

Benefits Handbook Date July 1, 2009

# Matching Gifts MMC



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## Matching Gifts

*Marsh & McLennan Companies values education as one of its most important investments. The Matching Gifts to Education Program is designed to encourage the personal giving of employees and allows employees to request a corporate match of their gifts to eligible educational institutions.*

## The Program at a Glance

| Plan Feature                 | Highlights  |
|------------------------------|---|
| <b>How the Program Works</b> | <ul style="list-style-type: none"> <li>▪ MMC will match those gifts made individually or jointly with a spouse or domestic partner to a qualifying organization on a dollar for dollar basis.</li> <li>▪ See “How the Program Works” on page 1 for details.</li> </ul>  |
| <b>Eligibility</b>           | <ul style="list-style-type: none"> <li>▪ This policy applies to you if you are:               <ul style="list-style-type: none"> <li>– classified on payroll as a U.S. or Canadian salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. or any of its subsidiaries)</li> <li>– classified on payroll as a U.S. or Canadian full-time regular employee of Kroll, Inc. or any of its subsidiaries</li> <li>– a member of the Board of Directors of MMC or one of its operating companies</li> <li>– spouses and domestic partners of qualified employees (domestic partners must have on file with the MMC Benefits Department an affidavit of domestic partnership)</li> </ul> </li> </ul> |
| <b>Contact Information</b>   | <p>For more information, contact:<br/>           MMC Matching Gifts to Education Program<br/>           Toll-free telephone: (877) 427-4483<br/>           Fax: (609) 799-8019<br/>           E-mail: <a href="mailto:mmc@easymatch.com">mmc@easymatch.com</a></p>  |

## Participating in the Program

The following section provides information on eligibility and eligible employees in the Program.

### **Eligibility**

This policy applies to you if you are:

- classified on payroll as a U.S. or Canadian salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll Inc., and any of its subsidiaries)
- classified on payroll as a U.S. or Canadian full-time regular employee of Kroll, Inc. or any of its subsidiaries
- a member of the Board of Directors of MMC or one of its operating companies
- spouses and domestic partners of qualified employees (domestic partners must have on file with the MMC Benefits Department an affidavit of domestic partnership)

## How the Program Works

### **Gifts**

MMC will match those gifts made individually or jointly with a spouse or domestic partner to a qualifying organization on a dollar for dollar basis. A matching gift will be based on payments actually completed and not on pledges or commitments for future payments. The matching gift will be for the unrestricted use of the receiving institution, although the donor may specify that his or her contribution be used for a designated purpose or project. The employee must indicate this designation on the application form.

### **Minimum/Maximum Gift Match**

The minimum and maximum gift matched is:

|                | Gift Matched |
|----------------|--------------|
| <b>Minimum</b> | ▪ \$50       |
| <b>Maximum</b> | ▪ \$5000     |

The maximum aggregate is \$5,000 per employee per calendar year.

There's no limit on the number of gifts the program matches per year.

## ***Qualifying Organization***

### ***Eligible Institutions***

Educational institutions that are eligible include:

- Elementary and secondary schools.
- Institutions offering a 2-year or 4-year degree, including universities, colleges, graduate schools, technical institutions.
- Institutions must be located in the United States or in Canada.
- Institutions must be fully accredited by one of the six nationally recognized regional accrediting commissions or a recognized professional accrediting agency.
- Institutions must be recognized by the United States Internal Revenue Service as tax-exempt under Section 501(c)(3) of the Internal Revenue Code or as an organization to which tax deductible contributions can be made as a registered charity with Revenue Canada Taxation.
- Alumni associations may be eligible provided they have tax-exempt status and are certified by the eligible educational institution with which they are affiliated.
- Non-athletic scholarship funds are eligible provided they are administered by an eligible educational institution.
- Alumni status is not required to be eligible.

## ***Qualifying Contribution***

### ***Eligible Gifts***

Eligible Gifts for the Matching Gifts Program

- Contributions must come from the personal assets of an eligible donor. Group gifts, gifts made through pooled income funds, charitable gift funds and donor advised funds are not eligible.
- Contributions can be in the form of cash, check, credit card charge or securities. If securities are given, they should be valued for matching purposes at their quoted market value at the close of trading on the day the gift is made.
- An application for a matching gift must be submitted to the educational institution and received by MMC within one year of the date of the gift to be eligible.

### ***Ineligible Gifts***

The following are ineligible for matching funds under this program:

- Gifts to pre-kindergarten institutions, such as nursery schools and child-care centers
- Gifts of property, goods or services
- Gifts to athletic funds, sports teams, broadcasting stations, student clubs, fraternities and sororities

- Gifts made to parent teacher associations (PTAs) and parent teacher student associations (PTSAs).
- Gifts for bequests, dues, subscription or membership fees, insurance premiums, tuition payments or payments in lieu of tuition, books, raffles, auctions, tickets to events sponsored by or benefiting an educational institution

## ***Appeal***

Appeal Process if a Gift is Ineligible for a Match

The interpretation, application, provision and administration of this program is determined by MMC and its decision is final. There is no appeals process.

## ***How is the Program Administered?***

Matching gift forms are processed quarterly as follows:

| Forms received by: | Matching gifts sent: |
|--------------------|----------------------|
| March 1            | March 31             |
| June 1             | June 30              |
| September 1        | September 30         |
| December 1         | December 31          |

MMC's matching gift check will be forwarded to the educational institution identifying the employee as the applicant for the match.

An annual statement will be sent to each donor during the end of the first quarter of each year summarizing the previous year's account activity.

MMC reserves the right to suspend, revise, revoke or terminate this program at any time. The interpretation, application, provision and administration of this program shall be determined by MMC and its decision shall be final.

## **Application Process**

MMC Matching Gifts to Education Program forms can be obtained in several ways:

- Via the MMC Matching Gifts to Education Program website at [www.easymatch.com/mmc](http://www.easymatch.com/mmc). Once you are in the website, select "Download Forms" to print the form.
- By calling the toll-free telephone number at: (877) 427-4483
- By e-mail at: [mmc@easymatch.com](mailto:mmc@easymatch.com)
- By fax at: 1-609-799-8019

## How do I submit a matching gift request?

Requests for matching gifts may be submitted in one of two ways:

### 1. Online Request

To request a matching gift online, go to the MMC Matching Gift to Education Program website at [www.easymatch.com/mmc](http://www.easymatch.com/mmc). Select "Submit a New Request". Once you are in the website, you will need to enter your Social Security Number. There is no user password required for your first log in. Do not enter any value in the password field during your first log in. After you log in you will be asked to set a password. Please record this password in a safe place. You will be required to enter this new password on all subsequent visits to this site.

Complete each of the following steps:

- Step 1: Enter Request
- Step 2: Confirm Request

Once your request has been submitted, you will receive an e-mail message from [mmc@easymatch.com](mailto:mmc@easymatch.com) confirming receipt of your request. It is not necessary to respond to the e-mail. Only reply to the e-mail if you need to make a correction to your original request.

The program administrator will review the request to ensure its eligibility with program guidelines. If a request is denied, you will receive an e-mail within five business days following processing. The educational institution to which you made the donation to will also be notified within five days after your matching gift request was denied.

The educational institution to which you contributed will be asked to verify that the gift has been received and is in accordance with MMC program guidelines. If the institution has never received a matching gift through the MMC Matching Gifts to Education Program, it will be asked to provide proof of its tax-exempt status. The organization will also be evaluated to ensure it meets the established guidelines for the MMC Matching Gifts to Education Program.

### 2. Paper form request

The employee completes Part A of the Matching Gift form and forwards it with his or her contribution to the educational institution. The educational institution completes Part B of the form and returns the entire form to:

MMC Matching Gifts to Education Program  
P.O. Box 3468  
Princeton, NJ 08543-3468

After verification that the gift has been received in accordance with MMC program guidelines and that the institution qualifies for a matching gift, a check will be forwarded by MMC to the institution identifying the employee as the applicant for the match. Matching gift forms are processed quarterly.

## Status of Submitted Application

You can obtain a detailed history of gifts matched and pending applications online via [www.easymatch.com/mmc](http://www.easymatch.com/mmc).

An annual statement will be sent to donors at the end of the first quarter of each year summarizing the previous year's account activity.

## Application Time Limits

An application for a matching gift must be submitted to the recipient organization and received by MMC within one year of the date of the gift to be eligible.