

HEALTH WEALTH CAREER

MAKING A DIFFERENCE IN PEOPLE'S LIVES



MAKE TOMORROW, TODAY

 MERCER



THE WORLD IS CHANGING. BUSINESS IS CHANGING. PEOPLE ARE CHANGING.

At Mercer, we're helping our clients navigate a rapidly changing world and solve some of today's most important challenges. Like improving access to quality healthcare, reduce costs and enhance employee well-being. Accessing the right financial strategy and plans. Addressing the needs of a multigenerational workforce and overcoming global talent shortages.

We're helping companies help their employees live healthier lives, grow their careers and build more secure futures. Together with our clients, we're making a real difference where it counts. Because thriving employees power thriving businesses.

BUILDING BRIGHTER FUTURES

ABOUT MERCER

We are a global firm of more than 23,000 professionals with a passion for advancing the health, wealth and careers of over 115 million people worldwide. We're united by a single idea - to make lives better tomorrow through the actions we take today.

It's why more than 26,000 organizations across the globe choose Mercer. And it's what drives us to solve complex problems and find new ways to make a positive impact.

LEARN MORE

See how we're helping people and organizations around the world to take steps today to secure a brighter tomorrow at www.mercer.co.in

115 million lives touched

\$4.5B
in revenue

\$11.7T
in assets under advisement*

+23,000
colleagues

Delivers in
countries **140**

\$240 billion
in assets under management**

28,500
clients

81+
year history

86%
FTSE 100

92%
Fortune 500

*As of December 31, 2017

**As of March 31, 2018

HUMAN-CENTRIC SOLUTIONS FOR A DIGITAL AGE



Future Of Work

Create dynamic organizations and workforces properly skilled for tomorrow



Health Affordability, Accessibility & Quality

Access to quality healthcare, reduce costs and enhance employee well-being



Financial Security For Life

Financial strategies and plans that manage risks and generate wealth



Pivot to Growth

Adopt a growth mindset, adapt and focus on new business models to thrive in your industry

Mercer leads the conversation on these topics, transforming lives at work and beyond. We don't see it as change and disruption, we see OPPORTUNITY. Great opportunities exist for all of us – organizations, individuals, society – and we must prepare to take full advantage.

And that's why we work with clients like you all over the world to determine where your health, wealth and career needs and goals intersect, to help you get the greatest return on your investment and make meaningful impacts on your organization and your people.



MERCER SOLUTIONS



MERCER IN INDIA

Health, wealth and career challenges are influencing organizations and their people in India in powerful ways.

Preparing for the future of work has been on our minds for the last few years; and for good reason – as it is both a business and societal imperative. The last 5 years have been dominated by discussions concerning how the disruptive technologies – often attributed to the 4th Industrial Revolution – will impact our industries and our businesses. Organizations are embracing a state of permanent transformation – of their structure, culture, practices and people. Whilst we've been thinking about these technology changes, we've also ridden the wave of changing expectations in what employees want from the world of work, what we need to attend to, and how do we create a diverse and inclusive environment that allows us to get the best from our people.

Mercer can help from providing consistent, accurate and high-quality data covering the full reward package; to building an engaged workforce; to reducing employer benefit costs while offering employee choice; to providing pension – and investment consulting advice to our clients to help them achieve their long-term investment objectives.

GLOBAL REACH, LOCAL PRESENCE

Today, Mercer works with clients in 140 countries around the world, helping them enhance the health, wealth and careers of their most vital asset – their people.

Our deep expertise and our ability to apply our research, analysis and insights allow us to bring greater value to our clients. Our breadth and flexibility empower us to create holistic solutions that span each organization's health, wealth and career needs. And our global reach ensures we can quickly deliver the right solutions to our clients, anywhere in the world.

In India, our approach combines global best practice with local know-how to guarantee the best fit for your needs.

We're building a sustainable, long-term business by recruiting local professionals who bring best-in-class service to global and local multinationals, and small and midsize enterprises. We work with private companies, government agencies, family businesses and institutional investors including pension funds and sovereign wealth funds.

CONTACT US

We look forward to partnering with you to help your business thrive. For further information, please contact our local Mercer office, visit our website www.mercer.co.in or drop us an email at mercерindia@mercер.com

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Our team has the capabilities to support our multinational and public sector clients' most pressing and complex people issues across Health, Wealth and Career with advice and solutions using our local expertise, underpinned by global best practices.



MERCER SOLUTIONS

Mercer offers consulting and brokerage solutions across health, wealth and careers, with special expertise in meeting the needs of companies in growing economies. Our goal is to partner with you to advance your most vital asset: your people.

“In a world of increasing mobility and increasing risk, we make sure your employees can travel with confidence.”



EMPLOYEE HEALTH AND BENEFITS

WHY MERCER MARSH BENEFITS™?

- We have **7,200 benefits professionals** globally advising organizations in **150 countries** with growing economies¹.
- We focus on delivering **effective communication** strategy for benefits programs which ensures **better employee engagement**.
- We give you a **better understanding** of your **employee profile** and **what benefits employee value**.
- Our **innovative tools** and approach to benefits management creates **long-term sustainability and cost savings**.

BENCHMARKING ANALYSIS

We can conduct the most comprehensive benefits surveys in the industry, providing proprietary insights and analysis through a series of surveys to help you make more informed decisions.

¹ Includes services delivered through Mercer, Marsh and joint-venture providers

MERCER WORKPLACE HEALTH

This approach helps employers make targeted interventions to enhance the performance of their workforce and business through improved productivity, engagement and long-term cost reduction in four key areas: benefits design, engagement, internal measurement and health incentives.

BENEFITS COMMUNICATION

Mercer provides a full spectrum of communication tools and services to help make a difference in the health, wealth and careers of the people we touch. Using proven engagement methodologies and digital solutions, our global network of experts create and deliver results-driven communication strategy and measurement, which solve business problems and maximize opportunities.



TOTAL REWARDS STATEMENTS

How an organization manages its human capital assets – its workforce – has a profound impact on its success. Employers must define the employee experience that will make the right talent want to join, stay and deliver the best performance. A new way of thinking about rewards is to take a more holistic view through Total Rewards Statements which enable the employer in communication the overall deal that they provide to their employees.

BENEFITS POWERED BY DARWIN™

Mercer Powered by Darwin™ is our joint Mercer and Thomsons Online Benefits offering. For multinational companies, we offer the only truly flexible, integrated, proven and innovative solution to manage all aspects of a global benefits program – from strategy to cost and risk management through to engagement and administration. At the heart of our solution is the belief that benefits are in dire need of transformation. We use technology to inform and improve each step in the benefits process – from data-driven decision-making through to algorithms instead of processes – and consumer-grade software for employees to take control by better understanding the impact of the choices they make today on their lives tomorrow.

FLEXIBLE BENEFITS

Mercer offers flexible benefits solutions developed specifically for organizations in growing economies, enabling employers to effectively manage benefit costs while allowing employees to choose the coverage and benefits that best suit their individual needs.

CLAIMS ANALYSIS

With high-cost claims on the rise, Mercer can help you with the management of medical insurance costs through insights based on deep dive analysis of claims. This can help you in fine-tuning the enhancements for next renewal so that you offer targeted benefits to employees.

BENEFITS FORECASTER™

Benefits Forecaster™ by Mercer offers a smarter approach to managing employee benefits abling HR to leverage readily available data to drive ROI. The diagnostic tool allows organizations to predict their benefit costs with greater accuracy, uncover big savings opportunities and assess the sustainability of benefits programs while providing the data-driven metrics companies need to track success.

PHYSICAL AND MENTAL WELLBEING

The employee well being landscape is going through a shift and employers are facing challenges in keeping up with the trend. With the focus turning to personalised targeted interventions, Mercer helps it's client in implementing efficient strategies across the spectrum. Mercer provides the one stop solution to managing employee well being through a data driven approach which includes diagnostics, strategy, implementation and monitoring services.



WEALTH

WHY MERCER?

- Mercer is the **world's largest investment consultant** and outsourced CIO.²
- We advise on **US\$11.7 trillion in assets** around the world.³ This includes US \$ 4 billion in assets in India.
- We are responsible for **US\$240 billion in assets globally on a delegated basis.**⁴
- We assist **3,800+ institutional clients** around the world that use our investment tools, advice and solutions.²
- Our **150+ manager researchers worldwide** provide thorough, forward-looking insights in five asset class boutiques: equities, private markets, fixed income, hedge funds and real estate.⁵
- We are the most **experienced** global actuarial services provider with more than **275 Multinationals clients**.
- We have assisted over 100 employers in set up of their retirement plan funds and continue assisting them in the areas of governance, trusteeship and advisory

RESEARCH AND TOOLS

Our boutique structure provides focus and depth to our research on equities, fixed income, hedge funds, real estate and private markets. Each boutique – staffed with professionals around the globe who have research and consulting capabilities – conducts forward-looking, institutional-quality research of investment management products.

INVESTMENT ADVISORY

Our tailored investment advisory services are designed to assist clients at every stage of the investment process, from setting up the governance framework – including drafting investment policy statements, setting objectives and strategic asset allocations – to portfolio construction, asset buying and selecting and monitoring managers, manager selection, monitoring and operational.

TRUST GOVERNANCE

Our services in governance help employers and Trustees maintain the highest standards in their roles whilst ensuring the objectives of the Trust are fulfilled. We help Trustees in administrator selection, design governance and reporting, facilitate compliance and governance

² As of December 31, 2017

³ As of June 30, 2017

⁴ As of March 31, 2018

⁵ As of June 30, 2018

oversight and assist in actions such as meetings and amendments to Trust.

ALTERNATIVE INVESTMENTS

At Mercer, we've been researching, advising on and executing alternative investments for more than two decades. We help clients identify the appropriate fund managers based on their risk/reward requirements and construct portfolios that meet their diversification and return goals.

OPERATIONAL RISK AND CONSULTING

Mercer's dedicated investment operations specialist team, Mercer Sentinel ®, is a global leader in providing operational due diligence, operational risk consulting, custody procurement and transition coordination services to clients. Mercer Sentinel ® has deep experience in helping clients understand, design and implement investment operating infrastructures based on global best practice and in helping clients identify opportunities for cost and fee reductions.

INVESTMENT STRATEGIES FOR FAMILY OFFICES

Our private client investment consulting team specializes in the formation and implementation of financial strategies meeting the unique objectives of each family. We work with clients to establish family offices, investment plans and processes to effectively manage inter-generational family wealth.

CORPORATE DEFINED BENEFIT AND STATE SPONSORED PENSION PLANS

Sponsors managing their pension plans today face persistent risks and evolving realities: investment volatility, growing liabilities, aging workforce and ultimately pressure to reform. Let our core team of experienced actuarial consultants and analysts – supported by specialists in pension strategy, investment operations, and more – help you seize opportunities while managing risks.

DEFINED CONTRIBUTION PLANS

Mercer can help design, plan and implement customized retirement or savings plans. We align organizational objectives with workforce demographics and employees behaviours to identify how best to improve retirement or savings outcomes for employees while meeting workforce management needs such as NPS, PF and DC Superannuation. We also provide education on

investment options and provide governance for our clients, with services including fund range review, investment performance monitoring, investment manager rating/research and capital markets overview.

EMPLOYEE FINANCIAL WELLNESS

Mercer's approach to employee financial wellness focuses on engaging employees throughout their lives, with an emphasis on guiding employees toward action. We help employees reach their goals for every stage of their financial lives — reducing stress, improving productivity and enhancing retirement outcomes.

ACTUARIAL ACCOUNTING VALUATIONS

Mercer provides clients with best-in-class process for quantifying their post-employment benefit obligations and accruals. Our actuarial consultants have developed sophisticated tools and methodologies to transition away from the local practice of valuing these liabilities, streamlining the entire process to ensure it's done quickly, efficiently and — most importantly — correctly.

FINANCIAL INTERMEDIARY PARTNERSHIPS

Wealth management firms and leading financial intermediaries take advantage of Mercer's research, advisory and implementation services. We can help

organizations bolster resources, generate investment ideas, perform due diligence and even assess operational and fiduciary risks.

ENDOWMENTS AND FOUNDATIONS

As one of the world's longest-serving fiduciaries between institutional investors and asset managers, Mercer understands the importance of investing for the long term. We work with more than 250 non-profit clients and have helped build their portfolios and spending policies to further each unique mission.

INVESTMENT TRAINING AND BOARD/COMMITTEE EDUCATION

The role of a fiduciary can be very demanding; it's important to acquire the necessary knowledge and understanding to make effective decisions. Mercer provides tailored training for board and committee members to ensure decision-makers have the confidence to make important decisions on behalf of the asset pools they oversee.



CAREER

WHY MERCER?

- We have **80+ years of experience** understanding what drives employees and translating that knowledge into results.
- We have **pioneered advanced statistical analysis** in human capital consulting.
- We have **deep expertise in moving from diagnostics to implementation.**
- We have **worked with over 90% of the Fortune 500 companies** to help them succeed, across all the industries.

TALENT STRATEGY

Combining human capital data, exclusive research and expert consulting, we're ready to help you create the best plan for your workforce ecosystem. Our talent strategy consultants can help you develop a talent strategy road map, build a leadership pipeline, apply workforce planning and analytics, and develop an engaging culture that will keep valuable talent with you into the future.

WORKFORCE REWARDS

Mercer has both the experience and the hard numbers to design your organization's workforce rewards, structure incentive programs, manage internal equity and, most of all, create a satisfied and more productive workforce by helping you develop a compelling employee value proposition. Choose from our wide selection of both ready-access and bespoke reports.

EMPLOYEE ENGAGEMENT AND RESEARCH

Organizations need ongoing feedback that measures employee engagement in order to understand the experiences people are having and the issues that are affecting motivation levels. If these issues aren't addressed, eventually they will undermine performance. Mercer-Sirota's employee surveys help you conduct research on employee engagement, allowing you to be more competitive and positively impact business outcomes (such as productivity, quality, customer satisfaction and profitability) by promoting higher engagement.

PERFORMANCE MANAGEMENT

Employees want a career — they want to add value, and they want to know what it takes to succeed. Mercer's performance management system can pinpoint where

your performance management process is failing to deliver on its stated objectives. It can help you determine what actions would positively move the needle in helping to promote engagement, retention and performance.

EXECUTIVE COMPENSATION

Mercer's executive rewards consultants are trusted advisors to private-company senior management and boards of directors. Our advisors achieve measurable impacts on performance, efficiency and risk management by developing cash and equity compensation programs that serve the interests of executives, owners and the organization while managing the growing complexity of regulations, legislation and shareholder demands. Our specialists also advise boards on enhancing governance and board effectiveness.

TALENT MOBILITY

We combine education, consulting, software data and online tools to offer you the full breadth of mobility services, including benchmarking policies and practices, training for global leaders and our proprietary cost and quality of living rankings.

HR TRANSFORMATION

Mercer offers a full suite of services to transform your HR function into one that is efficient, effective and valuable to the business. Our HR Operating Framework helps align your HR function with your business and people strategy. We also assist organizations with Workday implementation services, HR vendor assessment, HR professional training, post-M&A HR effectiveness consulting and more.

WHEN WOMEN THRIVE

Founded in 2014, When Women Thrive is Mercer's global research and solution platform based on analytical, and predictive research on women in the workforce. It's the world's most comprehensive research designed to uncover the critical drivers of a successful gender diversity strategy.

TALENT ASSESSMENT

Mercer offers a suite of world-class cloud-based talent assessment platforms, multilingual and secure end-to-end behavioral and technical skills assessment, to help organizations find and develop the talent they need for the future of work. Mercer's robust stack of assessment and reporting tools can be customized at scale based on specific client needs.

CAREER INFORMATION SOLUTIONS

Mercer can help you benchmark your compensation policy against the market by comparing your organization's results to general or specific industry trends, or to peer organizations. We offer a breadth of products and services that can help you to outperform the competition, including our remuneration surveys, information consulting services, global publications and technology solutions.

Mercer Total Remuneration Surveys (TRS) provide comprehensive market data on compensation and benefits around the globe. TRS results are published every year in more than 130 countries and are easily accessible through our online platform, Mercer WIN®, to help you optimize your compensation plans. The primary focus of TRS is to provide market data for cross-industry jobs, from the executive to para-professional level; industry-specific data is also available.



For further information, please contact your local offices or visit our website at www.mercer.co.in or email us at mercерindia@mercер.com



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