

growing your pension savings

your investment options

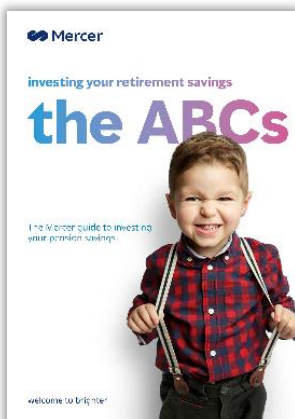
Salesforce Ireland Pension Plan

November 2025

The greater the value of your retirement account when you retire, the more benefits it will be able to provide. Your retirement account is made up of any contributions made by you or your employer into the Pension Plan, plus any investment returns. How much your Retirement Account will grow depends on the investment option(s) it is invested in.

This flyer summarises the specific investment options available to you through your pension plan and outlines how you can monitor or make updates to your investment options.

For the best practices on getting the most out of investing, see the [Mercer Guide To Investing Your Pension Savings](#).



For more tips on investing your pension plan, check out [this collection](#) of videos, webinars, newsletters and infographics.

Key investment features for your pension plan

- If you do not want to make investment decisions, you do not have to: there is an automated best practice approach
- Taking control is easy: you can manage your investment options online

Your Pension Plan's default investment option

The Trustees have selected a default investment option for anyone who does not feel comfortable choosing investments for themselves, or are comfortable with the default investment option. On joining the Plan, if you did not make an investment decision, your pension savings were initially invested in the default investment option, and will remain there unless you choose a different option.

Your Plan's default investment option is the **Aspire Retirement Strategy (ARF)**. An Approved Retirement Fund ("ARF") allows you to continue investing your retirement account after you retire and to draw down income as and when required from the capital invested.

If the default option is suitable for your investment objectives, you do not need to do anything more. You can change your investment arrangements at any time if you would prefer to take a different approach.

It's your money: it's your responsibility

The Trustees monitor the investment range on an ongoing basis. However, it is **your** responsibility to ensure that you are invested in investment options that are appropriate to you and your own circumstances, whether you have actively selected those investment option(s), or are invested in the default option. Neither the Trustees nor the Company can accept responsibility for any loss which may be incurred as a result of poor performance.

Need help? JustASK!

Mercer's JustASK member helpline are on hand to answer any questions you have about how your pension plan works. The JustASK member helpline is available weekdays (excluding holidays), 09.00 – 17.00.



Submit a query online:
bit.ly/ContactJustASK



Email:
JustASK@mercero.com



Call:
+353 (0)1 4118505

Different approaches to investing your pension savings

How much your retirement account may grow largely depends on the investment option(s) it is invested in. There are three approaches you can take to invest your retirement account.

Do It For Me (DIFM):	Help Me Do It (HMDI):	Leave Me To It (LMTI):
Who's it for? This approach is for people who are comfortable using an automated approach that follows investment best practices. This approach manages risk based on the time you have left to retirement, and aims to maximise the value of a specific package of retirement benefits.	Who's it for? This approach is for people who want to choose a single well diversified portfolio that suits their level of comfort with risk and the level of growth they want to aim for.	Who's it for? This approach is for knowledgeable investors who feel comfortable mixing and matching between different investment options.
What do you do? Choose one of the Do It For Me options available in your Plan, each of which targets a different package of retirement benefits.	What do you do? Pick one portfolio that you feel best reflects your investment aims and level of comfort with investment risk.	What do you do? Pick your own mix of investment funds from the full list available, mixing and matching proportions of your choice.

We have provided more information on how the **Do It For Me** approach works below. If you are considering following the more specialised **Help Me Do It** or **Leave Me To It** approaches, we recommend that you read the [Mercer Guide To Investing Your Pension Savings](#) before selecting your investment options.

How the Do It For Me approach works in your plan

The Trustees of your Pension Plan have chosen the Do It For Me approach to meet the needs of the majority of members in the Plan. The specific details of the Do It For Me approach are outlined below.

The Do It For Me options available for you

You have a choice of six Do It For Me options:

- Aspire Retirement Strategy (ARF)
- Aspire Retirement Strategy (Annuity)
- Aspire Retirement Strategy (Cash)
- Aspire High Growth Retirement Strategy (ARF)
- Aspire High Growth Retirement Strategy (Annuity)
- Aspire High Growth Retirement Strategy (Cash)

Timing the transition to benefit matching assets

The Do It For Me approach transitions from growth assets to benefit matching assets over a period of roughly eight years. This transition is applied gradually, with investment changes being applied once per quarter.

In order to complete this transition by retirement, Do It For Me initially assumes that you will retire at your Plan's normal retirement date (age 66), and begins the transition roughly eight years in advance of this date. For investment purposes, the end date of this transition to benefit matching assets is known as your target retirement date.

If you are thinking of retiring early or late

The Do It For Me approach assumes you will retire at age 66, which is the normal retirement date for the Plan. It may not be optimal for you if you are planning retiring at a different age. If you want to retire early, your savings could remain invested at a higher level of risk than considered best practice. If you want to retire late you could miss out on potential growth.

If you are thinking of retiring early or late, you can nominate a target retirement date other than age 66. The Do It For Me approach will then begin the transition to benefit matching assets at an appropriate point in order to complete the transition at your chosen target retirement date.

Please note that nominating a target retirement date is for investment purposes only. It is not considered a formal application to retire at that date, nor does it oblige you to do so. If you wish to apply to retire at a date other than normal retirement date, you must apply to do so formally and separately with the Company.

Watch this video to find out more about the Do It For Me approach to investing your savings:

<https://bit.ly/DoltForMeInvestment>



The investment options available through your pension plan

The table below summarises the range of investment options available through the Pension Plan.

More detailed information on each of the specific investment options is available on Mercer OneView. Visit the investments section to review the detailed fund factsheets (updated quarterly) or compare historical investment option performance over time.

Investment Approach			Investment Option Name	Annual Charge	Long-Term Expected Risk / Reward						
DIFM	•	•	Aspire Retirement Strategy (ARF) – Default option	Varies ¹	Varies over time						
DIFM	•	•	Aspire Retirement Strategy (Annuity)	Varies ²	Varies over time						
DIFM	•	•	Aspire Retirement Strategy (Cash)	Varies ³	Varies over time						
DIFM	•	•	Aspire High Growth Retirement Strategy (ARF)	Varies ⁴	Varies over time						
DIFM	•	•	Aspire High Growth Retirement Strategy (Annuity)	Varies ⁵	Varies over time						
DIFM	•	•	Aspire High Growth Retirement Strategy (Cash)	Varies ⁶	Varies over time						
•	HMDI	LMTI	Aspire High Growth Portfolio	0.23%	1	2	3	4	5	6	7
•	HMDI	LMTI	Aspire Moderate Growth Portfolio	0.23%	1	2	3	4	5	6	7
•	HMDI	LMTI	Aspire Cautious Growth Portfolio	0.24%	1	2	3	4	5	6	7
•	HMDI	LMTI	Aspire Low Growth Portfolio	0.27%	1	2	3	4	5	6	7
•	HMDI	LMTI	Aspire Stability Portfolio	0.25%	1	2	3	4	5	6	7
•	HMDI	LMTI	Aspire Cash Portfolio	0.07%	1	2	3	4	5	6	7
•	•	LMTI	Passive Global Equity Partial Hedge	0.08%	1	2	3	4	5	6	7
•	•	LMTI	Passive Sustainability Equity	0.08%	1	2	3	4	5	6	7
•	•	LMTI	Annuity Matching Fund	0.07%	1	2	3	4	5	6	7

- The Aspire Retirement Strategy (ARF) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.20% at your target retirement date.
- The Aspire Retirement Strategy (Annuity) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.07% at your target retirement date.
- The Aspire Retirement Strategy (Cash) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.07% at your target retirement date.
- The Aspire High Growth Retirement Strategy (ARF) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.20% at your target retirement date.
- The Aspire High Growth Retirement Strategy (Annuity) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.07% at your target retirement date.
- The Aspire High Growth Retirement Strategy (Cash) has an Annual Management Charge (AMC) of 0.23% during the growth phase. During the benefit matching phase, the AMC gradually shifts, reflecting the changes in underlying investments, reaching 0.07% at your target retirement date.

Your investment options are subject to change

Your Trustees monitor and review your investment options on a regular basis. As a result of these ongoing reviews, the Trustees may change the investment options available to you over time.

Your Annual Management Charges (AMCs) may change over time

Mercer monitors and reviews the underlying investment managers for all of your investment options. As a result of these ongoing reviews, Mercer may change the underlying investment managers and asset allocations of your investment options. Specialist asset managers apply different AMCs on different asset classes, so changes to the managers and asset allocation as a result of Mercer's ongoing investment oversight may cause slight increases or decreases to the AMCs that apply.

Warnings

The long term expected risk / reward ratings detailed here represent Mercer's view. Before choosing an investment option, you may wish to talk to a financial advisor about whether it is suitable for you given your own tolerance to risk.

- Warning: Values can go down as well as up**
- Warning: If you invest in these investment options, you may lose some or all of the money you invest**
- Warning: These investment options may be affected by changes in currency exchange rates**
- Warning: These investment options do not carry any investment guarantees**

Taking control of your investment arrangements

It is best practice to review your investment options on a regular basis to ensure they continue to reflect your financial objectives.

What if I don't make an investment decision?

The Trustees have selected the **Aspire Retirement Strategy (ARF)** as the Pension Plan's default investment option for all new joiners. If you have not changed your investment arrangements since joining the Pension Plan your savings are most likely to be invested in this option.

Can I change my investment arrangements?

Yes of course! You can make investment switches whenever you like, and there is no administrative cost to you for doing so.

How long does it take to apply investment switches?

Any investment changes you submit will be actioned during the next switch process, which takes place each business day. Processing of the switch will begin the business day* after the switch is requested. For example, if you request a switch before midnight on Tuesday, the process will begin on Wednesday, or the next business day*. Whereas, if you request a switch before midnight on a Friday, processing will begin on Monday, or the next business day*.

Once processing begins, it normally takes up to eight business days* to complete the investment switch. A detailed explanation of the process your investment switch process is outlined in the Investment Switch Timelines document.

- The timings of switching falling on Public Holidays or over the Christmas and New Year period will differ.

Can I mix and match the investment approaches?

You can spread your investment across the investment options available through Help Me Do It and Leave Me To It, and choose the exact amount you want to invest in each. However, if you choose to invest in a Do It For Me Strategy then 100% of your investment must be in that particular Strategy.

How do I change my investment arrangements?

Making an investment switch is easy: log on to www.MercerOneView.ie, visit **Manage My Investments**, and follow the instructions on screen.

If you would like step-by-step guidance, we have prepared this [explainer video](#) and [step by step flyer](#)

How do I log on to merceroneview.ie?

Step 1

- Enter your Employer Code: **SFDC**
- Click **next**

Step 2

- Enter your **Employee ID**
- Enter your **Personal Access Code (PAC)**
- Click **submit**

What else can I do on Mercer OneView?

On Mercer OneView you can:

- Opt in or out of the Do It For Me approach
- Choose a target retirement date (if you are invested in the Do It For Me approach)
- Use the Investment Profiling Tool to help you identify the level of investment risk you feel most comfortable with
- Select a portfolio as part of the Help Me Do It approach
- Select a mix of funds and portfolios as part of the Leave Me To It approach
- Download fund factsheets, describing each of the available investment options in detail
- Compare the historic performance of the investment options available to you

Watch these videos to find out more about taking control of your pension plan:

