

February 1, 2008

Transportation Reimbursement Incentive Program (TRIP) MMC



**MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN**

Transportation Reimbursement Incentive Program (TRIP)

If you commute to work on public transportation or pay to park at work or at a park-and-ride lot, you will be interested in the Transportation Reimbursement Incentive Program—or TRIP—which is a commuter benefit that allows U.S. salaried employees of participating employers to pay for monthly transit and parking through before-tax payroll deductions.

Contents

The Plan at a Glance	1
Participating in the Plan	2
Employee Eligibility	2
Enrollment	3
Taxes.....	5
Changing Coverage	7
When Coverage Ends	8
Special Notes	9
How the Plan Works.....	9
Elections.....	10
Managing Your Elections	11
Transit Passes and Parking	12
Eligible Expenses	13
Ineligible Expenses	14

The Plan at a Glance

Plan Feature	Highlights
How the Plan Works	<ul style="list-style-type: none"> ▪ TRIP is administered by WageWorks, a leading provider of commuter benefits programs to employers. ▪ When you enroll in the Transportation Reimbursement Incentive Program, you establish an account with WageWorks that is replenished each month through payroll deductions. ▪ WageWorks uses that account to buy your transit pass, pay for your qualified parking, or reimburse you for qualified expenses based on the arrangements you make when you enroll. ▪ You can change your arrangement every month, if you wish.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible if you are an employee classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Putnam, LLC, any of its subsidiaries or successors in interest and Kroll, Inc., and any of its subsidiaries). ▪ You are eligible if you are classified on payroll as a U.S. full-time regular employee of Kroll, Inc. or any of its subsidiaries. ▪ See "Participating in the Plan" on page 2 for details.
Enrollment	<ul style="list-style-type: none"> ▪ You can enroll at any time online at http://www.wageworks.com or by telephone at (877) 924-3967 Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.
Limits	<ul style="list-style-type: none"> ▪ Currently, the IRS federal limit for before-tax transit expenses is \$115 per month for transportation in a qualified commuter highway vehicle and transit passes. ▪ The federal limit for before-tax parking expenses is \$220 per month.
Contact Information	<p>For more information, contact: WageWorks. Website: http://www.wageworks.com Phone: (877) 924-3967, Monday through Friday, from 8 a.m. to 8 p.m. Eastern time MMC does not administer this plan. WageWorks' decisions are final and binding.</p>

Participating in the Plan

The following section provides information on how you start participating in the Plan.

If you are an employee of MMC or any subsidiary or affiliate of MMC (other than Putnam, LLC, any of its subsidiaries or successors in interest) and you meet the requirements set forth below, you become eligible on your eligibility date.

Employee Eligibility

MMC Employees (other than Kroll)

You are eligible if you are an employee classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Putnam, LLC, any of its subsidiaries or successors in interest and Kroll, Inc., and any of its subsidiaries).

MMC employees who are classified on payroll as hourly employees or who are compensated as independent contractors are not eligible to participate.

Eligibility Date

There is no waiting period if you are actively at work. Your eligibility date is the first day you are actively at work on or after your date of hire.

Kroll Employees

You are eligible if you are classified on payroll as a U.S. full-time regular employee of Kroll, Inc. or any of its subsidiaries. You are considered “full-time” if you are generally scheduled to work 35 hours or more per week.

Kroll employees who are classified on payroll as contingent or part-time employees or who are compensated as independent contractors are not eligible to participate.

Eligibility Date

There is a 30-day waiting period after your date of hire. Your eligibility date is the 31st calendar day from your date of hire (the date your active work status began). For example, if you began your active work status on your date of hire on August 1, your eligibility date is August 31.

“You,” “Your,” and
“Employee”

As used throughout this section, “employee”, “you” and “your” always mean:

- For Kroll participants: a U.S. full-time regular employee of Kroll, Inc. and any of its subsidiaries
- For MMC participants: a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. and any of its subsidiaries).

MMC Employees (other than Kroll)

As used throughout this plan summary, “MMC Employees (other than Kroll)” are defined as employees classified on payroll as U.S. salaried employees of MMC or any subsidiary or affiliate of MMC (other than Putnam, LLC, any of their subsidiaries or successors in interest and Kroll Inc., and any of its subsidiaries).

Kroll Employees

As used throughout this plan summary, “Kroll Employees” are defined as employees classified on payroll as U.S. full-time regular employees of Kroll, Inc. or any of its subsidiaries.

Enrollment

What information should I have handy when I go to the WageWorks website to enroll for a transit pass or parking fee?

- For a transit election, you need to know the name of your transit provider and the type of transit pass you use (e.g., monthly, zones, destinations, number of trips).
- For a parking election, you need to know the name of your parking facility. If your parking facility is not currently set up on WageWorks' direct pay arrangement, then you need to know the billing address of your provider, the telephone number of your provider and your parking account number. **Please note that the billing address of your parking provider may be different from the street address of where you park.** You may also choose to enter your parking invoice number, your stall number, your lot number and/or your license plate number.

Do I need to cancel an existing transit pass when enrolling in TRIP?

If you currently have a payment arrangement with a transit agency, you will need to cancel that arrangement when you establish your TRIP account via WageWorks.

Note that if you are enrolled in New York City-area's Metro-North or the Long Island Railroad (LIRR) Mail&Ride program either as a WageWorks participant at a previous employer, or directly via the various payment options offered by the Mail&Ride program, be sure to cancel any existing payment information on your Mail&Ride account prior to enrolling in the WageWorks program as an MMC employee.

I am already enrolled in a local office transit or parking reimbursement program. Can I still enroll for TRIP?

No. Due to IRS regulations, TRIP cannot be combined with any local office transit or parking reimbursement program. If your local office sponsors a parking or transit program, but you choose not to participate, you may enroll in TRIP. As long as you participate in any part of the local office program, however, you are not eligible for TRIP. For example, even if your participation in a local office program is limited to transit service, you may not use TRIP to pay your parking fees.

Can I sign up at any time?

Yes, but you must sign up by certain deadlines to begin enjoying your TRIP benefits the following month.

Enrolling Online

If you currently have a payment arrangement with a transit agency, you will need to cancel that arrangement when you establish your TRIP account via WageWorks.

Note that if you are enrolled in New York City-area's Metro-North or the Long Island Railroad (LIRR) Mail&Ride program either as a WageWorks participant at a previous employer, or directly via the various payment options offered by the Mail&Ride program, be sure to cancel any existing payment information on your Mail&Ride account prior to enrolling in the WageWorks program as an MMC employee.

Step 1: Go to the WageWorks' website and click on the "First Time User? Register now" link.

Step 2: Enter your information as requested.

Step 3: Create a personal user name and password.

Step 4: Read the User Agreement and confirm your acceptance.

Step 5: Review your personal information and submit.

Step 6: Select "Place Commuter Order" in the "Manage my account" section and choose your transportation option.

- with "Public Transportation," you'll choose your transit agency and type of pass and fare. If your desired transit agency or fare option is not available through WageWorks, you may choose to be reimbursed for the expense
- with "Parking," you'll choose whether you want WageWorks to pay your parking provider directly or whether you want to be reimbursed for parking expenses
- if you use two different transit services (for example a train and a bus), you will need to make two elections. After confirming your first election, choose the appropriate link to choose your second method of transportation

Remember: Your election is for future commuting expenses. You cannot enroll for commuting expenses already incurred.

Step 7: Confirm your selection and, if you've chosen a transit pass, look for the pass to arrive in the mail a few days prior to the start of the month in which it's to be used. The cost will be automatically deducted from your pay in the last paycheck of the month prior to the benefit month. (For example, the cost for your January transportation expense will be deducted from your December 31 paycheck.)

When I try to enroll for TRIP using WageWorks' website, I receive a message that my information cannot be verified. Does this mean that I am not eligible for TRIP?

In order to be eligible for TRIP, you must meet the eligibility requirements set forth in the "Eligibility" section.

Is my personal information secure on the WageWorks' website?

Yes. When you enter personal information such as your date of birth (month and day only), home zip code and Social Security Number (only last 4 digits), that information is encrypted using Secure Sockets Layer (SSL) 128-bit encryption technology. When you enroll, you create a username and password to establish your account. Once your account is established, you must log on to update your profile, place orders or review your account status—all of which are done on secure pages. While on a secure page, such as the registration or "MyAccount" page, the icon on the bottom of Web browsers such as Netscape Navigator and Microsoft Internet Explorer will show a "locked" status with a lock symbol. For WageWorks' complete policy on privacy and security, visit the WageWorks' homepage.

Enrolling by Phone

Call WageWorks toll-free at (877) 924-3967 and ask to enroll in the Transportation Reimbursement Incentive Program. A customer service representative will ask you the questions needed to sign up. That's all.

WageWorks' representatives are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.

Taxes

Because all or a portion of your transportation costs are deducted from your pay on a before-tax basis (up to IRS-imposed limits), you have the potential to save on your transit and parking expenses.

For example, assume that...

Your transit pass costs:	\$100 per month
Your tax rates are:	28% federal income tax 8% FICA (rounded) 4% state income tax Total taxes = 40%
You would save in taxes:	\$40 per month (\$100 x 40%) \$480 per year (\$40 x 12)

This example is for illustrative purposes and does not reflect an individual's financial situation. Your tax savings, which could be more or less, will depend on your residence state and applicable taxes. Please consult with a personal tax adviser for specific tax questions and advice.

Limits and Exceptions

Note that currently...

- federal tax law limits the amount of gross wages that you may spend each month on tax-free transit or parking. Currently, the limits are:
- For transit or vanpool: \$115 per month
- For parking: \$220 per month

If your transit or parking expense is more than the federal before-tax limit, the excess will be deducted on an after-tax basis. For example, if you elect to purchase your \$125 monthly transit pass through TRIP, \$125 will be deducted from your pay, but only \$115 of the \$125 will be deducted on a before-tax basis. The remaining \$10 will be deducted on an after-tax basis.

- in New Jersey, Pennsylvania and Mississippi, TRIP contributions are subject to state taxes.

What are the limits for before-tax spending if I incur mass transit and parking expenses as part of my daily commute?

Currently, the IRS federal limit for before-tax transit expenses is \$115 per month for transportation in a qualified commuter highway vehicle and transit passes. The federal limit for before-tax parking expenses is \$220 per month. If you incur transit and parking expenses, the limits remain separate and independent. For example, let's say you pay \$125 per month for transit and \$105 per month for parking. Since the before-tax limit for transit spending is \$115 per month, \$115 of your transit expenses will be deducted from your paycheck on a before-tax basis, while the remaining \$10 will be deducted on an after-tax basis. For parking, your \$105 monthly expense will be deducted in full on a before-tax basis. Overall, \$220 will be paid using before-tax dollars and \$10 will be paid using after-tax dollars.

My monthly transit pass costs \$150. How do I pay for the \$35 that cannot be deducted on a before-tax basis? Do I have to write a check for the balance?

No. If your transit or parking expenses exceed the before-tax limits set by the IRS, your remaining expenses are deducted from your paycheck on an after-tax basis. In this case, \$115 in transit expenses will be deducted from your paycheck on a before-tax basis, while the remaining \$35 will be deducted on an after-tax basis.

If the IRS audits my personal tax records, how can I access my WageWorks' records to document my use of the before-tax commuter benefit?

- A record of all of your WageWorks transactions for the current calendar year and a limited number of prior years is available through the "Commuter" page on the WageWorks website under "View Order History". For records no longer available online, you can contact WageWorks directly for your account information.

Changing Coverage

TRIP and Leaving the Company

What happens to my pass if I leave the Company?

After your employment ends, WageWorks will automatically cancel your elections for future months. If you missed the deadline for canceling your pass—and you terminate employment before the start of the following month—you can either return the pass for that month to the transit agency for a refund or use the pass. Not all transit authorities accept returned passes. Contact WageWorks to find out if the transit agency accepts returned passes. Note, however, that you are responsible for the cost of the pass with respect to a month in which you are not an employee and you may be liable for taxes on the value of the pass. You may want to consult a tax adviser for details. You cannot seek reimbursement from either WageWorks or MMC for any expenses incurred after you leave MMC.

You may also choose to return an unused pass to WageWorks for those transit authorities that accept returned passes. Please note, however, that WageWorks will only reimburse you for any after-tax portion of your election. In this situation, you will still be responsible for the before-tax portion.

If the deadline for changing or canceling your election has not yet passed by the time you realize that you will be going on a leave from MMC, you should change your election as necessary to avoid having an excess deduction and possibly a forfeiture.

What happens when I leave the Company after having made an election to receive reimbursement benefits?

You will not be entitled to reimbursement for any expenses incurred after you leave MMC. Any unused amounts set aside in your account for which you do not properly request reimbursement for qualified expenses after 180 days of the payment of the benefit will be forfeited. As a result, if the deadline for changing or canceling your election has not yet passed by the time you realize that you will be leaving MMC, you should change your election as necessary to avoid having an excess deduction and possibly a forfeiture.

TRIP and Leave of Absence

What happens to my TRIP election if I go on a leave of absence?

While you are on a leave of absence, you are not eligible to participate in TRIP. WageWorks will automatically clear your record once they are notified by the Company that you are on a leave of absence. Once you return from your leave, you will have to contact WageWorks to reelect your TRIP election.

What happens if I receive a pre-elected pass while I am on a leave of absence?

If you missed the deadline for canceling your pass—and you go on a leave of absence before the start of the following month—you can either return the pass for that month to the transit agency for a refund or use the pass. Not all transit authorities accept returned passes. Contact WageWorks to find out if the transit agency accepts returned passes. Note, however, that you are responsible for the cost of the pass with respect to a month in which you are on leave and you may be liable for taxes on the value of the pass. You may want to consult a tax adviser for details.

You may also choose to return an unused pass to WageWorks for those transit authorities that accept returned passes. Please note, however, that WageWorks will only reimburse you for any after-tax portion of your election.

If the deadline for changing or canceling your election has not yet passed by the time you realize that you will be going on a leave from MMC, you should change your election as necessary to avoid having an excess deduction and possibly a forfeiture.

When Coverage Ends

Coverage ends on the first of the following to occur:

- the date you terminate employment
- the date you no longer meet the eligibility requirements
- the date of your death
- the date the Plan is terminated
- the date you discontinue coverage

Special Notes

All address changes must be made via the WageWorks website or by contacting WageWorks directly at (877) 924-3967.

If your Social Security Number is updated on MMC's records (for example, because it was incorrect), you will need to re-enroll with WageWorks because your incorrect number will inactivate your WageWorks account.

Neither MMC nor WageWorks is responsible for the use of employee addresses that are given to transportation agencies or parking providers for fulfillment purposes.

TRIP participants are responsible for lost tickets or tickets that do not arrive in a timely manner because of an address change that was not timely reported to MMC or WageWorks.

The "Pay Me Back" feature is administered by WageWorks. Any questions concerning receipts, certifications, and reimbursements should be directed to WageWorks.

WageWorks' decisions are final and binding. MMC does not administer this plan.

WageWorks conducts periodic satisfaction surveys (by e-mail, phone and U.S. mail), sent to participants chosen at random. Your participation would be appreciated since customer feedback helps enhance the service to you.

TRIP is intended to comply with Internal Revenue Service guidelines governing commuter benefits (qualified transportation fringe benefit).

How the Plan Works

The Transportation Reimbursement Incentive Program is a commuter benefit that allows MMC employees to:

- elect transit passes in more than 150 metropolitan areas across the U.S. or have their monthly parking fees paid directly
- pay for their transit pass or parking fees through payroll deductions with before-tax dollars (subject to plan limits), which could translate into a potential tax savings on their commuting expenses
- have their transit pass delivered to their home address
- enroll via the Internet or the telephone
- sign up for regular subscriptions or different benefits each month (in other words, you can change your request each month)

If you commute to work, you may want to consider TRIP, especially if you:

- ride public transportation, including buses, trains and subways
- participate in a vanpool
- pay to park at work or at a park-and-ride lot

TRIP is administered by WageWorks, a leading provider of commuter benefits programs to employers.

When you enroll in the Transportation Reimbursement Incentive Program, you establish an account with WageWorks that is replenished each month through payroll deductions. WageWorks uses that account to buy your transit pass, pay for your qualified parking, or reimburse you for qualified expenses based on the arrangements you make when you enroll. You can change your arrangement every month, if you wish.

Elections

The deadlines to order, change or cancel your elections are important. You must make your election by a given day of the month before the benefit month.

- to order or change the amount of Mail&Ride transit passes for New York City-area's LIRR and Metro-North: order or elect through WageWorks by the 4th day of the prior month (for example, December 4 for a January pass). You will need to make changes to your address, origin/destination and MetroCard with the Mail&Ride program either through the Mail&Ride website: <http://www.mta.info/mta/mailandride.htm> or the appropriate customer service center: LIRR at (800) 649-NYNY or Metro-North at (212) 340-2020 by the 10th day of the prior month (for example, December 10 for a January pass).
- for all other transit agencies and vanpools:
- order by the 10th day of the prior month (for example, December 10 for a January pass).
- for direct pay parking:
- elect by the 10th day of the prior month (for example, December 10 for parking to be paid for January).
- for **out-of-pocket expenses**:
- elect by the 10th day of the prior month (for example, December 10 for January payment) AND submit receipts by the 10th day of the month to be reimbursed by the end of the month (for example, January 10 for January 31 reimbursement, if you have incurred the expense by that date. Otherwise, you must wait until the expenses are incurred before you can request reimbursement.)

If you sign up for a pass after a monthly deadline, you must wait until the month after the following month to enjoy the benefit. If you sign up and choose "Every Month," you won't have to worry about the deadlines again until you change or cancel your existing election.

What if I need to make a change to my elections?

You can change or discontinue your participation at any time. Keep in mind, though, that there are deadlines for changing or canceling benefits for any given month.

Managing Your Elections

My transit or parking provider is not currently available in the WageWorks catalog. Will my provider be added at a later date?

You are encouraged to notify WageWorks of transit and parking providers that are not included in its catalog. WageWorks will then contact the provider and attempt to establish a relationship. Of course, you can still use WageWorks even if your provider is not included in the catalog. Simply choose the “Pay Me Back” feature.

What if my transit provider increases fares?

Once WageWorks is notified of the fare increase, WageWorks will e-mail you (if you have provided your e-mail address when registering) or, if no e-mail address is on file, WageWorks will notify you via first class mail of any fare increase. If you signed up for a regular subscription, your election will be increased automatically to reflect the increased fare.

Due to unanticipated circumstances, I incurred transit or parking expenses this month that I was unable to account for beforehand with WageWorks. Can I be reimbursed for these unforeseen expenses even though I missed the pre-pay deadline?

No. According to IRS regulations, all before-tax transit and parking expenses must be elected and pre-paid prior to the benefit month. Unless you account for anticipated reimbursement expenses beforehand by setting aside a specified dollar amount prior to the monthly deadline in your WageWorks account, you cannot be reimbursed for your expense. Keep in mind that if you do not submit receipts for the money you set aside for “Pay Me Back” within 180 days you will forfeit the remaining balance.

I pay for my parking up front once a year, but TRIP asks for a monthly contribution. How do I use TRIP’s “Pay Me Back” feature?

In order to pre-pay for your parking with before-tax dollars using TRIP, you must prorate your long-term parking expenses on a monthly basis. For example, let’s say you pre-paid \$1,200 per year to park at work. If you divide \$1,200 by 12, your monthly parking expense comes to \$100. You can use WageWorks’ “Pay Me Back” feature to input a monthly parking expense of \$100, either one month at a time, or for every month.

I recently received a call from a WageWorks representative questioning my order. Why did I receive this call?

If WageWorks believes you haven't found the transit pass you were looking for—for instance, you've chosen the "Pay Me Back" feature to order a transit pass, a representative will call you to suggest another transit option. Under IRS regulations, when a transit pass is readily available, it must be delivered directly to you in order for you to qualify for before-tax benefits. If a transit pass is included in the WageWorks catalog, you are required to order the pass directly, rather than use the "Pay Me Back" feature. Of course, if your transit provider and/or transit pass option is not included in the WageWorks catalog and your only option is to use the "Pay Me Back" feature, reimbursement is perfectly acceptable.

Transit Passes and Parking

Is it possible to have my transit pass sent to another address, instead of my home address?

Yes. When you register for TRIP, your shipping address defaults to your home address as recorded in MMC's records. If you do not want your transit pass mailed to this address, WageWorks allows you to input an alternate mailing address. WageWorks recommends that you **do not** have your pass sent to you at your work address because of the potential for not reaching you in a timely fashion. You are responsible for the cost of any pass that does not reach you because you used an address different from the one in MMC's records.

What if my pass doesn't arrive in time?

If your pass does not arrive by the last business day of the month prior to the benefit month, you should contact WageWorks directly at (877) 924-3967. You must report the undelivered pass by the third business day of the month for which the pass was effective.

If your pass does not arrive in a timely manner because you did not report your address change to MMC or WageWorks, you are responsible for the cost of the pass.

What if I lose my pass?

Unfortunately, if you lose your pass during the benefit month, it cannot be replaced. You are responsible for the cost of the original pass as well as the replacement pass.

Can I return my transit pass to my local transit provider after the pass arrives from WageWorks?

No. When you request a pass from WageWorks, you agree not to sell, barter, exchange or otherwise transfer to any other person goods or services obtained through use of the program. This includes returning goods and services to your provider for cash or any other consideration other than for direct exchange, e.g., in the case of a damaged or defective pass.

How do I get reimbursed if my transit pass or parking permit is not available through WageWorks?

Log on to WageWorks' website and follow the "Pay Me Back" instructions

Can I purchase transit passes or parking fees for my family members or friends through the WageWorks service?

No. When you request a pass from WageWorks, you agree not to sell, barter, exchange or otherwise transfer to any other person goods or services obtained through use of the program under any circumstances. This includes using the WageWorks service to purchase goods or services for another individual. You also agree that the pass will be used solely by you for the sole purpose of commuting from your home to your MMC workplace and vice versa. TRIP is a commuter benefit available to you exclusively as an MMC employee.

Eligible Expenses

Under federal law, two types of commuting expenses are eligible for this benefit:

- mass transit fares, including tickets, passes, tokens, vouchers or fares for buses, trains, subways, streetcars, ferries and qualified vanpools (transportation in a personal car, carpool, or taxi is not eligible)
- parking fees at or near your workplace or parking at a location from which you commute to your work-place via mass transportation or a carpool, such as a park-and-ride lot (residential parking is not eligible)

Only parking and mass transit costs incurred by you in connection with travel between your residence and your workplace are eligible. Costs that have been or will be paid by the Company, as for a business trip, are not eligible.

Out-of-Pocket Qualified Transportation Expenses

Not all transit and parking options are available through the Wage Works catalog, but you can still enjoy tax savings if you elect to be reimbursed and you report your eligible commuting costs as out-of-pocket expenses. Your reimbursement will be processed through your end-of-the-month paycheck.

To get tax savings on a reimbursement basis for commuter expenses that are not available through TRIP, you need to do the following by the election deadline:

- Go to the Wage Works' website.

- Choose “Place Commuter Order.”
 - For Transit: If you select a provider that is not in the WageWorks catalog, you will be prompted to describe the pass you’re looking for and one of the WageWorks customer service representatives will contact you. If you prefer, you may contact WageWorks directly for assistance.
 - For Parking: If you select a provider that is not in the WageWorks catalog or select to contract space, park at a meter or cashbox, or park at different places throughout the month, you can elect the amount you want withheld from your pay to cover qualified expenses that you expect to incur after your election. Your amount withheld will not exceed the before-tax limits. Then, buy the service from the parking provider and obtain a receipt. Follow the instruction on Wage Works’ website for submitting a receipt and certifying that the expenses qualify for reimbursement.

If the amount you elected to withhold from your pay exceeds the amount of qualifying expenses that you incurred, you may carry over the unused amounts to pay for qualifying expenses that you incur in the future. However, according to IRS rules, you may lose any unused amounts if they remain unclaimed after 180 days of payment. You must make a request for reimbursement of qualified expenses you incurred prior to 180 days of payment of the benefit.

Ineligible Expenses

Commuting expenses you cannot claim under TRIP include, but are not limited to:

- commuting or parking expenses that are partially or fully subsidized or reimbursed by the Company
- expenses incurred for parking at your spouse’s workplace
- fuel
- mileage or other costs you incur in operating a vehicle
- parking at a mall or similar location where you stop on your drive to or from work
- parking on or near property where you live
- payments to fellow participants in a carpool or to a friend who drives you to work
- taxis
- tolls
- traffic tickets