



TALENT • HEALTH • RETIREMENT • INVESTMENTS

WHEN WOMEN THRIVE BUSINESSES THRIVE



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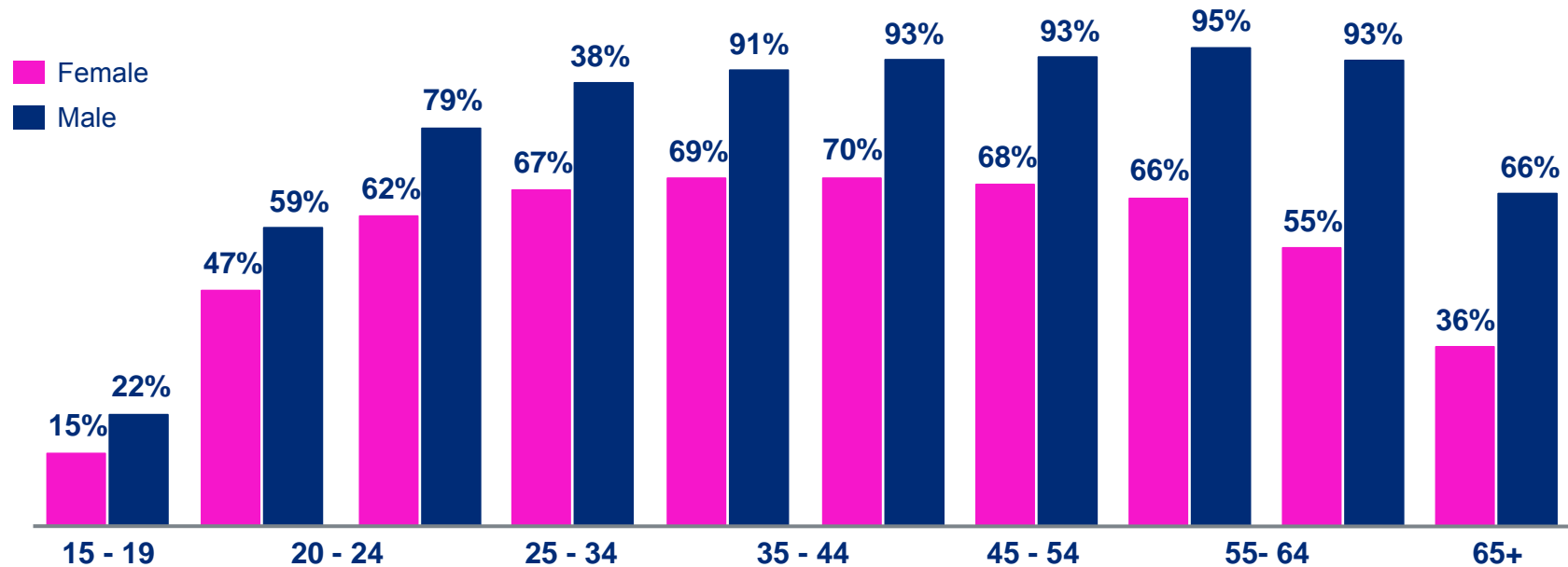


Driving gender diversity in organisations

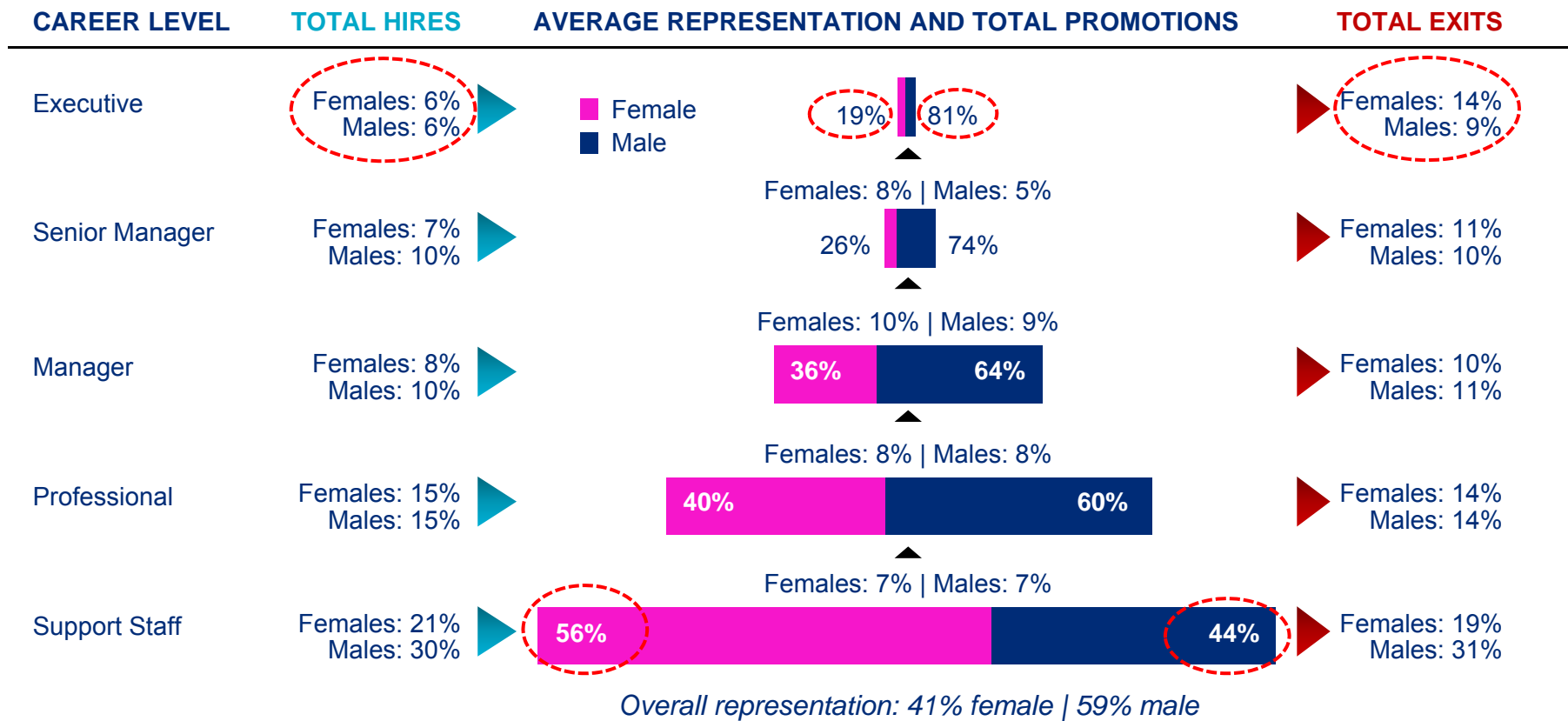
Our dataset: 164 companies, 28 countries, 1.7m people



Global female labour force participation rates lag



Outcomes: What do talent flows look like today?



Survey findings: Summary of core themes

1 Seek holistic solutions



2 Foster passion over formality



3 Manage actively, not passively



4 Realise unique value



5 Think and act differently



Women and Financial Wellness

Financial wellness in retirement

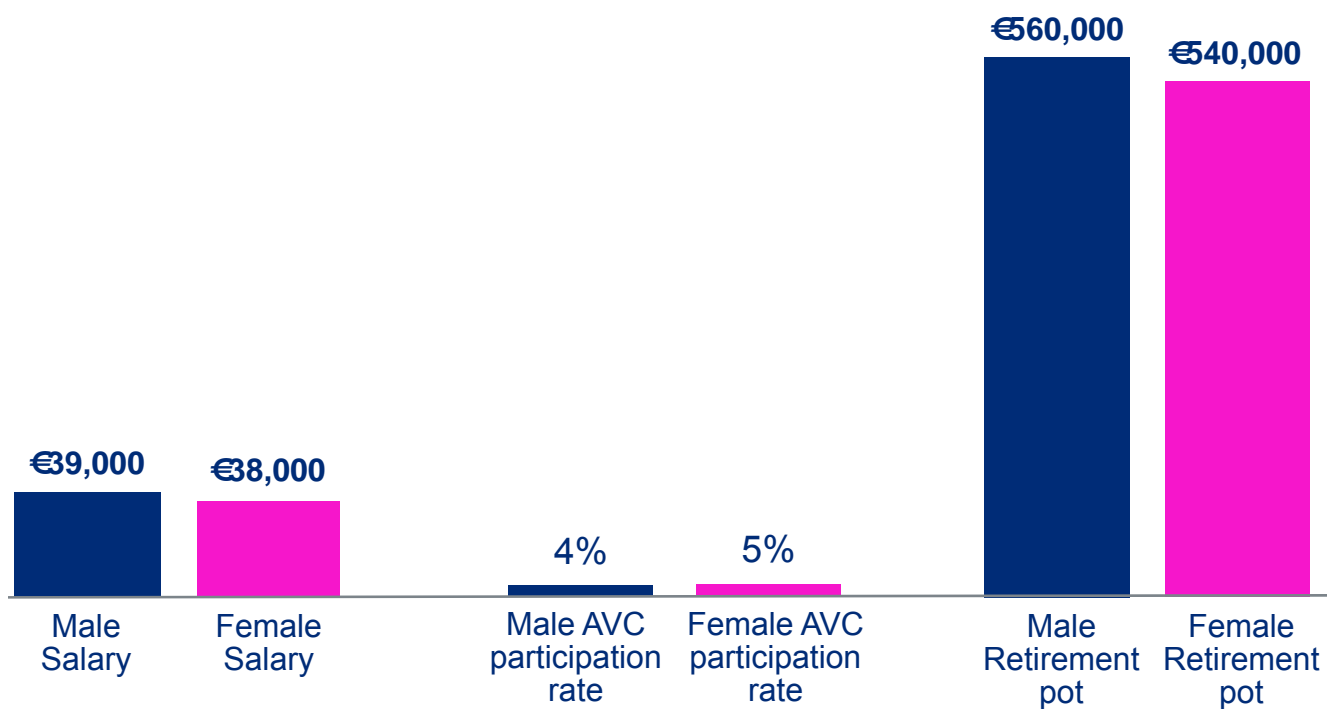
- Less than **50%** of Irish population have a private pension
- Mostly now on **DC basis**
- Just **15%** of workers make AVCs
- Projected income in retirement of just **24%** of salary
- State Pension improves picture somewhat, but can we rely on it?
- **5** workers for every retiree in 2015; by 2050 it will be **2:1**

Source: Representative sample of Mercer's DC schemes



Financial wellness in retirement

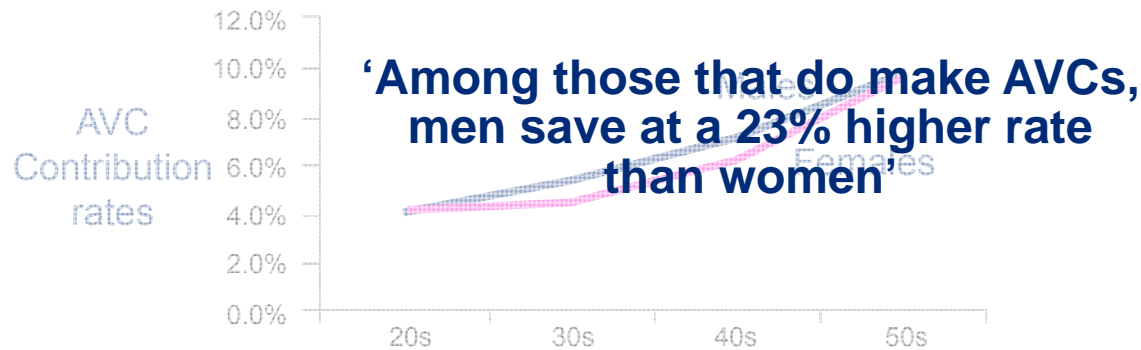
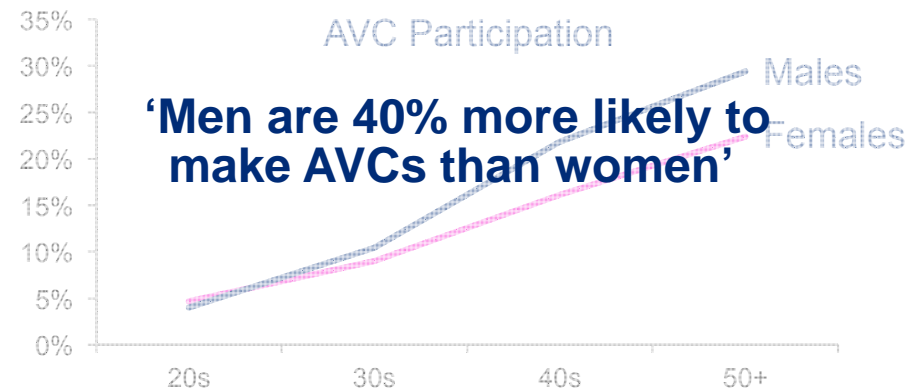
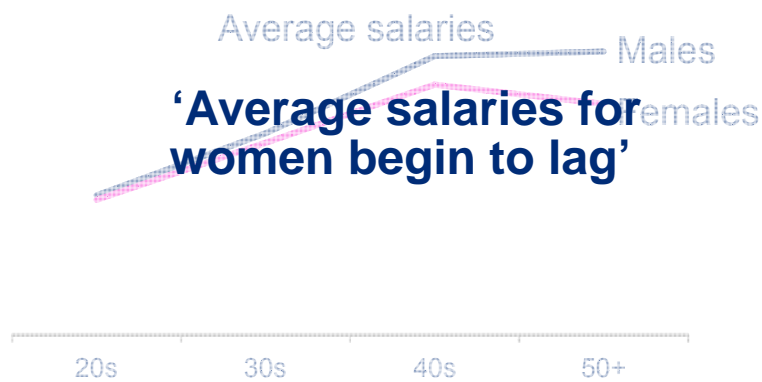
Our 20-somethings



Source: Representative sample of Mercer's DC schemes

Looking into the future

Watch the gender gap emerge

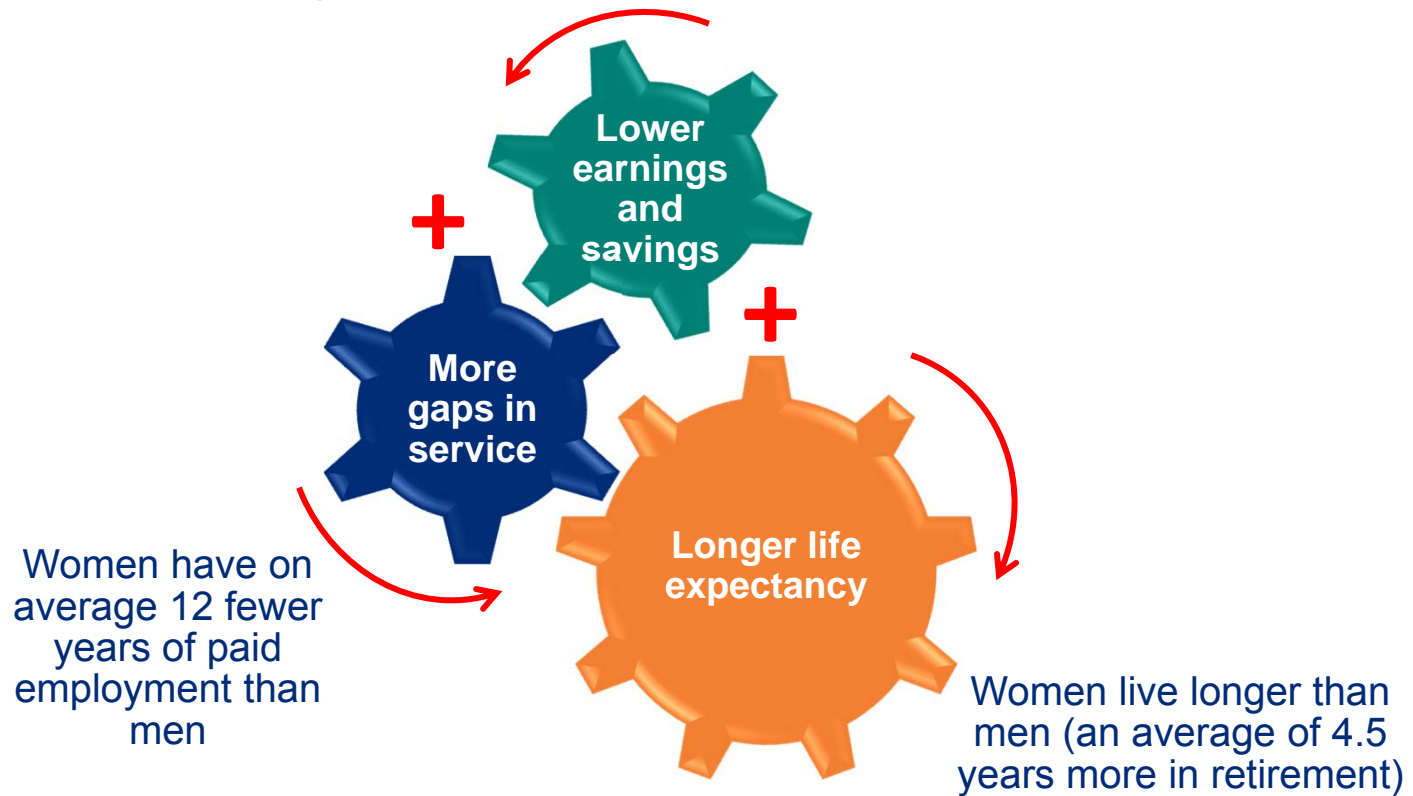


Source: Representative sample of Mercer's DC schemes

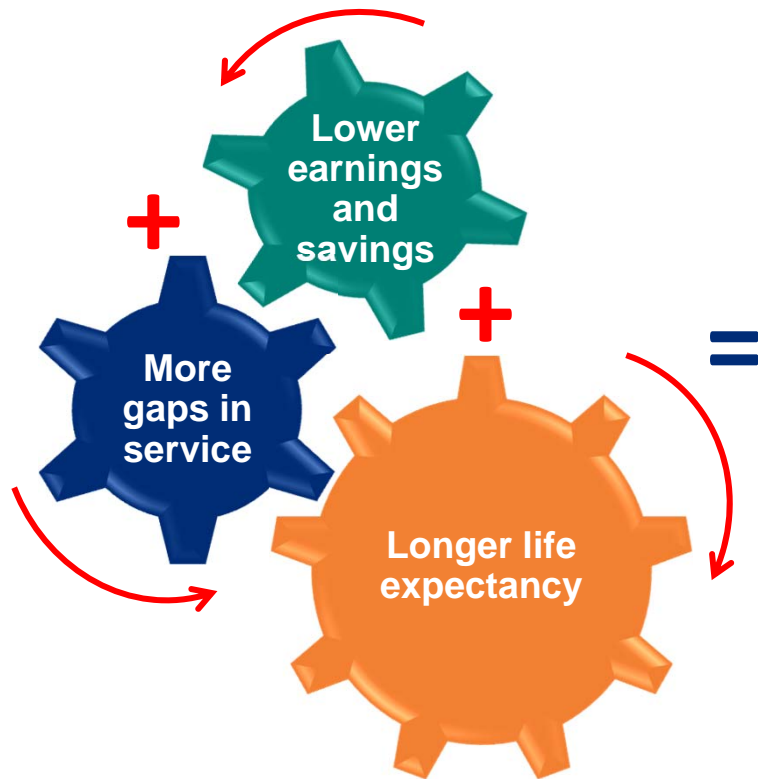
09 December 2015

Looking into the future

What else is happening?



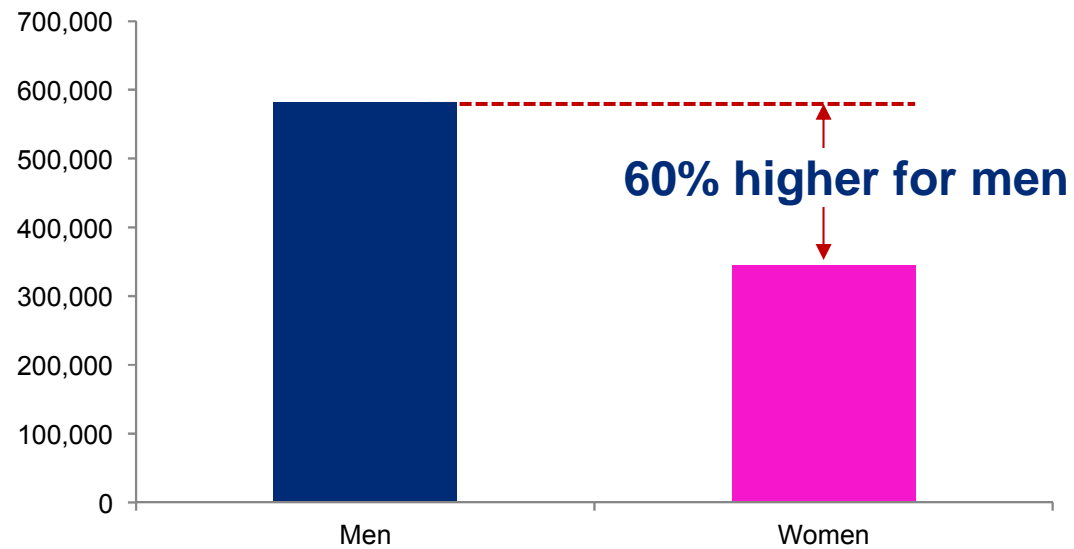
Facing a triple-bind



Women have to draw on a smaller pool of assets for a longer period of time in retirement

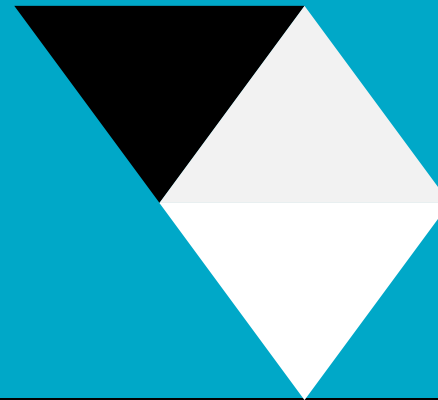
So what's the prognosis?

Projected retirement pots for our 20-something AVC-makers

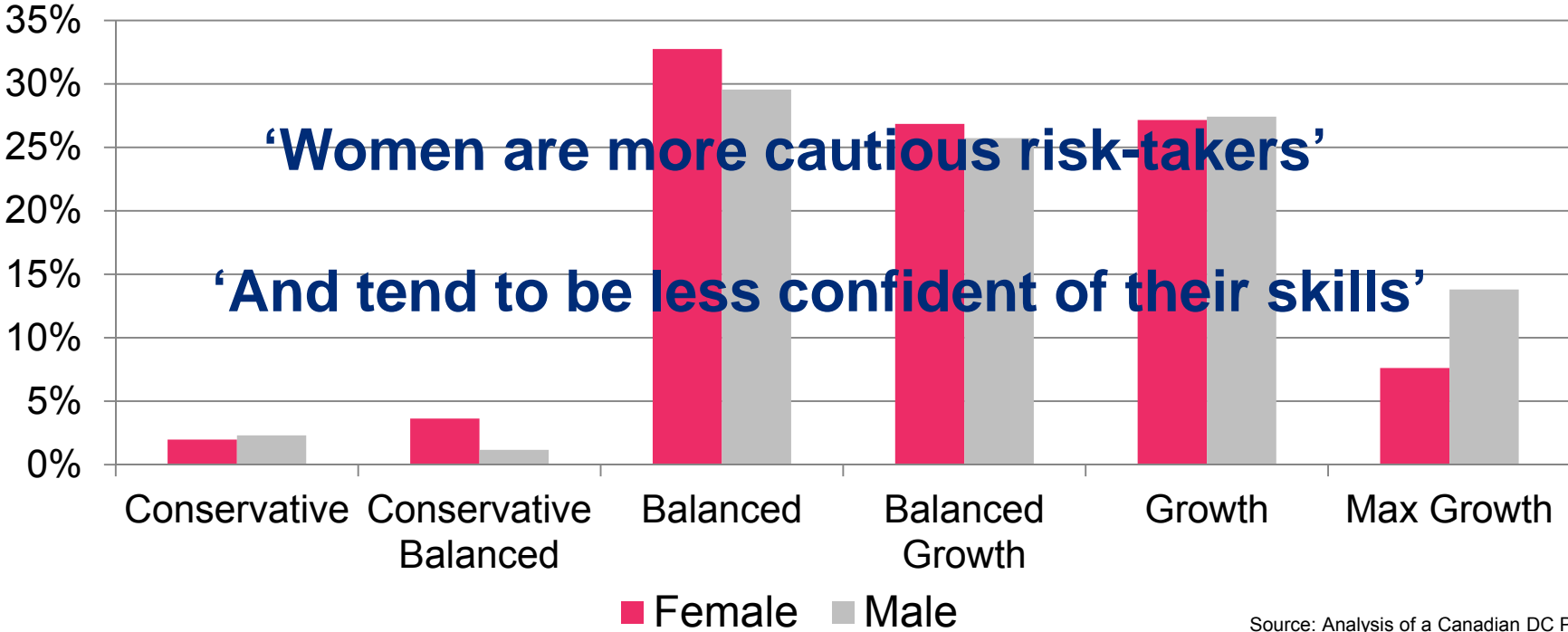


Source: Representative sample of Mercer's DC schemes

WOMEN AS INVESTORS



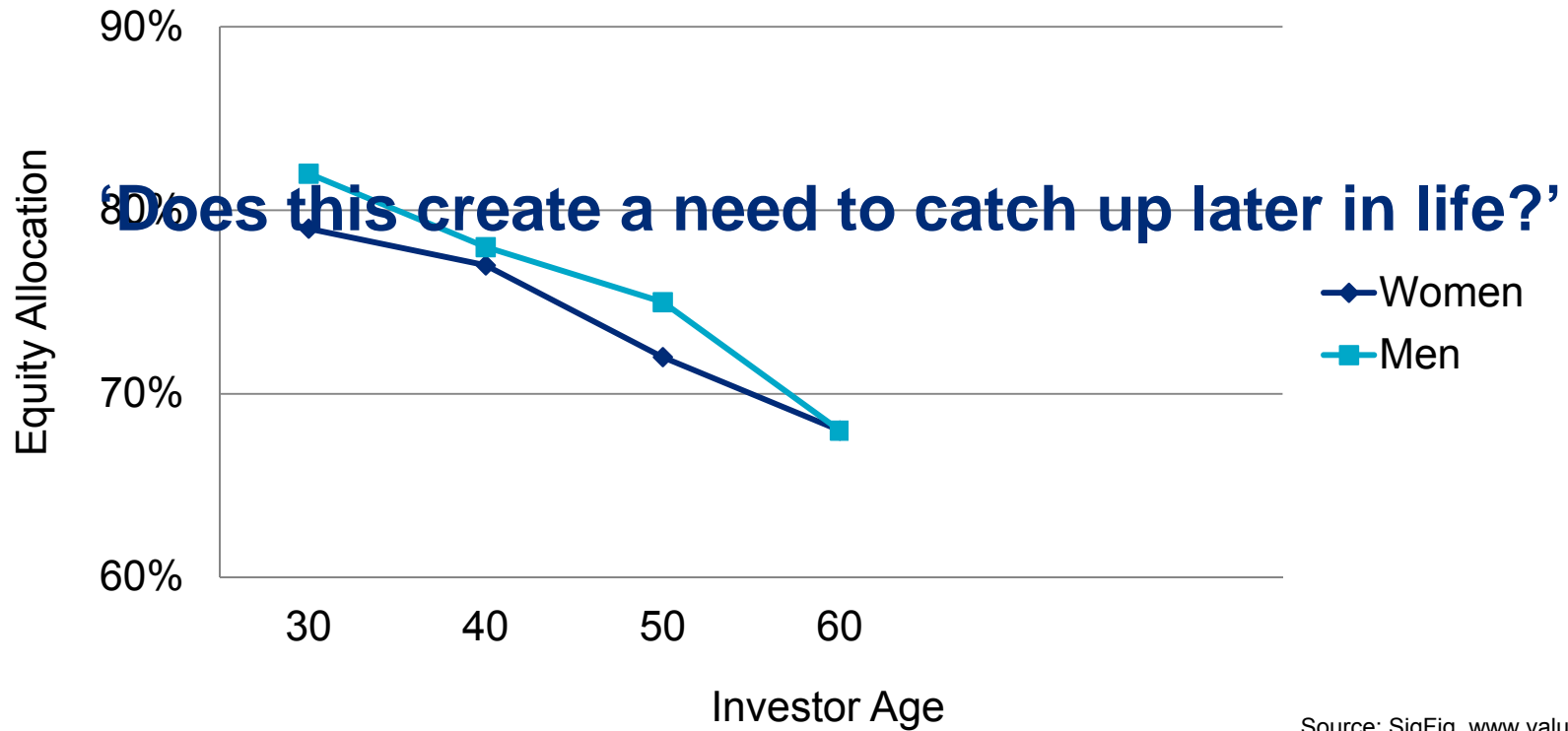
CASE STUDY FROM CANADA
GENDER SPLITS WITHIN INVESTMENT OPTIONS



Source: Analysis of a Canadian DC Plan

CASE STUDY FROM CANADA

Median Portfolio Invested in Equities by Age Group



Source: SigFig, www.valuwalk.com

EDUCATION/communication

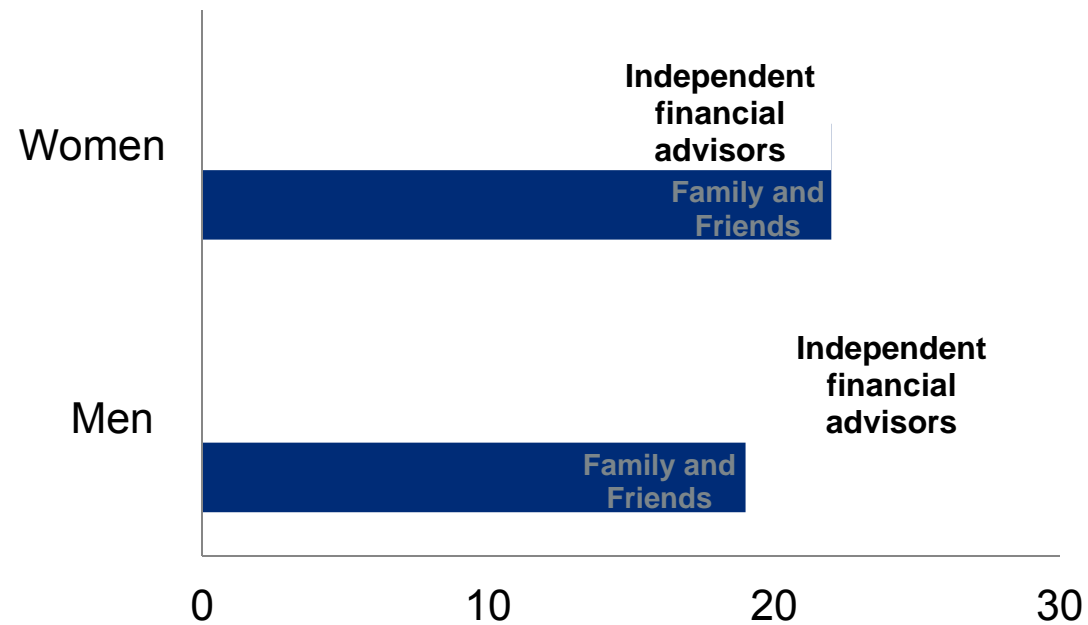
“Women engage in financial education
2 to 1 versus men”

“...and the repeat engagement levels are more than **3 to 1**”

Liz Davidson CEO Financial Finesse,
Speaking at Mercer's Global Gender Diversity Conference, November 2014

Where is that advice coming from?

Sources of Advice



Source: Women and Retirement Report 2014, Scottish Widows

And the opportunity?

1. Analyse your data
– is this an issue?

3. Facilitate targeted
sessions for your at-risk
groups

2. Reconsider the way
you engage your
employees

4. Reconsider your
benefit strategy with
women in mind

Financial wellness system of the future?

“What if you took a clean sheet of paper and designed your retirement and savings plans with working women in mind as your primary workforce? What would be different?”

Leslie Mays Chief Diversity Officer, Avon

Leslie Mays Chief Diversity Officer, Avon



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