MERCER GOLD+ ™

Global Software Solution for Managing Information on Worldwide Employee Benefits, Compensation, and Human Resource Programs

- Market-leading software used by more than 230 multinational organizations.

- Intuitive interface that can be accessed from anywhere.

- Suite of standard reports and easy trend analysis, including benchmarking.

- Ideal M&A tool.

- Both "off the shelf" and customizable versions available.

A multinational company's employee benefits, compensation, and other HR programs vary dramatically from country to country. MercerGOLD+ helps you manage information on the design, financing, and administration of these programs within globally consistent templates. This leads to efficiencies in global governance, improves financial management, and helps identify opportunities to improve plan design.

GLOBALLY CONSISTENT TEMPLATE

Within MercerGOLD+, information is organized by country and further by each distinct business entity within a country. Competitive market practice information is stored in the same format, enabling efficient benchmarking of company practices.

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THE IMPORTANCE OF GLOBAL PROGRAM GOVERNANCE

Use of MercerGOLD+ provides your organization opportunities for global, regional, and local governance of your programs all around the world. Your MercerGOLD+ database:

- Consolidates information in a consistent, efficient format. Provides a comprehensive global template for M&A due diligence and program integration.

- Supports compliance with local and global regulations to reduce and control risk.

- Enables local, regional, and global governance policy tracking.

- Enables access to statutory and typical market practice on benefit and HR topics for over 70 countries.

COST-SAVING AND PLAN DESIGN OPPORTUNITIES

Having a consistent way to maintain information about your programs across borders enables very efficient side-by-side program comparisons. This in turn assists you and your team in identifying opportunities for cost savings and introducing more consistency into plan designs globally, regionally, or across businesses within a country.

WHAT'S INCLUDED?

A license to MercerGOLD+ provides you with pre-defined templates designed to store information on the following company-specific programs and associated costs in any country:

- Retirement (plan provisions, financing, and administration details).

- Termination indemnities and severance practices and associated costs.

- Death, disability, and health care (policy provisions and financial experience, including multinational pooling).

- Flexible benefit programs.

- Perquisites and allowances (programs and associated costs).

- Compensation programs (philosophy, structures, and management procedures).

- Stock plans, incentive plans, and profit-sharing programs.

- HR policies and practices (programs and associated costs).

- Travel coverage programs.

- Wellness and health management programs.

- Car programs (allowance, lease, or other provisions).

For financial data, such as pension accounting information and insurance premiums and claims, an unlimited number of years of historical data can be stored, allowing quick identification of cost trends and potential areas of concern.

MERCER REFERENCE MATERIALS

In addition to providing templates to store information on the company's own programs (and contributions to social and other mandatory programs), MercerGOLD+ provides access to Mercer's reference material that is updated periodically. This includes information on statutory and typical company benefits and employment practices (available through Mercer's Worldwide Benefits & Employment Guidelines) as well as:

- Typical company practices based on our *Benefit Plans Around the World* publication.

- Multinational pooling partners and affiliates.

- Customized benchmarking data.

- *Global Benefit Legislative Updates*.

EASY TO USE INTERFACE

Within each program, data is arranged into categories (Design/Financing/Governance, etc.) to allow for efficient access to the data. The system comes with standard data fields to ensure global consistency and completeness of data entry that can be customized as needed.

Unlimited custom data fields as well as custom program types can be added to accommodate your organization's individual needs.

SECURE USER PERMISSIONS AND VIEWS

You have complete control over who can access your information and who can view or edit it. Unique user permissions enable secure access for many members of the HR & benefits team globally, regionally, and locally, such as one plan in one country or several plans across multiple entities.

MercerGOLD+ is the ideal choice for companies that want to delegate the updating of system information to the regional or local level.

CONFIGURABLE DATABASE WITH CUSTOMIZABLE PROGRAMS AND FIELDS

Although the standard database offering is extremely comprehensive, we recognize that each organization may require customization.

Your MercerGOLD+ database is configured to mirror your unique organizational structure (how you are organized around the world).

Information is organized by country and business entity within a country. Competitive information can also be stored in the same format, enabling efficient benchmarking of company practices. Additionally, MercerGOLD+ can track details for all internal and external contacts and service providers, as well as fees for various services. Plan documents or web links can also be stored in the system and organized in a global library.

ROBUST REPORTING FEATURES

A suite of standard reports has been developed for efficient access to the most frequently queried data elements:

- Full (or by program/country) data exports.
- Country summaries.
- M&A and executive summaries.
- Certification queries.
- Cost reports.

MercerGOLD+ also has a customized data export feature that enables you to create unique queries in different formats, which can be re-run as needed.

REAL-TIME SECURE ACCESS

MercerGOLD+ is an online solution accessible from anywhere. All data updates that are saved are automatically updated for users around the world to view, according to their user permissions. This means you can work collaboratively with your regional or local country HR contacts in real time.

MERCER VALUE PROPOSITION

Global database with regional and local applicability

Configurable to match your organization's needs

Comprehensive templates to capture the most critical program data

Flexible reporting and downloadable reference materials

NEED HELP POPULATING MERCERGOLD+?

Mercer's network of consultants around the world can help you build a high-quality comprehensive database. Our standard data-gathering approach can be customized to each client's specific needs, objectives, and internal resources.

Our consultants in each country know what questions to ask to ensure a complete and accurate inventory of programs and to get the best out of MercerGOLD+. Our international specialists coordinate the entire process and ensure global quality and consistency.

VALUE-ADDED SERVICES

We can also provide value-added consulting services, including benchmarking data and comparative analysis, potential areas for streamlining programs and cost savings, and consistency with global philosophies.

YOUR OPTIONS

MercerGOLD+ is available as a full and "lite" version. The following table provides a quick comparison of the feature differences between the two options:

Feature	MercerGOLD+	MercerGOLD+ Lite
Key homepage features and modules		
• Interactive map information	✓	✓
• Benchmarking and renewal report	✓	
• Plans, reports, references, documents, and contacts modules	✓	✓
• Multinational pooling module	✓	
• My dashboard — payroll and cost financial reporting module	✓	
Plan features		
• Design, financing, and certification fields	✓	✓
• Additional fields for design, financing, and governance	✓	
Database design features		
• Import data	✓	✓
• Ability to add custom programs and custom fields	✓	

CONTACT US

For more information, please contact your Mercer consultant or reach out to the MercerGOLD+ team at MercerGOLD@mercer.com

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