

HEALTH WEALTH CAREER

**INTRODUCING  
A NEW WAY TO HELP  
YOUR EMPLOYEES  
ACHIEVE FINANCIAL  
FREEDOM**





# Introducing a new way to help your employees achieve personal financial wellness

Providing your employees with the solutions they need to become financially confident is an important part of fostering a more productive, engaged and healthier workforce. Used as part of your overall benefits package, such solutions can also help you attract and retain top talent at all levels within your organization.

The most effective resources are flexible enough to help all levels of employees meet their financial goals and milestones throughout their careers; from when they're just starting out to when they're getting ready to retire and want to be sure they have enough to enjoy life after they leave the workforce.

With Mercer Invest Wise™, powered by Wealthsimple, you can offer your employees an easy-to-use digital investment saving solution at no cost or obligation on you, the employer, and which can help your employees save towards their goals and, when the time comes, help them retire with ease.

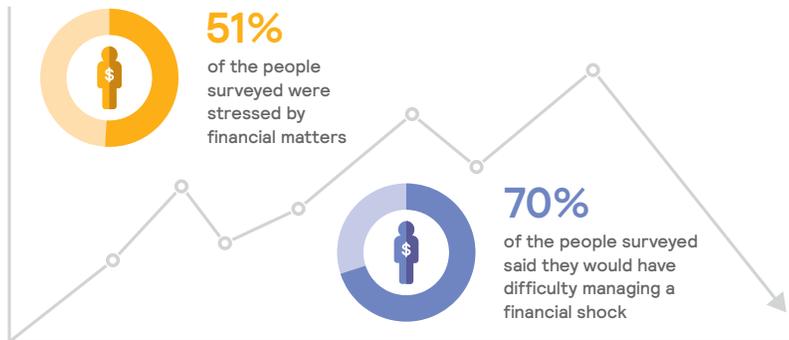
## THE CHALLENGE OF EMPLOYEE FINANCIAL WELLNESS

There are four essential steps to your employees achieving financial freedom: having control over their day-to-day and month-to-month finances; the ability to absorb a financial shock; making real progress in achieving their personal financial goals; and having the financial freedom to make choices that allow them to enjoy life.

Employees who don't feel financially confident often spend much of their time worrying, including while they're at work. They are also less likely to pay attention to the features of their workplace benefits, and the importance of their employee compensation package. And let's not forget the strong correlation between financial health and physical health.



Our [research into financial wellness in the Canadian workforce](#) has shown that worry about finances cuts across all income levels and that most employees over age 50 don't have a concrete strategy for achieving retirement security. As an employer, you want to help your employees successfully manage the steps toward achieving financial confidence while at the same time strengthening your employee value proposition and meeting the specific needs of your workforce. Now you have a new way to do that.



### 4 ESSENTIAL STEPS TO YOUR EMPLOYEES ACHIEVING FINANCIAL FREEDOM:

- 1 having control over their day-to-day and month-to-month finances;
- 2 the ability to absorb a financial shock;
- 3 making real progress in achieving their personal financial goals;
- 4 having the financial freedom to make choices that allow them to enjoy life.

SOURCE: Moving the Needle on Employee Financial Wellness  
<https://www.mercer.ca/en/our-thinking/wealth/move-financial-wellness-needle-report.html>

## MERCER INVEST WISE™, POWERED BY WEALTHSIMPLE

Mercer Invest Wise offers your employees a modern, engaging customer experience at fees that are a fraction of the cost of the average mutual fund fee. This means your employees can achieve their financial goals faster. Mercer's 70 years of investment expertise has gone into building the diversified portfolios available through this solution, giving you confidence that your employees' savings and retirement money is being expertly managed.

With a wide variety of savings vehicles all available in one place, your employees can pick and choose what best suits their financial goals. It also offers retirement income vehicles such as Retirement Income Funds (RIFs) and Life Income Funds (LIF) to support a simple transition into retirement.

Powered by the innovative technology developed by Wealthsimple, this award-winning investment platform can be used by employees with defined benefit and defined contribution pension plans, as well as individual investors. With its easy-to-use digital capabilities, it gives them the simplest way to grow their money like the world's most sophisticated investors do and brings them closer to achieving their personal financial goals.

### HOW THIS HELPS YOU

Mercer Invest Wise augments the total rewards program you provide to your workforce to meet the evolving needs of employees, both while they are actively saving and through to their retirement, without an expanded fiduciary obligation on you. It's easy to implement, giving you the ability to offer a solution that will encourage savings among your employees, and a trustworthy place for them to invest at a lower fee, helping to preserve more of their savings.

You can fold it into your current overall benefit offering without additional costs to you, expanding the existing savings and retirement income products available to employees while fostering a healthier, more productive and engaged workforce.

With a wide variety of savings vehicles all available in one place, your employees can pick and choose what best suits their financial goals.



#### LIST OF ACCOUNT TYPES AVAILABLE:

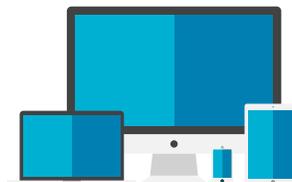
- RRSP
- Spousal RRSP
- TFSA
- Non-Registered Account
- Savings account
- RESP
- RRIF
- LIF
- LIRA
- Corporate
- Joint



## HOW THIS HELPS YOUR EMPLOYEES

Employees want to save more in an affordable manner and simply and easily transition into retirement with confidence. Mercer Invest Wise provides an alternative to high-fee, more limited options available in the retail market for savings contributions from individual employees. The technological features of the platform streamline the process of investing to make it simple and accessible for all types of investors, while the intuitive app and website save them time.

It's also a flexible, transferrable solution that addresses the needs of your employees and their families, providing both personal, joint and RESP savings based on personalized objectives. With the option to also open Locked-in Retirement Accounts (LIRA) and other retirement income products, it can also support retiring or deferred members through the consolidation of their retirement income sources into a single solution.



The technological features of the platform streamline the process of investing to make it simple and accessible for all types of investors, while the intuitive app and website save them time.

## LET'S TALK

For more information about how Mercer Invest Wise™ can help you and your employees, contact your Mercer consultant, or visit [our website](#).

## ABOUT MERCER

At Mercer, we make a difference in the lives of more than 115 million people every day by advancing their health, wealth, and careers. We're in the business of creating more secure and rewarding futures for our clients and their employees – whether we're designing affordable health plans, assuring income for retirement or aligning workers with workforce needs. Using analysis and insights as catalysts for change, we anticipate and understand the individual impact of business decisions, now and in the future. We see people's current and future needs through a lens of innovation, and our holistic view, specialized expertise, and deep analytical rigour underpin each and every idea and solution we offer. For more than 70 years, we've turned our insights into actions, enabling people around the globe to live, work, and retire well. At Mercer, we say *Make Tomorrow, Today*.

## HOW MERCER CAN HELP

Wealth and investment require sophisticated solutions. We understand that providing long-term financial wellness solutions leads to better returns. We offer research and advice on how to assess risk and design benefits programs while keeping in mind the need to optimize throughout changing times. With in-depth knowledge of the complexities and ever-changing factors that impact investment, Mercer's consultants help you make effective decisions that align with your business needs and ensure more rewarding futures for your employees.

For further information, please visit [www.mercer.ca](http://www.mercer.ca)

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