Mercer

Time, expertise and confidence

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

welcome to brighter

Mercer Investment Solutions and OCIO

Each of our clients is different. Whether pension funds, insurance companies, foundations 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 an independent, 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. ESG. 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 organization'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.

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.

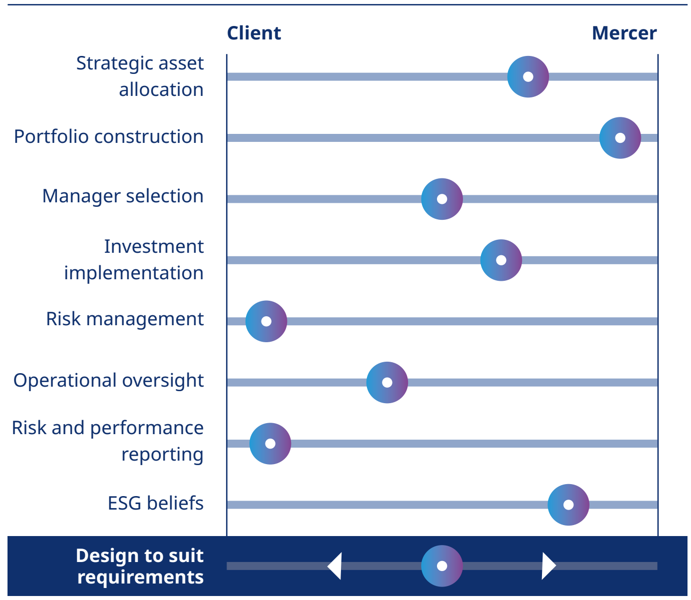
We're here to support you, your underlying beneficiaries and your customers in whatever shape that takes, and we'll adapt alongside you on your journey.

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



Explore Investment Solutions

What we do

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

Focus on the things that matter most

- 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 loss, damage and transition**. We have a long history of supporting clients with these and other ESG themes and the extensive global resources to help you meet your commitments and make the most of your influence as an investor.
- We observe the markets carefully, and while we do operate our own funds, we select from highly rated managers and funds only those we believe **best align with our clients' investment needs**.

Build confidence in your strategic decisions

- Each investor needs something different, but how investors achieve their goals is just as important. **Designing an effective journey plan** for your organization 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 organization'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 capitalize on emerging opportunities.
- With sustainability and ESG moving to the forefront of investor and regulator considerations, our deep and wide-ranging resources can help you understand this area better. We can help you **design policies and investment approaches around climate, diversity, impact investing, stewardship and biodiversity**.

Pursue success together

- 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, sustainability 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 **bridge the gap between advice and implementation**, providing only what you require.
- 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 eVestment, 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 25 locations worldwide, we understand regional nuances and have the experience to support you with teams that recognize 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 over 8,000 articles from more than 200 publishers, capturing **a vast breadth of strategies and insights** as we help you define your specific needs.

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 analyze more than 7,000 strategies across the full spectrum of investments — from equities to bonds, real estate, and private and public assets — in virtually any sector or region worldwide. Our sustainability specialists scrutinize managers to ensure they practice what they preach on ESG issues.

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 fulfill 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 in the services and opportunities that are right for you.

Sustainability

Investing with sustainability in mind is becoming increasingly important. Demands may come from regulators, beneficiaries or other stakeholders, and it's vital that you have accurate information to help you understand this broad and often complex topic.

Staying on top of sustainability issues in your portfolio and beyond not only helps you manage and mitigate risks but also gives you access to new and differentiated opportunities. Renewable energy and green infrastructure, for example, are rapidly expanding areas of investment with strong growth potential well into the future.

Our global team of experienced researchers and sustainability specialists can help you identify the strategies and themes best suited to your portfolio and investment objectives.

For institutional investors, stewardship of assets is particularly important. No matter the size of your portfolio, you can use your influence to effect positive change by engaging with the companies in which you invest. We can help you identify effective stewardship approaches and engage with your managers to ensure your aims are clear.

Working in this way can also ensure that your investment portfolio is fully aligned with your organization's objectives. There's no reason achieving your financial goals can't also support sustainability or ESG aims — and we can help you meet both.

Mercer Investments

We're a global investments firm operating in more than 25 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.

2,000+

employees delivering investment advice and solutions, including OCIO services (as of May 3, 2023)

7,000

investment strategies covered by our in-house global research team (as of June 30, 2022)

US$354 billion

in assets managed (as of March 31, 2023)

12,000+

More than 12,400 investment strategies rated (as of June 30, 2022)

US$16.5 trillion

in assets under advisement (as of June 30, 2022)

We’re on your side

Our Investment Solutions are entirely built around you. 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. Our sustainability specialists can help you identify risks and opportunities to strengthen your portfolios and achieve your financial and other objectives.

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

We’re proud to be trusted by more than 4,000 institutional asset owners — and their many underlying beneficiaries and customers around the globe — to keep their unique and clearly defined outcomes at the center of our world. Our scale gives us the means to support you in addressing challenges, improving governance, recognizing efficiencies and capturing opportunities across investment operations.

Explore what Investment Solutions might mean for 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

Visit our website: www.mercer.com/investment-solutions

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