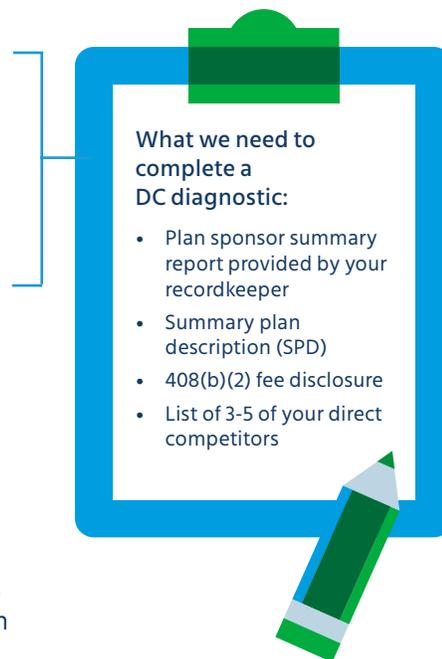


Which way, 401(k)?

Mercer's DC Diagnostic Tool compares your plan provisions, investment structure and governance against survey data, the current DC market and our recommended best practices for plans of similar size and industry. The result is a robust set of data and insights to help determine opportunities for improvement — and areas of potential risk.

How it Works

1. Information gathering: We request readily available information about your plan to perform the analysis, and if desired, schedule a quick introductory call with you to understand your key concerns.
2. Tool creation: We run the diagnostic tool, personalized for your plan.
3. Results discussion: Two weeks later, your Mercer consultant presents the result of your DC diagnostic taking into account your specific interest areas, including relevant opportunities to enhance your plan, along with considerations for next steps.



Which areas are your current priorities?



Outcomes

- Contribution levels
- Leakage/debt
- Plan features
- Retirement preparedness
- Competitive benchmarking
- Auto enrollment
- Auto escalation



Investment

- Structure
- Advice/managed accounts
- Manager quality
- Efficiency



Fees

- Excessive or hidden costs
- Value for fees charged
- Adequacy of disclosures



Risk

- Fee oversight
- Compliance
- Fiduciary delegation
- Governance/committee

What we review

Mercer's access to data on industry peers, as well as our experience with hundreds of DC plans, enables reliable and timely assessments, with feedback and advice specific to your plan.

Because the tool allows us to customize, we can direct the conversation to focus on your particular areas of interest. **Here is a sampling of some of the questions we may address regarding your plan:**

Outcomes

- How do your plan's contribution levels compare?
- Do the design features in your plan promote savings among all segments of your workforce?
- In what ways does your plan design encourage higher default deferral rates?

Investment

- Are the number and breadth of fund options appropriate to your plan's demographic?
- How highly has Mercer rated your investment line-up?

Fees

- Given recent litigation, when was the last time you benchmarked your plan fees?
- Can higher fees be justified if they lead to improved outcomes for participants?
- Have you considered creating a fee-policy document?

Risk

- Do you have concerns about exposure to potential litigation?
- Is your governance structure a good fit for your organization?

Important Notices

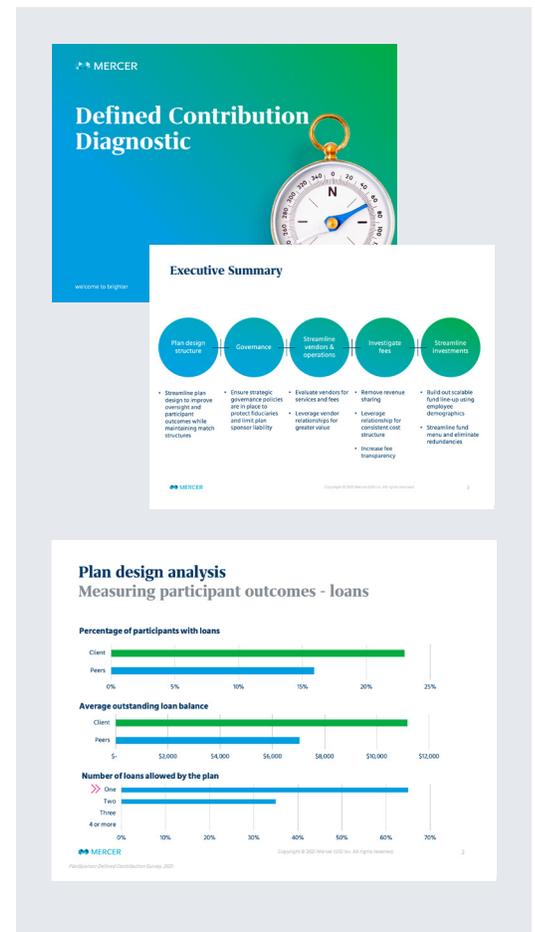
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No investment decision should be made based on this information without first obtaining appropriate professional legal, tax and accounting advice and considering your circumstances.

Investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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Contact

For more information or to schedule your complimentary DC Diagnostic, contact us at dc.diagnostic@mercer.com