

# PERSONAL FINANCIAL PLANNING

CLEAR-SIGHTED WEALTH SOLUTIONS TO SUPPORT  
YOUR SENIOR EMPLOYEES

---

In today's competitive environment, it's a forward-thinking business that recognises the value of attracting, retaining and, importantly, supporting key individuals.

The demands of their working lives mean that few senior employees have both the time and knowledge to devote to structuring their finances effectively.


You can help them to receive the right advice from a trusted advisor and make the most of their share of your success.

## HOW MERCER MARSH BENEFITS CAN HELP

Our specialist personal financial planning team can provide a comprehensive range of services to key employees.

Our team will be on hand to provide help when it is really needed, guiding individuals in the face of key lifestyle changes and events, such as:

- Joining a company
- Leaving a company through an 'agreed exit', retirement or redundancy
- Vesting of SAYE, share incentive plans (SIP), stock options and long-term incentive plans
- Being impacted by the Lifetime Allowance for pension contributions
- A change in legislation or company benefits
- Merger and acquisition activity or secondment
- Serious ill health and death in service



“Your people are key  
in shaping your  
business success.”

We provide expert guidance on the design and implementation of a strategic financial plan, encompassing the main aspects of managing and preserving wealth, including:

- Pension planning
- Savings and investments
- Personal insurance
- Tax planning
- Estate planning

## PENSIONS

Our team has lengthy experience in pension plan strategy and design. And we have the substantial resources to deliver practical solutions to often complex issues, including:

- Optimising pension planning to maximise Lifetime and Annual Allowances
- Strategies for individuals who exceed the Lifetime Allowance
- Identifying the optimal time to draw pension benefits and the benefit format
- Selection and implementation of Self Invested Personal Pension plans (SIPPs)
- Review of arrangements from previous employments and the suitability of transferring benefits

## WEALTH SOLUTIONS

Simply put, investments are key to maximising wealth. Consider the value of having an expert on hand to help manage investments and keep them in line with personal circumstances and goals.

Our specialists assist individuals with the construction, implementation and review of bespoke investment portfolios, based on detailed individual risk profiles. Clients are able to take advantage of Mercer Marsh Benefits' global investment research and asset allocation capabilities, backed by Mercer's investment consulting business, which is made up of over 80 analysts researching external investment managers.

Access is also provided to online investment services, which include portfolio analysis, valuation and asset allocation tools, allowing individuals to stay informed about their investment portfolio.

## COMPANY BENEFIT PROGRAMME

You have put a lot of thought into designing a rewarding corporate benefit programme, and want to be sure that it is understood and valued by your employees.

Mercer Marsh Benefits consultants will provide detailed advice to executives on short and long-term incentive plans, pensions and flexible benefits, helping them to optimise the provisions made available by you.

Before entering into discussions with the individual, we familiarise ourselves with your benefit and compensation structures, so that your employees get the full picture.



## RISK BENEFITS

Mercer Marsh Benefits will provide recommendations on levels and types of cover to protect what's most important.

We can help establish suitable insurances to cover family and individual protection needs, including:

- Life Assurance and the use of trusts
- Long-term disability
- Private health care
- Critical illness cover

## OTHER RELATED SERVICES

Our services can also include:

- Business Assurance (keyman)
- Executive Protection Benefits
- Shareholder Protection cover

We have professional partnerships to provide comprehensive specialist services, including:

- Legal advice incorporating wills
- Accountancy for tax compliance
- General insurance for high-value items and trusts
- Mortgage finance

## WHY MERCER MARSH BENEFITS?

**People:** Our people and professionalism sets us apart. Our specialist team draws upon technical expertise and years of experience, particularly in the investment and pension sectors.

**Pedigree:** Individuals benefit from Mercer Marsh Benefits' global resources, capabilities and experience, but are also supported at a local level with regular communication and performance reports, as well as access to a dedicated support team.

**Relationships:** We are committed to long-term client relationships that focus on helping our clients to achieve their personal definition of success. Our approach is defined by our commitment to fairness, integrity and professionalism - our promise to clients that their interests are central to the way we do business. Our services are fee based, so the cost to the sponsor is clear. We work with employers to agree the level of corporate sponsorship, as well as any elements of tax charges and cost sharing with the individual. The service is flexible and can be configured to meet the individual's needs as they evolve.

“Our advice is bespoke to client needs; our consultants conduct in-depth analysis and tailor recommendations to an individual's personal objectives, circumstances and attitude to risk.”

### Benefits to the company

- Differentiation from competitors
- Working with a trusted, experienced advisor to identify solutions and successfully implement projects
- Raising the recognition and appreciation of benefits amongst existing and potential employees
- Competitive cost clarity
- A UK-wide capability to deliver local but consistent service levels

### Benefits to the individual

- Impartial, tailored advice and support from a local, dedicated team
- Saves time researching the market
- Through employer sponsorship, there is the confidence to access advice which may have otherwise been deferred or declined
- Full understanding and optimisation of benefit programme
- Online visibility of investments
- Support through changes of benefit provision and other lifestyle events

---

## CONTACT US

If you would like more information about Mercer Marsh Benefits' personal financial planning services, please contact:

### LONDON & SOUTH

Tim Robson	email: <a href="mailto:tim.robson@mercer.com">tim.robson@mercer.com</a>	tel: 020 7178 5781
Neville Khorshidchehr	email: <a href="mailto:neville.khorshidchehr@mercer.com">neville.khorshidchehr@mercer.com</a>	tel: 020 7178 3446
Stuart Miller	email: <a href="mailto:stuart.miller@mercer.com">stuart.miller@mercer.com</a>	tel: 020 7178 7380

### MIDLANDS & NORTHERN IRELAND

Steven Hilditch	email: <a href="mailto:steven.hilditch@mercer.com">steven.hilditch@mercer.com</a>	tel: 0121 644 3768
-----------------	---	--------------------

### NORTH

Michael Kessler	email: <a href="mailto:michael.kessler@mercer.com">michael.kessler@mercer.com</a>	tel: 0113 394 7681
Allan Erskine	email: <a href="mailto:allan.erskine@mercer.com">allan.erskine@mercer.com</a>	tel: 0141 222 8563

Mercer Marsh Benefits is a service provided by Mercer Ltd which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Number 984275. Registered Office: 1 Tower Place West, Tower Place, London, EC3R 5BU.

Marsh Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Number 1507274. Registered Office: 1 Tower Place West, Tower Place, London, EC3R 5BU.