

Benefits Handbook Date April 1, 2024

**Goldman Sachs Ayco**  
***SurvivorSupport*<sup>®</sup> Financial**  
**Counseling Service**

Marsh McLennan



## Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service

*Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service is a comprehensive financial counseling service that can provide objective, professional guidance to participants as they navigate the myriad of questions that come with a loss of a loved one. An experienced and compassionate Goldman Sachs Ayco counselor will meet one-on-one with you or your eligible family members and provide a written Personal Financial Plan. Your counseling team will be available for six months to address questions and issues as they arise. Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service can provide the specific, personalized guidance needed when one of life's most overwhelming events has happened.*

### Plan Summary

This section provides a summary of Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service as of January 1, 2024.

### A Note about ERISA

Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service is not governed by the Employee Retirement Income Security Act of 1974 (ERISA). For example, ERISA requirements such as providing a Summary Plan Description, filing an annual report (Form 5500 Series), or making a summary annual report available do not apply to Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service.

## Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service at a Glance

Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service is a financial counseling service designed to help you navigate the complex financial issues following the loss of a loved one. The chart below contains some important features of Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service. For more information, see “*How Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service Works*” on page 6.

<b>Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service Features</b>	<b>Highlights</b>
<b>How Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service Works</b>	<ul style="list-style-type: none"> <li>▪ Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service provides financial counseling following notification of a death.</li> <li>▪ See “<i>How Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service Works</i>” on page 6 for details.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ You are eligible to participate in Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service if you meet the eligibility requirements described under “Eligible Employees” on page 4.</li> <li>▪ See “<i>Participating in Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service</i>” on page 4 for details.</li> </ul>
<b>Family Member Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Your family members can use Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service if they meet the eligibility requirements described under “Family Member Eligibility” on page 5.</li> <li>▪ See “<i>Participating in Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service</i>” on page 4 for details.</li> </ul>
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>▪ There is no need to enroll and coverage is automatic for eligible employees.</li> </ul>
<b>Cost</b>	<ul style="list-style-type: none"> <li>▪ There is no cost to you or your family for using Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service.</li> </ul>
<b>Confidentiality</b>	<ul style="list-style-type: none"> <li>▪ Your personal information, including what you or your family members share with Goldman Sachs Ayco <i>SurvivorSupport</i>® Financial Counseling Service counselors, is completely confidential and will not be shared with anyone at Marsh McLennan.</li> </ul>

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**Goldman Sachs     Highlights**  
**Ayco**  
***SurvivorSupport*®**  
**Financial**  
**Counseling**  
**Service Features**

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**Contact  
Information**

For more information, contact:  
Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service  
The Ayco Company, L.P., A Goldman Sachs Company  
100 Coliseum Drive  
Cohoes, NY 12047  
Hours: Normal business hours are Monday through Friday, 8:00 a.m. –  
5:00 p.m. Eastern time, with evening appointments available.  
Phone: +1 800 235 3417  
Fax: +1 212 428 3145  
Email: [survivorsupport@ayco.com](mailto:survivorsupport@ayco.com)  
The Ayco Company, L.P., a Goldman Sachs Company provides this service  
to Marsh McLennan.

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## Participating in Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service

The following section provides information on how you start participating in Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service.

If you are an employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies and you meet the requirements set forth below, you become eligible on your Eligibility Date.

Your eligible dependent is also covered under this program.

### Eligible Employees

To be eligible for Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service, you must meet the eligibility criteria listed below.

#### *Marsh & McLennan Companies Employees (other than MMA)*

You are eligible for Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service if you are an employee classified on payroll as a US regular or temporary employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)).

Individuals who are classified on payroll as independent contractors are not eligible to participate.

#### *MMA Employees*

You are eligible for Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service if you are an employee classified on payroll as a US regular or temporary employee of MMA. This includes employees on Marsh & McLennan Companies payroll and non-Marsh & McLennan Companies payroll.

Individuals who are classified on payroll as independent contractors are not eligible to participate.

### Your Eligibility Date

If you meet the eligibility requirements, you are immediately eligible.

#### **“You,” “Your,” and “Employee”**

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

- For Marsh & McLennan Companies participants: a US regular or temporary employee of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA).
- For MMA participants: a US regular or temporary employee of MMA.

In addition, references, in this section to Marsh & McLennan Companies mean Marsh McLennan.

## Family Member Eligibility

### ***Death of Employee:***

An eligible family member can use Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service. An eligible family member generally includes:

- opposite or same sex-spouse
- domestic partner
- biological child
- legally adopted child
- child for whom the employee was a legal guardian
- step-child
- child of a domestic partner
- parent or sibling of a single employee (no spouse, domestic partner, or child)
- estate representative or guardian.

### ***Death of Dependent:***

You are eligible to use Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service following notification of an eligible dependent's death. An eligible dependent includes:

- opposite or same-sex spouse
- domestic partner
- biological child
- legally adopted child
- child for whom the employee was a legal guardian
- step-child
- child of a domestic partner.

## When Coverage Starts and Ends

The service must be used within one year of the date of death of the employee or eligible dependent.

You are covered under Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service on the date you meet the eligibility requirements.

Coverage ends on the date when the first of the following occurs:

- you no longer meet the eligibility requirements
- you terminate employment
- the benefit program is terminated.

## Cost

There is no cost to you or your eligible family member for using Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service. Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service is funded by Marsh McLennan.

## How Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service Works

Goldman Sachs Ayco counselors provide objective professional guidance as you address the myriad of questions and concerns that arise after a death. The process begins once the Marsh McLennan HR Services (Phone +1 866 374 2662 Monday through Friday, 8 a.m. to 8 p.m., Eastern time.) is notified of a death.

- Marsh McLennan HR Services confirms eligibility.
- The HR Services completes the appropriate Employee Benefit Questionnaire and notifies Goldman Sachs Ayco. Marsh McLennan will provide Goldman Sachs Ayco with benefits information regarding your survivor benefits. The information provided will include: compensation, life insurance, Marsh & McLennan Companies Stock Option Awards that are outstanding at the time of death, Marsh & McLennan Companies stock unit awards (RSUs, DSU, PSU, etc.) outstanding at the time of death, Mandatory Bonus Deferral, other cash awards that are outstanding, Marsh & McLennan Companies 401(k) Savings & Investment Plan, MMA 401(k) Savings & Investment Plan, Supplemental Savings & Investment Plan, Marsh & McLennan Companies Retirement Plan, Benefit Equalization Plan and Supplemental Retirement Plan coverage details.
- Marsh McLennan HR Services sends a condolence letter describing Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service to the eligible survivor.
- A Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service administrator contacts the survivor by telephone within 2 business days of notification, but never within seven days of the date of death. If the survivor wants to participate in the service, a meeting is scheduled according to the survivor's wishes.
- Goldman Sachs Ayco requests any additional information from Marsh McLennan.
- Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service counselor meets with survivor.

***Do I have to follow the guidance of Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service?***

No, you remain in full control of your financial decisions. You are responsible for making decisions that are best suited for your personal needs, preferences and financial situation.

***Do I have to use Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service?***

No. Participation is completely voluntary.

***If I have an authorized unpaid leave of absence or become disabled, can I still participate in Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service?***

During a period of authorized leave of absence or disability, you will remain eligible for the benefit.

**Services Provided**

- One-on-one counseling session with an Goldman Sachs Ayco counselor to review your family's financial position, establish objectives and priorities and assist as the participant makes a decision for their specific situation. The topics covered include: estate settlement, income tax planning, Social Security, investment planning, employee benefits, insurance planning, cash flow analysis, education funding, retirement planning and estate planning.
- Written Personalized Financial Plan summarizing the topics discussed and prioritizing issues requiring immediate and future attention. In addition to the written summary, you will also receive appropriate personalized financial exhibits, such as a Summary of Assets and Expenses, Cash Flow Overview, Income Tax Projection and Current Asset Allocation Mix. These recap materials focus on planning priorities and specific planning topics to act upon.
- Six months of ongoing pro-active assistance for help in implementing the financial plan to address issues as they arise or as new information becomes available. Goldman Sachs Ayco counselors make at least one outbound contact per month during the 6-month duration of the service for ongoing support and assistance with implementation.
- Access to the Goldman Sachs Ayco Interactive website, which allows service participants and the Goldman Sachs Ayco financial counseling team to collaborate through secure sharing of documents.

***What if I am already working with a financial planner?***

Goldman Sachs Ayco SurvivorSupport® Service is designed to coordinate – not replace the efforts of your company's Human Resources personnel or other professionals



already in place. The Goldman Sachs Ayco counselor will work with these individuals to help you as you make decisions.

### ***Can I have others present during the one-on-one counseling session?***

Yes. You can have others present during your meeting with the Goldman Sachs Ayco *SurvivorSupport*® Service counselor.

### ***What can I expect from the Goldman Sachs Ayco SurvivorSupport® counselors?***

The service is delivered by Goldman Sachs Ayco counselors who are sensitive to the emotional and financial impact of the situation at hand. In addition to regular ongoing technical training, counselors also receive specific bereavement training.

### ***Will Goldman Sachs Ayco SurvivorSupport® Financial Counseling Service counselors try to sell me anything?***

Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service financial counselors are not commissioned salespeople. Your counselor's objective is to provide you with professional financial education and guidance as it pertains to your individual planning needs.

## **Complete Confidentiality**

The personal information shared with Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service counselors is completely confidential and will not be shared with anyone, including Marsh McLennan. Your name and personal information are protected by Goldman Sachs Ayco privacy policy. All financial information provided is kept confidential in accordance with Goldman Sachs Ayco privacy policy.

## **Additional Information**

For more information about Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service, contact Goldman Sachs Ayco *SurvivorSupport*® Financial Counseling Service department at +1 800 235 3417.

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