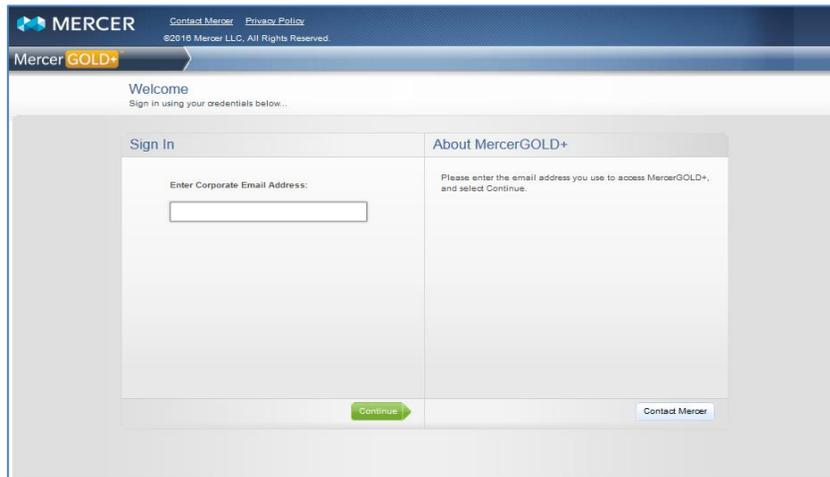


MercerGOLD+™ Authentication Process

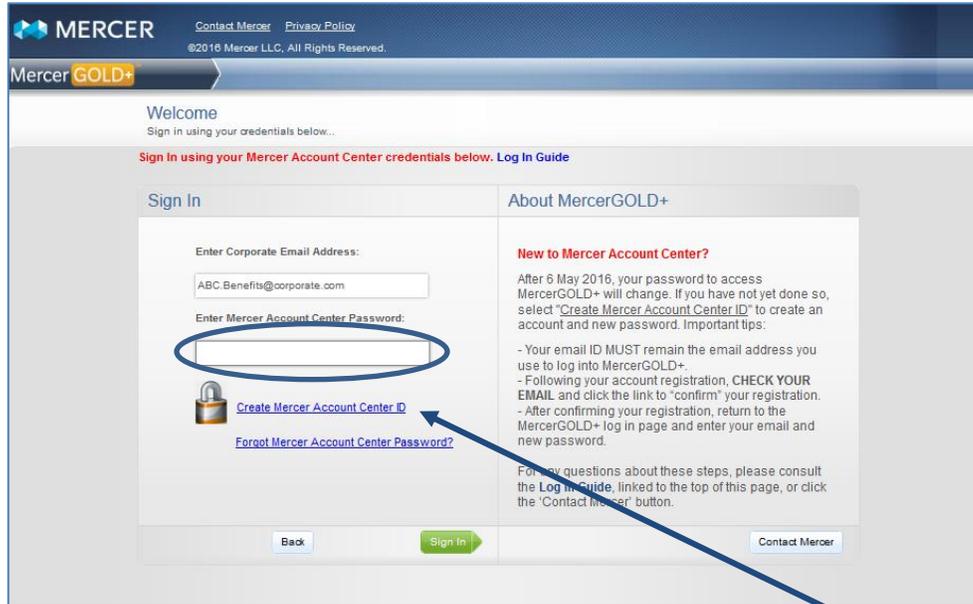
MercerGOLD+ uses Mercer’s single sign-on technology, which offers a robust and secure user authentication process to log into MercerGOLD+.

When accessing the MercerGOLD+ website (<https://www.mercergoldplus.com>), you will be prompted to enter your corporate email address (the email address that you use to log into MercerGOLD+):



The screenshot shows the MercerGOLD+ authentication interface. At the top, there is a navigation bar with the Mercer logo, "Contact Mercer", and "Privacy Policy". Below this, the text "©2018 Mercer LLC. All Rights Reserved." is visible. The main content area is titled "Welcome" and "Sign in using your credentials below...". It is divided into two columns: "Sign In" and "About MercerGOLD+". The "Sign In" column contains a text input field labeled "Enter Corporate Email Address:" and a green "Continue" button. The "About MercerGOLD+" column contains a text input field with the instruction "Please enter the email address you use to access MercerGOLD+, and select Continue." and a "Contact Mercer" button.

At the following screen, you will be prompted to enter your **Mercer Account Center Password**:



If you have not yet created an account with the Mercer Account Center*, click on the link to [Create your Mercer Account Center ID](#) next to the “lock” icon on the screen below and follow the screen prompts to create your account and new password to access MercerGOLD+, using the same email address you use to access MercerGOLD+ today.

**If you currently have a Mercer Account Center account because you already use the following Mercer applications including Mercer Globe, FSM Pro, Mercer Premier and Mercer Pension Risk Exchange, your Mercer Account Center password remains unchanged and can be used to log into MercerGOLD+ at the screen above. If you have forgotten your Mercer Account Center Password, follow the prompts to reset your password through the Mercer Account Center screens.*

If you are new to the Mercer Account Center, please review the steps on the following pages to establish an account. Only one account is needed; The password you create for this account will be used to log into MercerGOLD+ going forward.

The Mercer Account Center enables you to set up an account that will provide you access to many of Mercer’s applications with one single ID and Password.

CREATING YOUR MERCER ACCOUNT CENTER ACCOUNT

Please note: The following 4 steps should only be completed one time. Upon completion of these steps, you will have established your new password to log into MercerGOLD+ going forward.

1. To create an account so that you are able to log into MercerGOLD+, select “[Create Mercer Account Center ID](#)” at the screen above. At the following screen, you will be prompted to enter personal information, your new login information, and security contact information.

The screenshot shows the 'MERCER ACCOUNT CENTER' 'Create Account' page. The form is divided into several sections: Personal Information, Login Information, Security Information, and Security Check. Callouts provide additional instructions:

- IMPORTANT:** The email address you enter here MUST be the same as the email address that you use to access MercerGOLD+.
- The password you create for this account is the new password you will use going forward to log into MercerGOLD+.
- This is an optional step; you can add additional contact methods for your Mercer Account Center account at any time:

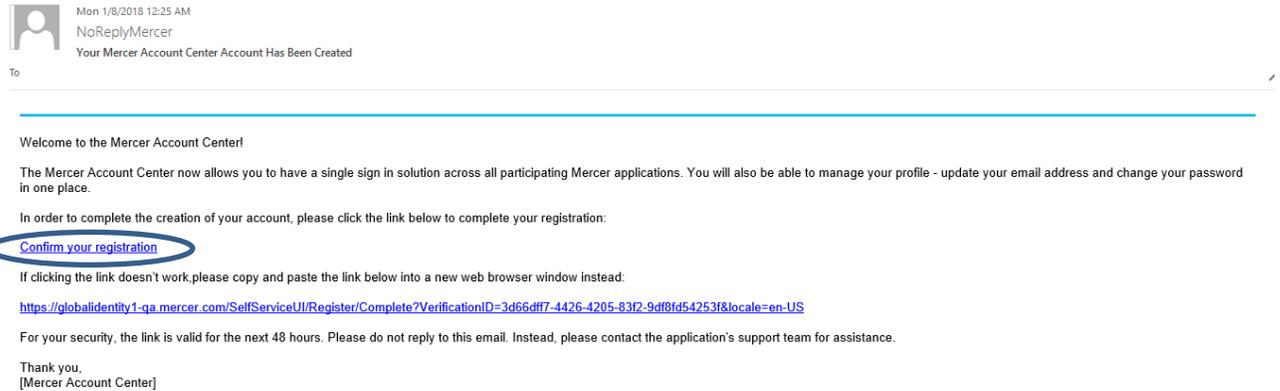
The Security Check section includes a CAPTCHA with the words 'MARSHALL' and 'Karbow' and a 'Save' button.

2. After you have completed the above form, the following screen will appear, indicating you will receive an email to confirm your registration:

The screenshot shows the 'MERCER ACCOUNT CENTER' 'Your Account is Pending' screen. A green confirmation message states: 'Confirmation: You have successfully submitted a request to create an account.' Below this, the text reads: 'Almost Done: There is one final required step in order to complete the creation of your account. Shortly you will receive a confirmation email to the email address you provided for this account. Click the link in the email in order to complete the registration process. You may click here to login to your application after completing your registration process.'

If you have not received this email shortly after step 2 (the email should arrive in less than a couple of minutes), please check your spam/junk email folder or contact your corporate IT to allow the Mercer Account Center email to be received.

When you receive the following email, click **Confirm Your Registration**.
Please note: This step must be completed within 24 hours, or you will need to begin again.



If you have any questions about this process, please email the MercerGOLD+ Support team at MercerGOLD@mercer.com.

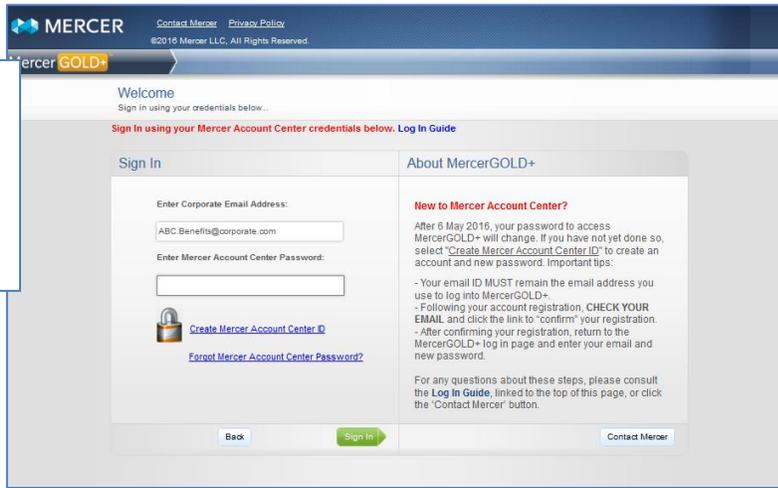
3. After you've confirmed your registration, you'll see the following message.



AFTER YOU'VE SET UP YOUR ACCOUNT

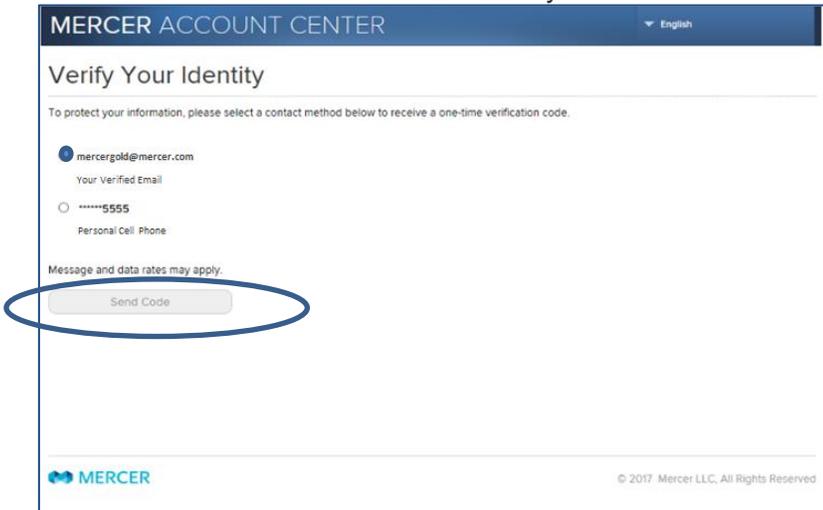
After you have set up your Mercer Account Center login credentials, simply visit MercerGOLD+ at <https://www.mercergoldplus.com>. Enter your MercerGOLD+ email address and select "Continue" to then enter your new Mercer Account Center password at the following screen:

Your email address does not change; Enter your new Mercer Account Center password to Sign In.



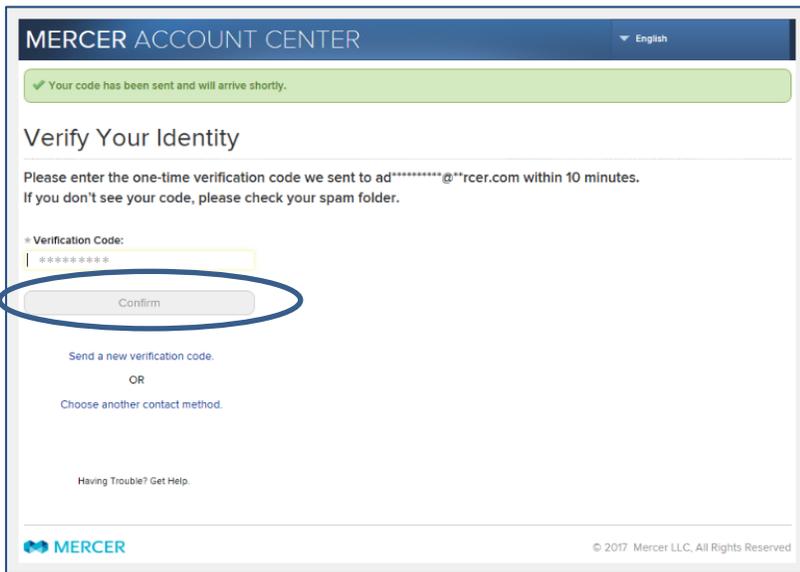
The first time you log into MercerGOLD+ with your new password, you will be challenged to confirm your identity by entering a multifactor authentication (MFA) verification code:

4: Select the contact method to receive your verification code, and select “**Send Code.**”



5: Check your selected contact method for the code. **If email, be sure to check your spam folder if you have not received the code as expected.**

6: Correctly enter the code you received into the screen below and select **Confirm**. You will then be allowed into MercerGOLD+.



After you confirm your MFA credentials, you will only be prompted for the verification code when you are challenged, due to log in from a new device or the system detects unusual activity.

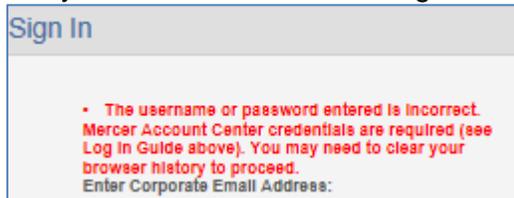
If you have any questions about any of the steps in this process, please contact the MercerGOLD+ Support team at MercerGOLD@mercer.com.

TROUBLESHOOTING

The following tips will assist you should you encounter any issues with establishing your Mercer Account Center account and password to log into MercerGOLD+:

MercerGOLD+ does not recognize my credentials

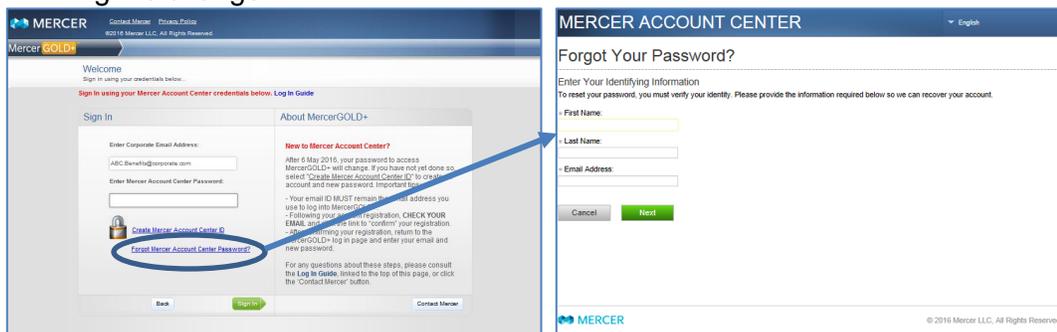
- 1) If your Username (email address) or Password is not recognized by MercerGOLD+, and you receive an error message after attempting to log in:



- a) First check the spelling of your email address to be sure it is accurate. If it is not, select the "Back" button and re-enter the correct the email address.
- b) Your "username" is your email address that is used for all MercerGOLD+ communications.
 - a. When you establish your account in the Mercer Account Center, you must use the email address that MercerGOLD+ recognizes as the email address for the Mercer Account Center account.
- c) You must use the Password that you established in the Mercer Account Center to log into MercerGOLD+.
 - a. If you have not "confirmed" your registration with the Mercer Account Center, the password you established will not be recognized by MercerGOLD+. Refer to steps 2, 3 and 4 on the prior pages to confirm receipt of the email from Mercer Account Center and complete your account registration.

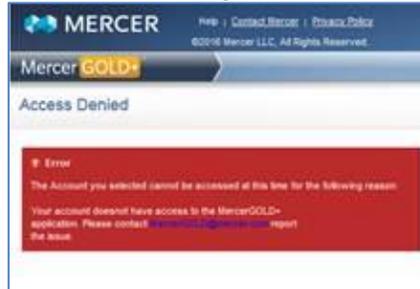
I forgot my Mercer Account Center password

- 2) If you have set up a Mercer Account Center password but have forgotten it, select the "Forgot Mercer Account Center Password?" link on the log in page of MercerGOLD+ and proceed through the steps on this page to verify your identity to establish a new password. You will receive an email with a link to change your password and an email confirming the change.



MercerGOLD+ “Access Denied”

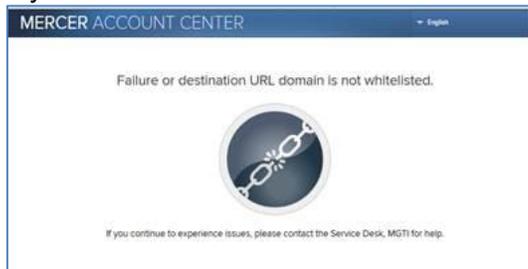
- 3) If, after you enter your Mercer Account Center credentials, the MercerGOLD+ system denies your access to the database, this means the email address you are using does not match the email address that has been granted access to MercerGOLD+.



- i. First, double check that the email address for your Mercer Account Center account is the same as the email address to which you receive MercerGOLD+ communications. If it is not, establish a new account in the Mercer Account Center using the email address that receives MercerGOLD+ system communications.
- ii. If your email address is correct, reach out to the MercerGOLD+ team at MercerGOLD@mercer.com to inquire about your access.

Mercer Account Center is not available

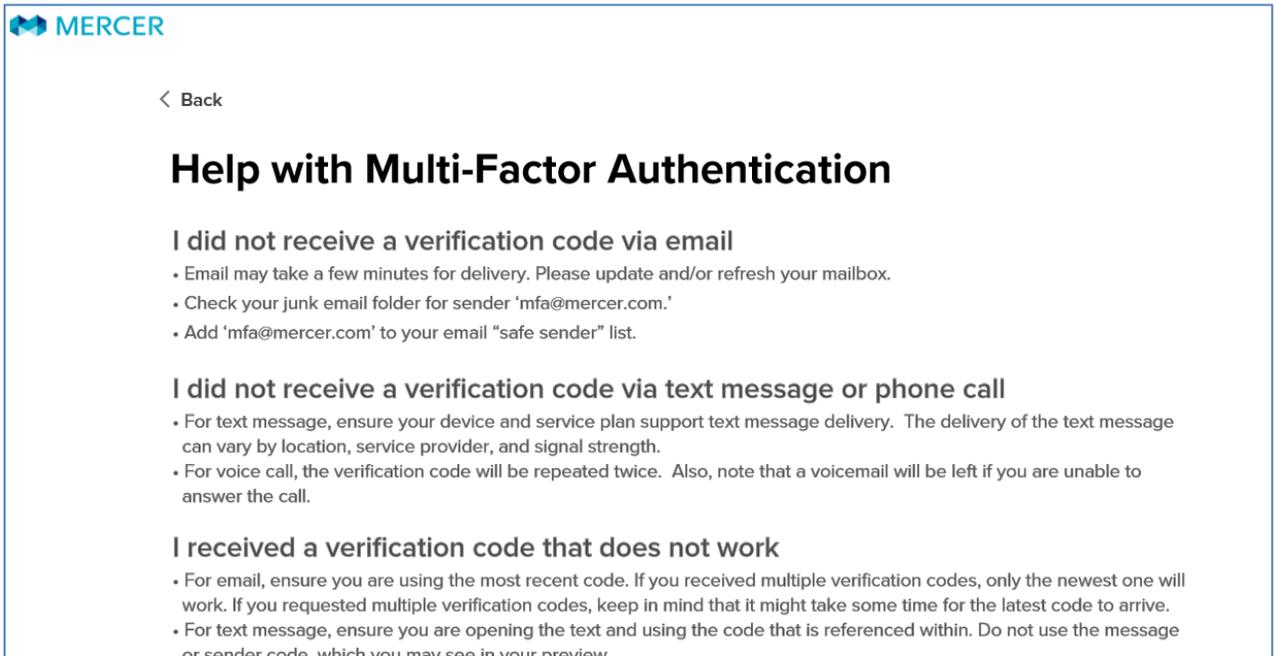
- 4) If you encounter errors in Mercer Account Center such as the following:



Please be sure to clear your browser history (clear cache) and try again. Refer to the instructions below on how to clear your browser history.

Multifactor Authentication (MFA) Issue Resolution

- 5) If you are unable to confirm the code provided in step 6 of these instructions, select the “Get Help” link to troubleshoot.



The screenshot shows a mobile-style help page with the Mercer logo at the top left. Below the logo is a back arrow and the word "Back". The main heading is "Help with Multi-Factor Authentication". There are three sections of help text, each with a title and a list of bullet points. The first section is "I did not receive a verification code via email" with three bullet points. The second is "I did not receive a verification code via text message or phone call" with two bullet points. The third is "I received a verification code that does not work" with two bullet points.

MERCER

< Back

Help with Multi-Factor Authentication

I did not receive a verification code via email

- Email may take a few minutes for delivery. Please update and/or refresh your mailbox.
- Check your junk email folder for sender 'mfa@mercer.com.'
- Add 'mfa@mercer.com' to your email "safe sender" list.

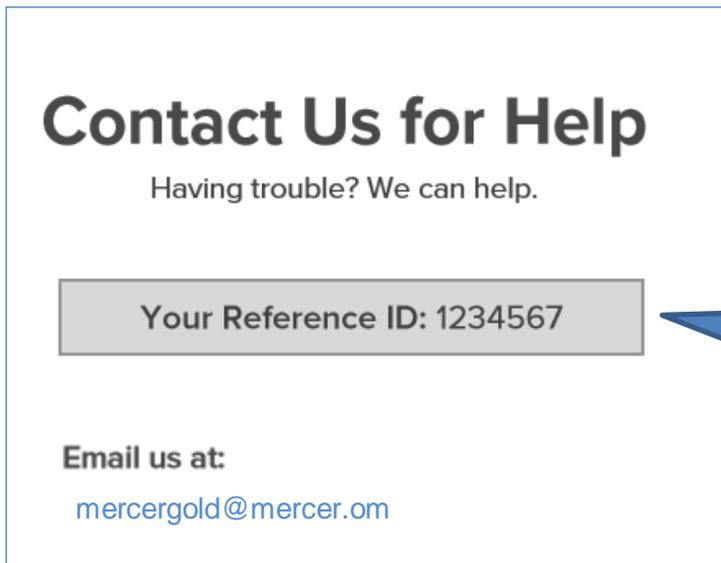
I did not receive a verification code via text message or phone call

- For text message, ensure your device and service plan support text message delivery. The delivery of the text message can vary by location, service provider, and signal strength.
- For voice call, the verification code will be repeated twice. Also, note that a voicemail will be left if you are unable to answer the call.

I received a verification code that does not work

- For email, ensure you are using the most recent code. If you received multiple verification codes, only the newest one will work. If you requested multiple verification codes, keep in mind that it might take some time for the latest code to arrive.
- For text message, ensure you are opening the text and using the code that is referenced within. Do not use the message or sender code, which you may see in your preview.

If the suggestions in Help do not resolve your issue, you may contact the MercerGOLD team for assistance. By choosing to contact the team, you will be shown a Reference ID. This ID is required for the team to help you resolve your issue. **Please make a note of the ID before closing your screen:**



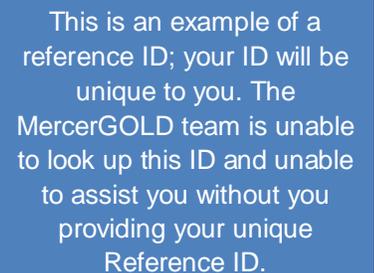
The screenshot shows a "Contact Us for Help" screen. It has a heading "Contact Us for Help" and a sub-heading "Having trouble? We can help." Below this is a grey box containing the text "Your Reference ID: 1234567". At the bottom, it says "Email us at:" followed by the email address "mercergold@mercer.com".

Contact Us for Help

Having trouble? We can help.

Your Reference ID: 1234567

Email us at:
mercergold@mercer.com



This is an example of a reference ID; your ID will be unique to you. The MercerGOLD team is unable to look up this ID and unable to assist you without you providing your unique Reference ID.

If you continue to encounter issues with Mercer Account Center or Multifactor Authentication, please contact the MercerGOLD+ team via email at: Mercergold@mercer.com for support. During business hours, replies will be received within 24 hours.

MercerGOLD+ or the sign in pages are not working as expected

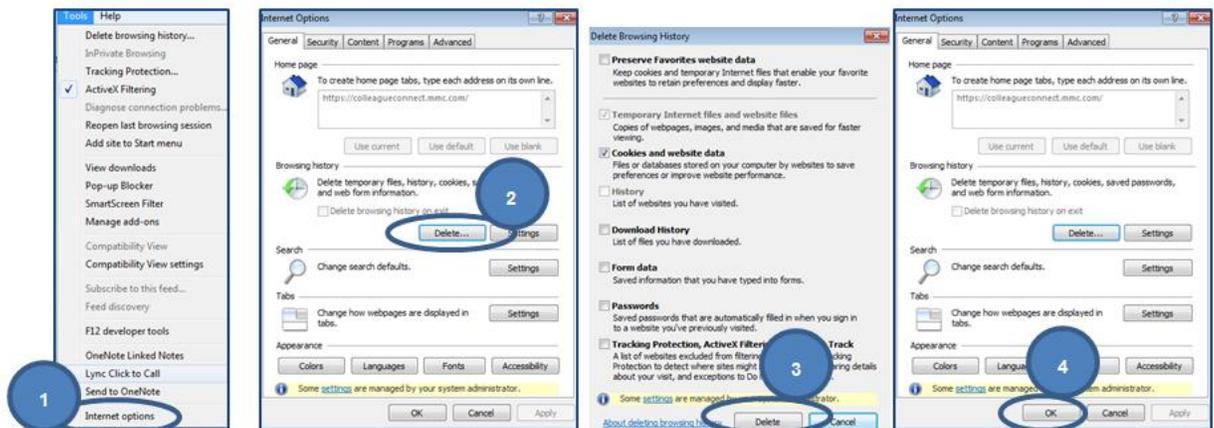
- 6) If at any time the system will not allow you to proceed, please clear your internet browser history (“clear cache”) and start again from the main url:
<https://www.mercergoldplus.com>

To clear your browser history when using Internet Explorer, follow these steps:

- 1) Select the Tools menu and then “Internet Options”.
- 2) There is a section within Internet Options that is called “Browsing history”. Within that section, select “Delete”.
- 3) At the “Delete Browsing History” screen, be sure that “Cookies and website data” is selected, and select “Delete.”
- The system will return a message at the bottom of the screen:

Internet Explorer has finished deleting the selected browsing history. X

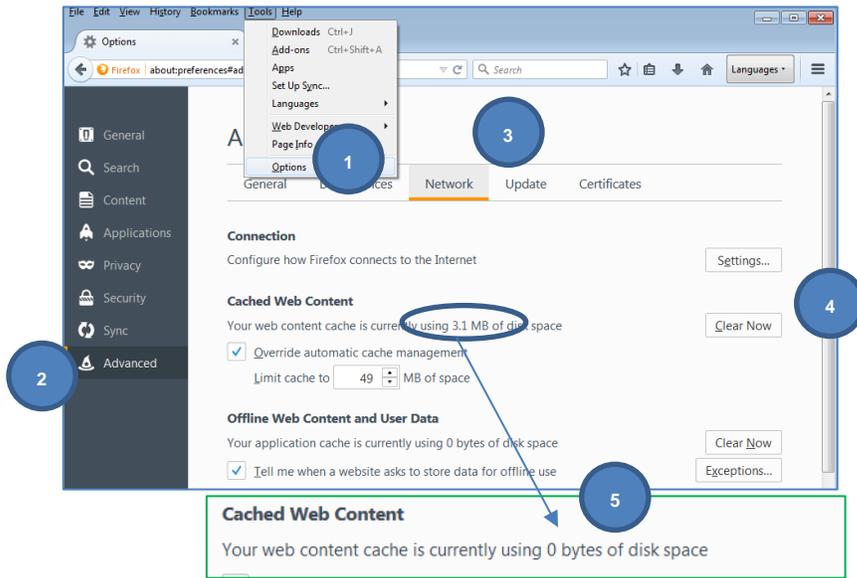
- 4) Select OK on the remaining Internet Options pop up and then close the message above (use the X to close).



- 5) Close all Internet Explorer browser windows entirely, reboot and then try the link again.

To clear your browser history using Firefox:

- 1) Select the Tools menu and then “Options”.
- 2) There is a section within Options that is called “Advanced”.
- 3) Click on Network
- 4) Within the Cached Web Content section, select “Clear Now.”
- 5) You should see the disk space value change to 0.



6) Close all Firefox browser windows entirely, reboot and then try the link again.