

Benefits Handbook Date January 1, 2011

Investment and Retirement

MMC



MARSH GUY CARPENTER
MERCER OLIVER WYMAN

Investment and Retirement

The Company's investment and retirement plans are designed to help provide income for your retirement. You and your family will need the assurance of sound financial security during retirement. MMC gets you started by providing plans listed below.

The investment and retirement plans include:

- *The Stock Purchase Plan*
- *The MMC 401(k) Savings & Investment Plan*
- *The MMA 401(k) Savings & Investment Plan*
- *The Supplemental Savings & Investment Plan*
- *The MMC Retirement Plan*
- *The Benefit Equalization Plan*
- *The Supplemental Retirement Plan*
- *The Mercer HR Services Retirement Plan*