

SUMMARY ANNUAL REPORT

For Marsh & McLennan Companies, Inc. Group Benefits Plan

This is a summary of the annual report of the Marsh & McLennan Companies, Inc. Group Benefits Plan, EIN 36-2668272, Plan No. 503, for the period January 1, 2014 through December 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Hyatt Legal Plans, Inc., National Union Fire Ins. Co. of Pittsburgh, PA, Cigna Health and Life Insurance Co and Affiliates, Vision Service Plan, Metropolitan Life Insurance Company, and Hartford Life Insurance Company to pay certain health, vision, life insurance, long-term disability, legal, and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2014 were \$7,124,103.

Because the Vision Service Plan insurance contract is a so called "experience-rated" contract, the premium cost is affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2014, the premiums paid under such "experience-rated" contract were \$2,869,127 and the total of all benefit claims paid under this contract during the plan year was \$2,718,713.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, call the Marsh & McLennan Companies Employee Service Center at +1 866 374 2662, any business day, from 8:00 a.m. to 8:00 p.m. ET.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Marsh & McLennan Companies, Inc., 121 River Street, 6th Floor, Hoboken, NJ 07030-5723) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.