

Benefits Handbook Date September 1, 2012

Investment and Retirement

Marsh & McLennan Companies



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. Marsh & McLennan Companies gets you started by providing plans listed below.

The investment and retirement plans include:

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