

Mercer Wise 401(k)SM A fully outsourced retirement plan solution



FOCUS ON YOUR CORE BUSINESS Leave your DC plan management to Mercer

Against today's uncertain economic backdrop, defined contribution (DC) plan sponsors are concerned about regulatory complexity, having the resources to manage the plan, as well as fiduciary risk and excessive fees.

- ↓ Alleviate administrative burden
- ↓ Potentially lower costs
- ↓ Mitigate risk and liability
- ↑ Improve participant outcomes*

Mercer Wise 401(k) aims to lower plan costs through reduced recordkeeping and investment management fees

Mercer Wise 401(k) enables plan sponsors who wish to benefit from pooling to fully delegate plan responsibilities to Mercer, a named fiduciary.

MEET THE FUTURE Potential advantages of a delegated approach

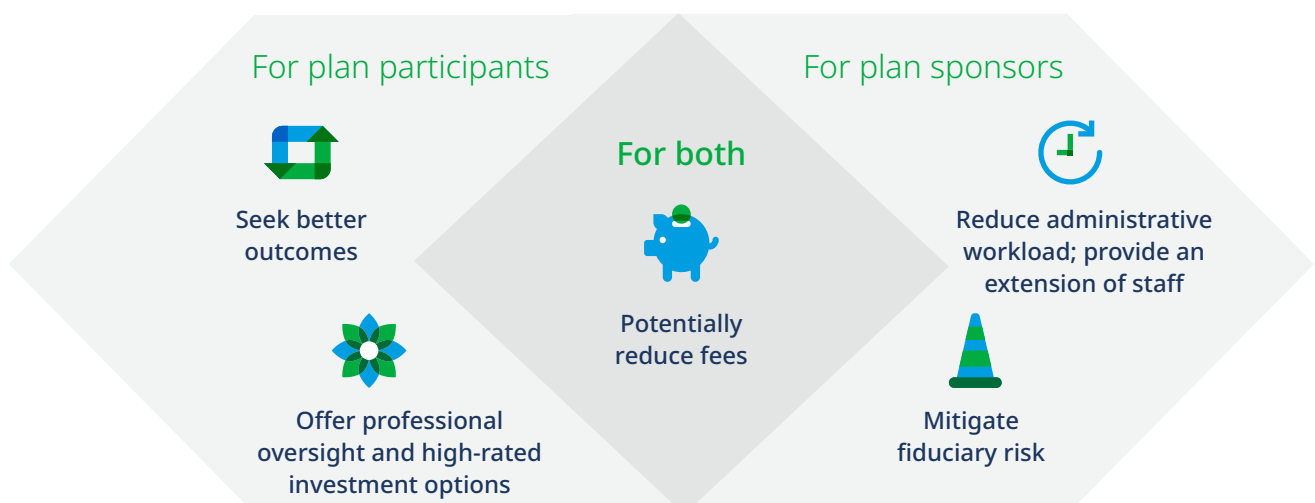
In the Mercer Wise 401(k) fully outsourced solution, Mercer acts as a named fiduciary responsible for the operation and investments for the plan, thereby help to reduce administrative burdens, lessen fiduciary risk and contribute to improved participant outcomes.*

Your plan could benefit in a number of ways, including potentially reduced liability and cost, and access to simplified, highly rated investment options for participants.

Using Mercer Wise for your 401(k) helps simplify and streamline:

- ✓ Transition management
- ✓ Plan operations and compliance
- ✓ Portfolio maintenance
- ✓ ERISA obligations
- ✓ Compliance testing and records oversight
- ✓ Resolution of questions, queries or complaints
- ✓ Handling of contributions, distributions and required notices
- ✓ Preparation, signing and filing of Form 5500/8955 SSA

The Mercer Wise 401(k) Goal



ELEVATE YOUR SUCCESS with Mercer's DC plan expertise and market presence

To discover how your plan committee can be freed up to focus more resources on your business plan, drive greater strategic value or transform your organization through Mercer Wise 401(k), please contact your Mercer consultant or [visit our website](#).

*"Improved participant outcomes" does not imply improved investment performance but instead pertains to the participant experience.

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