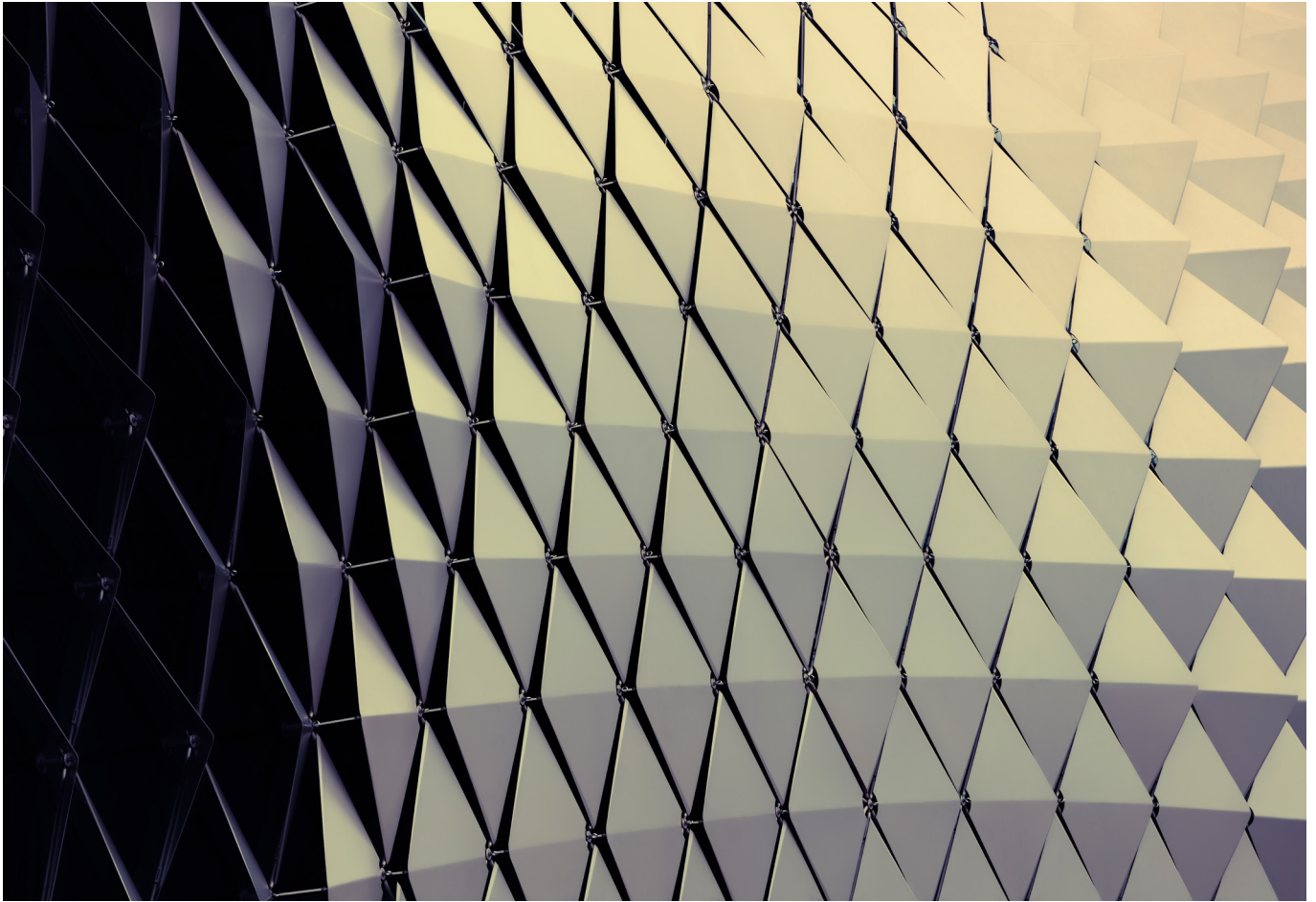
Ensuring your portfolio is sustainable for the long term and robust through all conditions requires a holistic view of all risks.

Through close collaboration, your priorities become our priorities. Our skilled team will help steer your portfolio through all market conditions with the full benefit of our global research and investment specialists.

We're proud to be trusted by more than 5,500 institutional asset owners — and their many underlying beneficiaries and customers around the globe — to keep their unique and clearly defined outcomes at the centre of our world. Our scale gives us the means to support you in addressing challenges, improving governance, recognising efficiencies and capturing opportunities across investment operations.

Explore how we can be a partner to your portfolio today.





What Investment Solutions mean for you

Use our capabilities to reach your objectives

Everything about our Investment Solutions is built around you. From setting your objectives to reporting on your progress, we are there to provide support wherever and whenever you need it.

Rely on our experts to provide the advice, insight, implementation and operations your portfolio needs to help you invest with confidence.

Explore what Investment Solutions might mean for your portfolio today.

Contact your Mercer representative to learn more.

Email us: MercerInvestmentSolutions@mercer.com

Endnotes

¹ Pursuant to Mercer's proprietary rating process the rating assigned to a strategy may or may not be consistent with its past performance. Although the rating reflects our expectations on future performance over a time frame appropriate for the particular strategy, we do not guarantee that these expectations will be fulfilled. Please see the Guide to [Mercer's Investment Strategy Ratings](#).

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Mercer universes: Mercer's universes are intended to provide collective samples of strategies that best allow for robust peer group comparisons over a chosen time frame. Mercer does not assert that the peer groups are wholly representative of and applicable to all strategies available to investors.

Please see the following link for information on investment management index definitions:

<https://www.mercer.com/content/dam/mercer-dotcom/global/en/shared-assets/global/attachments/pdf-gl-investment-management-index-definitions-mercer.pdf>

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and 2B can be obtained by written request directed to: Compliance Department, Mercer Investments, 99 High Street, Boston, MA 02110.

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