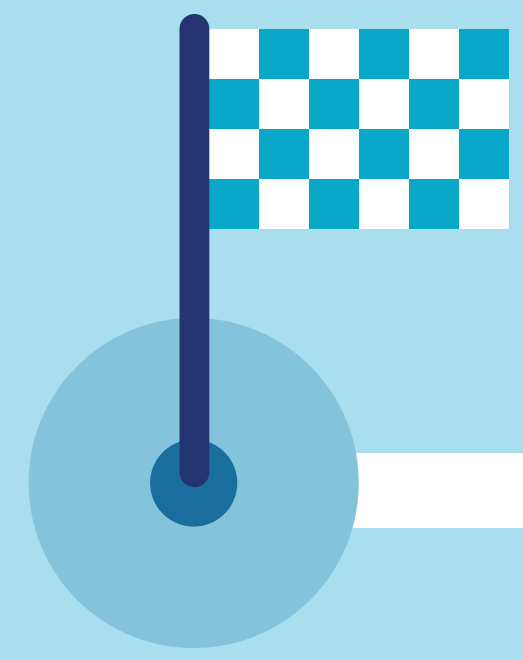


DB DESTINATION

STRATEGIC ADVICE ON CRITICAL DECISIONS AND ISSUES

Defined Benefit (DB) plan sponsors are facing increasing pressures – highly uncertain markets, persistent low interest rates and growing longevity risk. Taking an active strategic approach in establishing your DB Pension Plan goals, and clarifying the destination for the near and long term hasn't been more critical than right now.



WHAT IS YOUR CURRENT STATE?



THE OPEN PLAN: "STEADY AS SHE GOES"



THE CLOSED PLAN: "COURSE CORRECTION"



THE FROZEN PLAN: "DESTINATION AHEAD"

INCREASING PRESSURES

HIGHLY UNCERTAIN MARKETS

PERSISTENT LOW INTEREST RATES

INCREASING LONGEVITY

EMPLOYERS ARE ASKING SOME DIFFICULT QUESTIONS

MERCER CAN HELP



WILL ROBUST ECONOMIC GROWTH RETURN IN THE FACE OF AN AGING POPULATION AND THE EMERGENCE OF SIGNIFICANT GEO-POLITICAL RISKS?



ARE WE IN A LOWER FOR LONGER INTEREST RATE ENVIRONMENT?



CAN WE EXPECT STRONG EQUITY RETURNS GOING FORWARD?



ARE WE TAKING ON TOO MUCH RISK OR NOT ENOUGH RISK IN CONSIDERATION OF THE LOW YIELDING YET HIGHLY VOLATILE ENVIRONMENT?

WHAT IS YOUR DB DESTINATION?

HOW WILL YOU NAVIGATE IT?

Your DB destination goals may focus on de-risking, risk optimization, cost management, or partial or full plan termination. Whatever goals you may have, we'll help you achieve your objectives and reach an optimal DB Destination.



STRATEGIC ADVICE ON CRITICAL DECISIONS AND ISSUES

MERCER'S INTEGRATED TEAM OF ACTUARIES, INVESTMENT ADVISORS, AND DEDICATED STRATEGY CONSULTANTS WORK TOGETHER WITH PLAN SPONSORS TO ASSESS THE RISK EXPOSURE OF THEIR CURRENT STATE, UNDERSTAND THEIR FUTURE OBJECTIVES, AND DELIVER STRATEGIES FOR A HOLISTIC AND STABLE APPROACH TO PENSION PLAN RISK MANAGEMENT.