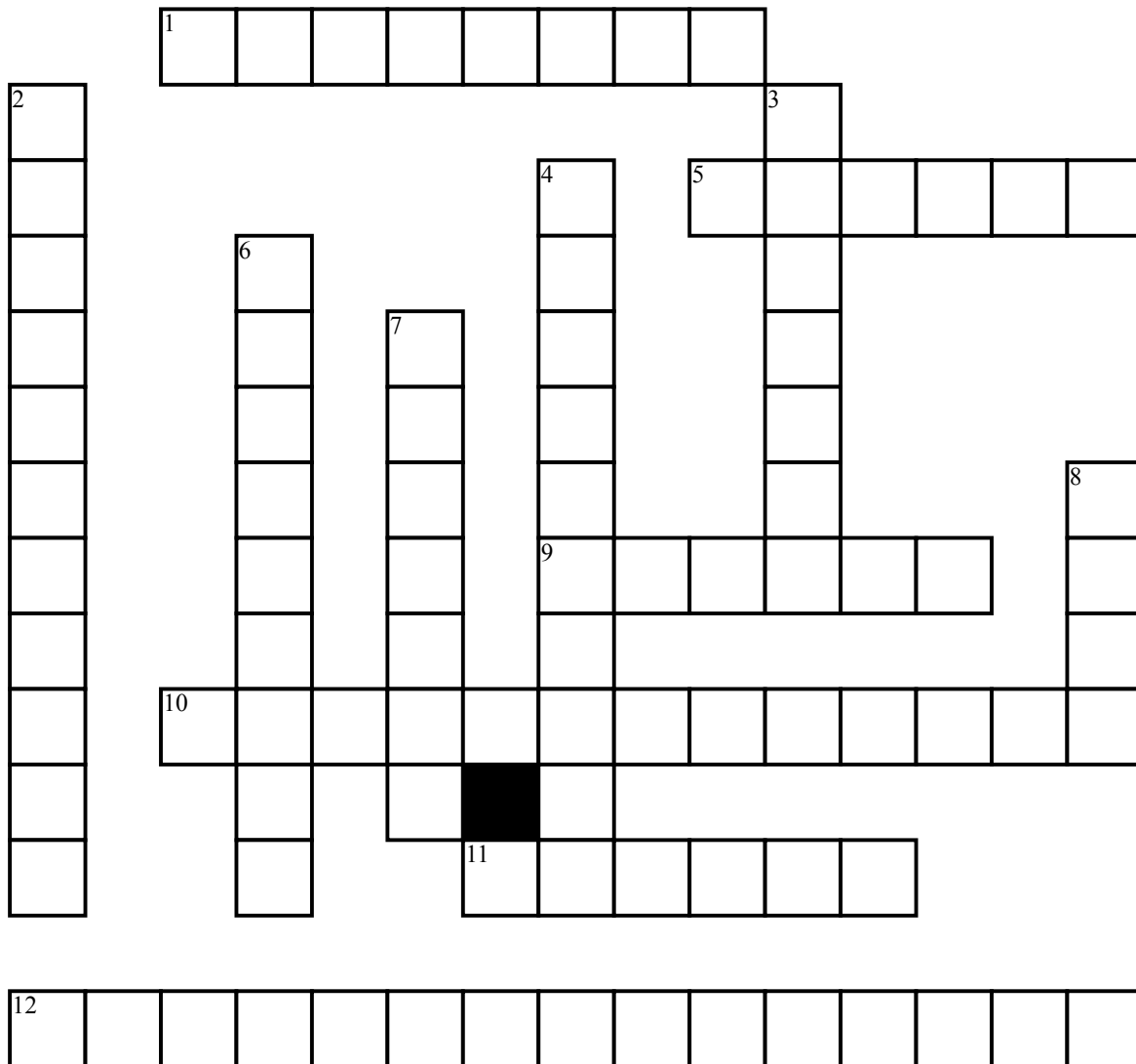


Explore the world of Mercer Services



Across

- 1. AI conversations
- 5. Latest benefits platform
- 9. Employee engagement solutions
- 10. Newer ways of employee survey collection

11. US market health offering (because employees consider employer-based health insurance extremely important)

12. Because we all grow up differently; let's talk about it

Down

2. Stretch the low-cost/high-performance gap

3. Marketing automation solution

4. Go social the Mercer way!

6. Get to know the real place

7. The golden future of MMC HR

8. Comply with