

AGE-FRIENDLY EMPLOYER RESEARCH

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“By 2022, there will be 700,000 fewer people aged 16 to 49 in the UK – but 3.7 million more people aged between 50 and State Pension age. If the over 50s continue to leave the workforce in line with previous norms we would suffer serious labour and skills shortages, which simply could not be filled by immigration alone. The obvious solution is to embrace later life working, helping to realise the potential of older workers who have so much experience and talent to offer. This is not about being forced to work on, but enabling and encouraging those who want a fuller working life. Older workers can play a vital role in future growth both for individual businesses and the wider economy overall. We must make sure older people’s skills do not go to waste.

“Research by the National Institute of Economic and Social Research shows that older workers represent a hidden boost for the economy – if all over 50s worked just one year longer, this would increase GDP by 1% (c£18bn) per year. DWP analysis suggests that if half of the 1.2 million older workers who are currently unemployed or inactive and would like to work were to move into employment this could add up to £25bn a year to GDP if they worked full-time and up to £9bn if they worked part-time.

– Dr Ros Altmann, appointed Minister of State for Pensions on 11 May 2015, *A New Vision for Older Workers: Retain, Retrain, Recruit*

“Putting sticky tape on the ways of the past will not help. We’re in times of great change and we need to change as well. Self-selection and employee empowerment is vitally important.”

– Mike Minnett, Managing Director, Positive Ageing



FOREWORD

By 2050, the number of people over 65 years old will triple and the number of those over 80 will quadruple. With sub-replacement birth rates in many locations, some countries will be more affected than others, but the availability and composition of the labour force across the world will change forever.

This demographic change is having the greatest and earliest impact in developed countries, and companies will need to understand it and adapt to thrive. For HR programmes to meet the needs of multigenerational workforces, recruitment, talent management, retirement savings, education, and health and wellbeing programmes will need updating. The results of this research also raise questions about how successful employers are in providing a welcoming and inclusive working environment for older workers and, in doing so, creating an efficient multigenerational workforce.

The challenges and opportunities created by this change in demographics are well-recognised — 84% of responding companies know that they need to change — but are policies and behaviours within those companies facilitating that change? This research set out to answer that question, to find out what companies are doing in their workplace about older workers, highlight some specific areas where companies can assess their level of risk, and start to build an “Age-friendly Employer” benchmark for employers to work towards.

ABOUT THE RESEARCH

Our main objectives for this Age-friendly Employer research were to find out what companies are doing in their workplaces to engage and retain older workers, in order to provide a benchmark for employers to assess their current practices and identify potential areas for change. We also wanted to find out more about what's really happening with recruitment practices, and what employees think of workplace policies relating to older workers, so we can improve understanding, gain insight, and better align employers, employees, and recruiters in future.

To achieve this, Mercer worked in collaboration with the Trades Union Congress (TUC), de Poel (a leading expert in temporary recruitment), and the Recruitment & Employment Confederation (REC) to research their respective constituent bases. The data quoted in this paper comes from three primary sources:

1. A survey of HR professionals conducted by Mercer, with follow-up focus groups and interviews.
2. A survey of employees designed with Mercer and conducted by the TUC.
3. Focus groups and interviews among recruitment agencies designed with Mercer and conducted by the de Poel Community.

Survey of HR Professionals

The survey of workplace practices was completed by senior HR professionals representing 69 organisations, including: HSBC, Shell, Visa Europe, Age UK, Arup, and the British Council. Of the companies included in the survey, 49% are listed, 42% are privately held, and 9% not-for-profit. More than two-thirds are headquartered in the UK. More than 3.4 million employees are represented by these employers.

Additionally, we conducted a focus group and individual interviews to explore the issues in more detail. HR professionals from 12 companies attended the focus group and a further 7 were interviewed.

Survey of Employees

A modified version of the above survey of workplace practices, to explore the employee viewpoint, was completed by 1,376 members of the TUC. The majority were aged 45–54 (578) and 55–64 (491). The group of respondents were 48% male and 52% female, and 27% were classed as supervisors/managers.

Focus Groups and Interviews With Recruitment Agencies

The de Poel Community connected with leading individuals within the recruitment industry to see how these gatekeepers to the labour market engage and view older people looking for work. Using a further modified version of the above surveys, they examined topics such as unconscious bias, key drivers for retaining older people in the workforce, and client attitudes towards employing older people. The results were gathered during two separate focus groups and a number of interviews, with a total of 25 participants representing separate recruitment agencies across the UK.

RESEARCH RESULTS

84% REPORTED THAT THEY NEED TO CHANGE PROCESSES, BEHAVIOURS OR BOTH.

POLICIES AND BEHAVIOURS – DIVERSITY AND INCLUSION

Most companies in the survey do not reference age specifically – as they might reference inclusivity or caring for the community or environment – in their company values, but two-thirds of participants do include age in their diversity and inclusion policies. When you dig deeper into the detail of these policies, however, many mention age only in relation to retirement; that is, focusing their attention on the process of moving from a working status to a nonworking status. The abolition of the default retirement age in the UK has changed the concept of retirement beyond recognition. Will people actually retire anymore? Or will they transition into a more flexible working pattern, with a small part-time income to supplement decreasing pension savings and to retain some form of employee benefits to cover health care costs? And regardless of changing retirement patterns, more than one-third of survey respondents have no reference to age or age-management processes in their values or policies at all.

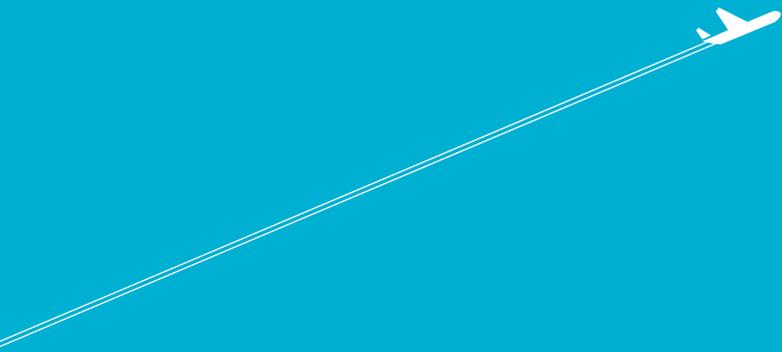
An overwhelming majority declared that things need to change. Eighty-four percent reported that they need to change processes, behaviours, or both in relation to age, in order to retain older workers in future. The use of age analytics was ranked equal third in the list of short-term HR priorities, behind workforce planning and talent development, indicating that workforce planning and talent development are now being examined through an ageing lens. Even though ageing workforce challenges appear to be on the HR strategic agenda, in many cases, the skills to glean deep insights from data analytics are still in their infancy. In our experience, many organisations are not equipped to get the insights they need from the data they collect.

Figure 1: Top Long- and Short-term HR Priorities

This Year	%	Long Term	%
Development of talent	14	Retention	12
Workforce planning	13	Recruitment	10
Age analytics	7	D&I Policies	9
Growth	7	Engagement	9
Recruitment	7	Workforce planning	7

Source: Mercer survey of HR professionals

On the long-term agenda, retention is top of the HR priority list, followed by recruitment, engagement, and diversity and inclusion policies. In our view, each of these HR agenda items can only be considered through the lens of an increasingly ageing workforce, as the inevitable demographics will hit each area hard. Whether it's business growth or recruitment and retention, employers are starting to sit up and examine the impact of the changing demographics in the UK, as many already know they could be caught in a severe skills trap, which will stagnate growth. We saw this realisation coming through for several of the employers who contributed to this research.



“THE EU REGION IS THE BIGGEST CHALLENGE FOR US GLOBALLY ON AGEING ISSUES WHERE THE DEMOGRAPHICS WILL REALLY HIT US HARD. IN MANY PLACES WE HAVE HEAVY MANUAL WORK AND SHIFT WORKERS, AND THEY ARE WORKING WITH THE UNIONS TO HELP STRUCTURE SOLUTIONS SUCH AS NEW WORKING SCHEDULES AND CONDITIONS. OUR FACTORIES WILL BE BADLY AFFECTED. WELLNESS PROGRAMMES AND JOB ROLE RE-DESIGN ARE ALSO ON OUR AGENDA TO HELP WITH ENGAGEMENT AND PRODUCTIVITY.”

— Anonymous manufacturer

“50% OF OUR WORKFORCE IS DUE TO RETIRE IN THE NEXT 10 YEARS AND THEY ARE SPECIALISTS WHOSE SKILLS ARE SCARCE. WE HAVE HAD A HEAVY RECRUITMENT CAMPAIGN GOING ACROSS ALL LEVELS AND HAVE BEEN STRUGGLING TO FILL THIS OVER THE LAST 2 TO 3 YEARS. FLEXIBLE WORKING WILL HELP BUT THEN THE EARNINGS REDUCTION IMPACTS ON PENSION ACCRUAL SO WE ARE IN A CORNER. APPRENTICESHIPS ARE A GOOD PLACE TO GROW THE NEXT GENERATION BUT WE HAVE A HUGE SKILLS GAP LOOMING WHILST THEY GET UP TO SPEED.”

— Anonymous

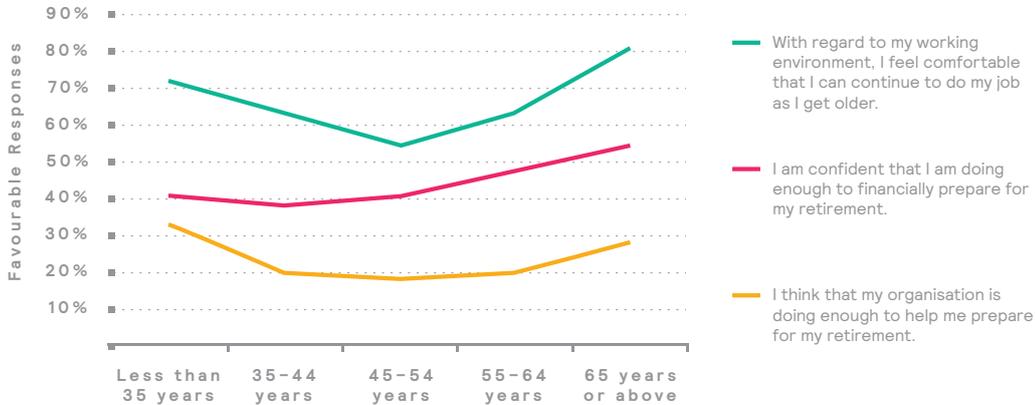
“51% OF OUR EMPLOYEE POPULATION IS 50+ WITH OVER 25 YEARS’ SERVICE — WE ALREADY HAVE AN AGEING WORKFORCE.”

— Argos



RETIREMENT SAVING AND ABILITY TO CONTINUE WORKING

Figure 2: Savings Confidence, Preparation, and Working Environment



Source: TUC survey of employees

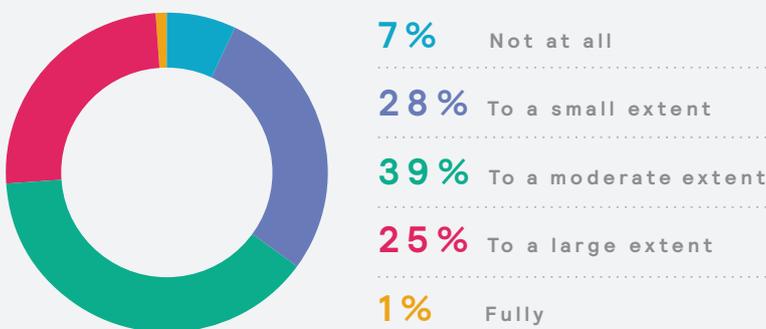
Increasing concerns among employees influence opinions on their ability to work and maintain their jobs as they get older. Specifically, our data suggests the age group 45-54 years appears to be in the most vulnerable position.

The red and yellow lines of data show growing concerns around future retirement prospects. Less than half feel well prepared for this financially, and there is a high expectation among employees of employer action, even though, as a self-reflection, employees acknowledge that they themselves have not necessarily done enough to prepare for retirement. As life expectancy increases, the adequacy gap is the area of concern that offers greatest challenge for government, employers, and employees.

The high level of comfort with preparation for retirement in younger people is perhaps telling of a lack of engagement in the process. New ways of engaging employees in savings and retirement planning would be helpful for all age groups. Particularly to boost the low confidence levels in over 35s, which improve only slightly closer to retirement age.

Figure 3: Proportion of Organisations That Help Employees to Prepare Financially for Retirement

In your organisation, to what extent do you help employees to prepare financially for retirement?



Source: Mercer survey of HR professionals

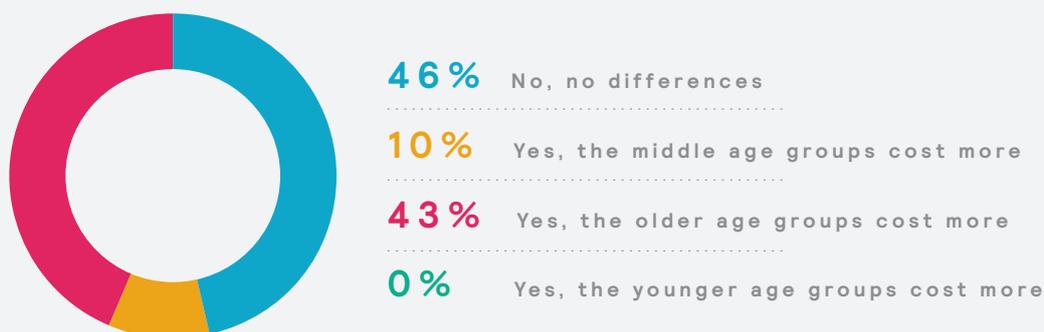
These employee insights contrast with employer data showing that only around a quarter of companies give significant support for planning for the financial aspects of retirement. With the increasing complexity of choices, there is competitive advantage to be gained by those organisations that actively engage their workforce on a wider reward and financial planning journey.

MANAGING HEALTH

The results show a disconnect between the age group the majority of companies (54%) think cost the most in terms of health care and insurance provisions and what our wider market data shows is true. Risk insurance premiums for the older age groups can cost up to 56% more (this is the cost increase if the population is 10 years older than a baseline) or 98% more (if the population is 15 years older than the baseline).

Figure 4: Views on Differences in Costs of Health Care and Insurance Provisions Across Age Groups

Do you think there are major differences in the cost of health care and insurance provisions across the age groups in your organisation?



Source: Mercer survey of HR professionals

Employers are becoming increasingly aware of the health picture for the ageing workforce and the cost implications:

- Health conditions will differ by age, and chronic and multiple conditions are more likely to arise in older workers.
- More routine preventive and screening interventions are advisable for older workers.
- Higher proportions of cancer and cardiac illness arise in older workers, creating not only higher health care costs but increased continued absence.
- Physical capability may differ in different age groups, thus certain manual jobs are likely to be adversely affected. A number of employers in the survey referenced the need to restructure jobs and working patterns in these circumstances.

Our interview evidence revealed that adopting health management pathways and training line managers will be used increasingly to mitigate the expected health outcomes of the older workforce.

CREATING AN AGE-FRIENDLY WORKPLACE

Survey respondents were asked if they provided any of a series of 17 policies and practices deemed to be **age friendly**:

Figure 5a: Provision of Age-friendly Policies – Top Five Provided by Respondent



Source: Mercer survey of HR professionals

It is no surprise to see flexible working at the top of the list, as this is becoming an increasingly effective and popular practice that suits a whole range of cohorts in the workplace, especially working parents and older workers who might be caring for elderly relatives. Preparing for retirement comes second, with just over half our survey respondents offering this.

"OUR REPORT, FLEX APPEAL, DREW UPON A SURVEY OF OVER 4,000 BRITISH ADULTS BY YOUNGOV FOR THE REC. THE SURVEY IDENTIFIED FOUR GROUPS OF PEOPLE WHO ARE MORE LIKELY TO WANT OR NEED TO WORK FLEXIBLY – THOSE APPROACHING RETIREMENT WERE ONE OF THE FOUR."

– REC

Although the next three in the top five are all highly relevant to an older workforce, they are not very prevalent in our survey sample. Age-specific wellness programmes, for example, which you would expect to be a minimum requirement for an age-friendly employer, is offered by just over one-quarter of companies.

It is especially disappointing to find that some companies (albeit only 4%) offered none of the 17 items on the list to their employees.

Figure 6: Prevalence and Effectiveness of Age-friendly Policies

Age-friendly Policy	Very effective or effective	Moderately Effective	Not Effective	No. of responses
Flexible working for all age groups	78%	20%	2%	56
“Preparing for Retirement” programme	86%	14%	0%	36
Advice and support for those caring for ageing relatives	81%	19%	0%	31
Health and/or absence analytics across the various age groups in your organisation	52%	44%	4%	25
Age-specific wellness programme	81%	19%	0%	21
Review of pay levels across the age bands (for the same jobs)	65%	35%	0%	17
Review of pay and bonus distribution from an age perspective (an equality audit)	69%	31%	0%	16
Regular age discrimination checks	69%	31%	0%	16
Career guidance for older workers to help people make choices about future career development	43%	57%	0%	14
Adaptation of workspaces for older workers	83%	17%	0%	12
Performance-grading equity checks from an age band perspective	82%	18%	0%	11
Reverse mentoring	75%	25%	0%	8
Measurement of the distribution of training spend among the different age groups	57%	29%	14%	7
Older workers apprenticeship or similar programmes	100%	0%	0%	4
Training targeted at older workers	50%	50%	0%	2
Specific support and training for line managers if they have to manage older team members	50%	50%	0%	2
Measurement of productivity divided by different age groups in your workforce	100%	0%	0%	2

Source: Mercer survey of HR professionals

Most of these approaches, if offered, are deemed to be effective to some extent, but it is worth pulling out older workers apprenticeships (a recent, but infrequent as yet, addition to HR practice in the UK), which gets a 100% score for effectiveness. Of the policies that are most frequently provided, preparation for retirement and providing support for those caring for relatives also score very highly, along with adaptation of workspaces, pay, performance and age equity checks, mid-life career advice, and age-specific wellness programmes.



“There are significant benefits to employers in supporting mid-life development reviews. Employees will be more motivated to stay with the employer and to take up training offers and new opportunities at work to develop new skills, knowledge, and experience to benefit the organisation. This can result in reduced staff turnover, recruitment, and training costs. Mature workers can provide mentoring and pass on their skills and experience to younger, newer staff. Knowledge transfer within the organisation is made easier and the organisation can develop and grow its own talent and management teams.”

—TUC Unionlearn

BEST—PRACTICE AGE-FRIENDLY BENCHMARK

All these items are particularly important features of age-friendly policies, although some are easier to achieve than others. Easy — and arguably essential — quick wins for an employer benchmark would include:

- Flexible working as the minimum standard.
- Regular equity checks on pay, performance, hiring, and discrimination.
- Advice and support for those caring for ageing relatives.
- Age-specific wellness programmes.
- Reverse mentoring, training for line managers in managing across the age spectrum, and building specific training programmes for older workers.
- Preparation for retirement, which is deemed to be very effective where it is currently provided.
- Mid-life career advice.



COMMITMENT AND MOTIVATION

When asked how important the following factors were in influencing older age groups' commitment and motivation at work, the following results were found:

Figure 7a: Top Results for Employers and Older-age Employees Compared

Employers		Employees 55+	
Being treated with respect	1	Base pay	1
Having flexible working arrangements	2	Being treated with respect	2
Work-life balance	3	Type of work that you do	3
Type of work that you do	4	Work-life balance	4

Sources: Mercer and TUC surveys

Figure 7b: Bottom Results for Employers and Older-age Employees Compared

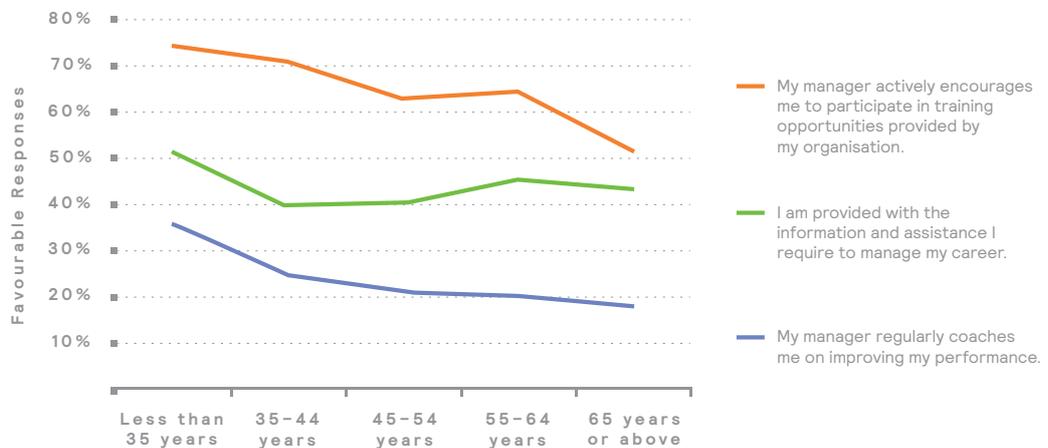
Employers		Employees 55+	
Learning or training opportunities	9	Long-term career potential	9
Long-term career potential	10	Promotion opportunities	10
Promotion opportunities	11	Learning or training opportunities	11
Variable pay (for example, bonus)	12	Variable pay (for example, bonus)	12

Sources: Mercer and TUC surveys

It is interesting to compare the perception organisations have on items that motivate older workers with the views of employees over 55 years. The tables above rank the different items based on the frequency the items have been placed among the top three motivators. The top motivators as such are not necessarily surprising, as these are commonly known to be drivers of engagement.

However, it is surprising to see that “learning or training opportunities” and “promotion opportunities” are rated rather low, both among employers and employees. Furthermore, the findings from the research done among recruitment agencies tells exactly the same story. In other words, there appears to be a strong consensus that older workers are not motivated by learning and development opportunities. Is this really true, as learning and development opportunities are widely acknowledged as a key driver of engagement, or is this more about supply than demand? Have employees answered based on reality; that is, there are less opportunities offered to them, and therefore personal development gets a low rating?

Figure 8: Line Manager Support and Assistance in Ongoing Career Development



Source: TUC survey of employees

This hypothesis is supported by the survey findings shown above. The reality among employees is that the older you get, the less focus there is on your personal development; that is, line managers show a lot less attention to the older age groups. Anecdotally, from the focus group and interview discussions, we understand this could be because there is some bias or blockage and/or because employers don't have the right tools and training to offer opportunities that fit the older-worker segment. Companies wishing to manage this burgeoning skills gap will need to take action.

RECRUITMENT PRACTICES

Age Discrimination

Moving on to the specifics around recruitment and hiring practices, the results give us cause for concern. The vast majority (87%) of the survey respondents have not checked whether their people managers are hiring workers who are older than themselves. This is an easy statistic to capture, and of the remaining 13% of those that do measure it, more than half found that managers do not hire people older than themselves. A wealth of experience and talent may be being missed here.

87% HAVE NOT CHECKED WHETHER THEIR PEOPLE MANAGERS ARE HIRING WORKERS OLDER THAN THEMSELVES.

92% OF RECRUITMENT AGENCIES HAVE NEVER RUN AN ANALYSIS TO DETERMINE IF A CLIENT IS DISCRIMINATING ON THE BASIS OF AGE.

A View From the Recruitment Industry

“These findings are supported by the fact that 92% of the recruitment agencies surveyed confirmed that they have never run an analysis to determine whether a client is discriminating on the basis of age. Focus group members in the survey mentioned a lack of time to conduct this type of analysis and little incentive from a commercial perspective. Those that responded positively to this question had not undertaken a rigorous analysis, but had suspicions that although incidences of ageism were few and far between, some hiring managers were discriminating on the basis of age. Again, there was little incentive from a commercial perspective to spend time and money performing an analysis that may sour relations with a client and impact the agency financially.

— de Poel

“It is clear from these survey findings that many employers are not capturing this data at present and whilst it would be tempting to jump to conclusions as to why, we should be careful to not read too much into this at this stage. For one thing, it may well be a sign that age truly isn’t taken into consideration at the recruiting and hiring stage. It is doubtful if this is driven by anything other than a lack of resources and a lack of awareness as to how such information could be potentially useful.

“For many companies, particularly SMEs, we are at the beginning of a journey. But the REC would advocate an approach whereby ‘what gets measured, gets done.’ The more transparency we have in HR and recruitment practices, the better and more specific our responses can be when it comes to recruiting and investing in older workers. This should not mean more bureaucracy. It’s just about helping us all do the right thing. That is why the REC worked with Age UK on an Age Opportunity guide.”

— REC

HIRING RETIREES

More than half of companies that responded to the survey have never considered hiring a retiree, which is an approach that has become quite the norm in Japan, where they've been facing the same demographic challenges as the UK. With the exception of Monaco, Japan is the world's oldest society, with a median age of 44. The equivalent figure in the UK is 40, with the US a relatively sprightly 37. Now, more than 25% of Japan's population is over 65, and many employers have made the smart move to look at the retired population as a rich source of talent. Offering both pensions and the job vacancy board to retirees at the same time saves on hiring costs as well as creating a population of both producers and consumers. In addition, having the option to be part of the working life for longer has also had a positive impact on the physical and mental health of the older workers in Japan.

A View From the Recruitment Industry

“Our data shows and our members tell us there are growing difficulties finding staff and suitable candidates for the jobs being created. In the August 2015 Report on Jobs, recruiters reported that the rate of permanent job placements increased for the 34th month in a row (although the rate of growth was actually slower this month than last). But candidates' availability for permanent roles fell again, and fell at the sharpest rate since November 2014. We think this is another sign of skills shortages. And we believe the fact that job placements grew at a slower rate than before is because businesses are being held back by skills shortages. So we are going to need to look at how we attract and retain talent in more depth – meaning older workers are going to become vital.

“Public sector data shows teaching and nursing are heavily impacted ageing populations. In construction, many workers left the industry during the recession, particularly the older, skilled workers, because there were not the jobs available. Now the jobs are returning, there are not the people, and so we have shortages in many construction areas. This month, those most in demand were in many different parts of the construction industry – from surveyors and architects to bricklayers and welders. But we are also seeing difficulties recruiting experienced executives and professionals – jobs often more likely to be filled by older workers.”

– REC

CONCLUSIONS AND CALLS TO ACTION

Employers with skills shortages, employees that may need to work but don't have a home in the workforce, and government that understands the economic impact of the ageing workforce – all are experiencing significant financial risk. For many companies, there will be a great opportunity in experienced, often highly skilled older workers who have an appetite for, or can be motivated to, continue working. Incentives and structural changes are essential to facilitate this, as is an inclusive employment environment that welcomes older workers.

These responsibilities are shared by employers, employees, and government. All have a role in helping retain, retrain, and recruit older workers. Mercer would welcome the opportunity to work with government and appropriate bodies to ensure that employers and employees are enabled to make positive changes in support of the ageing workforce challenges.

Our specific recommended actions for employers and employees are:

Employers

- Understand the impact of an ageing workforce on your business. Where are the potential talent gaps or blockages? What are the financial implications in the short and long term?
- Run a diagnostic test to assess how **age friendly** your company is. Find out if your current practices help or hinder managing the implications of an ageing workforce.
- Speak to the demographics most affected. Focus groups with older workers, line managers, and potentially younger workers, can give great insights into the needs and attitudes of each group and guide how policies and programmes should change, but also how you engage employees to make these changes a reality. Although the degree of impact may vary, we are finding that an ageing workforce affects all employers in some way. We recommend, as a start, you assess your current practices in the following four areas:
 - **Diversity and inclusion** — It's clear from our research that most companies do not make a provision for age in these policies, beyond preparing for retirement. This may need revisiting to facilitate any required changes to policy and practice.
 - **Retirement** — Can people actually afford to retire? The golden age of rich pension plans is well behind us. Now is the time to check that retirement income adequacy is in good enough shape for employees to transition comfortably from work, and that they understand the implications of the financial choices they'll have to make. The timing of their transition affects future succession planning and workforce planning strategy.
- **Health** — Use data and analytics to identify the most at-risk groups and provide an opportunity for targeted interventions on health, to mitigate the increased cost. Keeping employees healthy and engaged during their longer working lives will have financial benefits for all.
- **Talent** — Now is the time to understand if an ageing workforce is aligned with your future business strategy and talent needs and where action is required. Workforce analytics will help you understand your own workforce profile and age dynamics. Workforce planning will identify the shape of your future talent needs and whether this fits your current age-dynamics profile. This knowledge will inform your tactical sourcing, deployment, skillset build, career pathing, and reward strategy decisions and enable you to maintain a competitive advantage as the demographic changes take hold.
- Line managers have a big role to play in supporting workers of all age groups, so give them the tools and training they need. For example, what does it mean to support a worker with caring responsibilities?
- Recruiters should abide by the REC and Age UK "Age Opportunity" advice.

"DIVERSITY IS VERY IMPORTANT — THAT'S WHERE INNOVATION COMES FROM."

— ANONYMOUS



“There needs to be ownership at the top; a champion to drive change. Organisations should take stock of the resources they have and nurture, support and use that beyond the retirement time. Retirement is very different now, there is much more likely to be an element of paid and unpaid work.”

– Dr Jonathan Collie, Co-founder “The Age of No Retirement.”

Employees

- Take more ownership of future savings and access available advice.
- Take learning and training opportunities seriously. Talk to employers about what’s needed to support your future working patterns, which may involve working longer and using your skills in a different capacity.
- Set up a focus group or a social network as a forum for debate and change.
- Participate in reverse mentoring groups, sharing knowledge across the generations.
- Take extra care to ensure you follow a healthy lifestyle and make sure you get regular health assessments.

Mercer would like to thank the employers, TUC members, and partners in this study for their input and insights. 2015 has been a year of unprecedented activity on the topic of ageing workforces in the UK, and we are grateful to all who have played a part in this research.



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