

**SUMMARY ANNUAL REPORT  
For**

**Marsh & McLennan Companies, Inc. Group Benefits Plans**

This is a summary of the annual report of the Marsh & McLennan Companies, Inc. Group Benefits Plans, EIN 36-2668272, Plan No. 511, for period January 1, 2011 through December 31, 2011. 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, Connecticut General Life Insurance Company, Vision Service Plan, Metropolitan Life Insurance Company, Hartford Life Insurance Co. and National Union to pay health, vision, life insurance, long-term disability, indemnity, Legal, Accidental Death and Dismemberment, Permanent Total Disability, Paralysis and Accidental Death and Dismemberment claims incurred under the terms of the Plan. The total premiums paid for the Plan year ending December 31, 2011 were \$5,005,050.

**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 Employee Service Center, Monday through Friday from 8 a.m. to 8 p.m. Eastern time, at 866 374 2662.

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.