

Benefits Handbook Date January 1, 2013

HelloWallet

Marsh & McLennan Companies



HelloWallet

HelloWallet is an easy-to-use, one stop online financial planning tool. After you enter your financial information, HelloWallet will design a personalized financial plan, update it every month, and alert you when there are savings opportunities or threats to your financial health.

Plan Summary

This section provides a summary of HelloWallet as of January 1, 2013.

HelloWallet 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 HelloWallet.

HelloWallet at a Glance

HelloWallet is an easy-to-use, online financial planning tool that can help you manage your financial health. The chart below contains some important HelloWallet features. For more information, see “How HelloWallet Works” on page 3.

| HelloWallet Features | Highlights |
|------------------------------|--|
| How HelloWallet Works | <ul style="list-style-type: none"> ▪ HelloWallet uses research-informed tools to find surprising, simple, and practical ways for you to make smart money decisions and more with what you earn. ▪ See “How HelloWallet Works” on page 3 for details. |
| Eligibility | <ul style="list-style-type: none"> ▪ You are eligible to participate in HelloWallet if you meet the eligibility requirements described under “Eligible Employees” on page 2. ▪ See “Participating in HelloWallet” on page 2 for details. |
| Enrollment | <ul style="list-style-type: none"> ▪ Eligible employees need to register an account with HelloWallet (using their company email address) in order to enroll in HelloWallet. |
| Cost | <ul style="list-style-type: none"> ▪ There is no cost to you for using HelloWallet. |
| Confidentiality | <ul style="list-style-type: none"> ▪ Your personal information and activity within HelloWallet is completely confidential and will not be shared with anyone at Marsh & McLennan Companies. ▪ See “How HelloWallet Works” on page 3 for details. |
| Contact Information | <p>For more information, contact: HelloWallet Hours: Normal business hours are Monday through Friday, 10:00 a.m. – 7:00 p.m. Eastern time. Phone: +1 866 554 3556 Website: www.hellowallet.com/mmc E-mail: support@hellowallet.com HelloWallet administers this tool for Marsh & McLennan Companies.</p> |

Participating in HelloWallet

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

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.

Eligible Employees

To be eligible for HelloWallet, you must meet the eligibility criteria listed below.

Marsh & McLennan Companies Employees (other than MMA)

If you are at least 18 years of age, you become eligible to register an account with HelloWallet as soon as you are classified on payroll as a U.S. regular or temporary employee (including U.S. expatriates) of Marsh & McLennan Companies or any subsidiary or affiliate of Marsh & McLennan Companies (other than MMA and any of its subsidiaries).

Individuals who are compensated as independent contractors are not eligible to participate.

MMA Employees

If you are at least 18 years of age, you become eligible to register an account with HelloWallet as soon as you are classified on payroll as a U.S. regular or temporary employee (including U.S. expatriates) of MMA-Corporate, Insurance Alliance, MMA-Northeast or MMA-Alaska.

Individuals who are compensated as independent contractors are not eligible to participate.

Your Eligibility Date

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

When Coverage Starts and Ends

You are covered under HelloWallet 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
- your death

“You,” “Your,” and “Employee”

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

- For Marsh & McLennan Companies participants: a U.S. regular or temporary employee of Marsh & McLennan Companies or affiliate of Marsh & McLennan Companies (other than Marsh & McLennan Agency LLC and any of its subsidiaries (MMA)) on a U.S. payroll.
- For MMA participants: a U.S. regular employee of Marsh & McLennan Agency – Corporate (MMA-Corporate), Houston, Insurance Alliance, a Marsh & McLennan Agency LLC company (Insurance Alliance), Marsh & McLennan Agency LLC – Northeast (MMA-Northeast) or Marsh & McLennan Agency LLC – Alaska (MMA-Alaska).

- the tool is terminated.

Cost

There is no cost to you for using HelloWallet. HelloWallet is funded by Marsh & McLennan Companies.

Converting to Direct Bill

Upon termination, can I convert this coverage to direct bill?

Yes. Upon termination, you will be given the option to cancel your HelloWallet account or sign-up for public account direct billing for which you'll receive an extra 30 days of free usage. You will then be charged the market rate and billed monthly by HelloWallet starting on the 31st day and each month thereafter.

How HelloWallet Works

The HelloWallet website serves as a cost effective, easy to use online planning tool that delivers highly personalized financial guidance and puts you in control of your saving and spending. Powerful analytics combine with simple, friendly interface to demystify financial management and engage you in making wise, day-to-day decisions about your money. The website is intended to provide you with general educational information based on personal financial information you choose to input and your own personal circumstance and expectations for the future. HelloWallet offers unbiased support because they are independent from all financial institutions, credit unions and 401(k) providers.

When calling HelloWallet, what information will I need to provide?

You will need to provide your email and zip code associated with your HelloWallet account.

Do I have to follow the recommendation of HelloWallet?

No, you remain in full control of your financial decisions. The information you receive from HelloWallet is not intended to provide any personal advise, including investment, tax, legal, and/or financial planning advice. You are responsible for making decisions that are best suited for your personal needs, preferences and financial situation.

Do I have to use this tool?

No. Participation is completely voluntary.

If I have an authorized unpaid leave of absence or become disabled, can I still participate in HelloWallet?

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

What happens to my data upon termination?

You will have 30 days to elect to continue service on a direct bill basis. Once you access your online account via www.hellowallet.com/mmc, you will be given instructions on how to continue the benefit.

Can I change my log-in email address?

Yes. Once your account has been created with your Marsh & McLennan Companies work email address, you will be able to change your address at any time by clicking on the Profile tab in HelloWallet.

Can anyone in my family open a HelloWallet account as well?

No, only eligible Marsh & McLennan Companies employees will be able to create a HelloWallet account. However, you may easily include your family's finances in your existing account. HelloWallet has been designed to easily track your family's finances in addition to your own.

Services Provided

With HelloWallet, you can:

- Get a plan for addressing your most pressing financial issues (e.g. retirement, saving for an education, getting out of debt, etc).
- Receive clear, trustworthy guidance, completely tailored to your needs.
- Manage all of your financial information in one place.
- Monitor your spending habits and manage your debt safely.
- Find the money to build more savings.
- Create a plan to achieve your savings goals sooner.
- Allocate your paycheck in a way that can maximize your money.
- Automatically monitor your progress and receive straightforward recommendations to stay on track to achieve your goals.

HelloWallet Access

There are no geographic boundaries to HelloWallet's tool. All you need to do to set up an account to access services via www.hellowallet.com/mmc and click the "Get Started" link using your Marsh & McLennan Companies' email address. The HelloWallet customer service support team can be reached via phone (+ 1 866 554 3556) or email (support@HelloWallet.com).

Complete Confidentiality

Your personal information and activity within HelloWallet is completely confidential and will not be shared with anyone at Marsh & McLennan Companies. Marsh & McLennan Companies will not provide your personal employment, compensation or benefits information to the HelloWallet website. Only non-identifying and aggregate information will be used for evaluating utilization and tool effectiveness for improvement purposes.

Additional Information

For more information about HelloWallet's services, visit www.hellowallet.com/mmc.