

SUMMARY ANNUAL REPORT

For Marsh & McLennan Companies Retiree Reimbursement Account Plan

This is a summary of the annual report of the Marsh & McLennan Companies Retiree Reimbursement Account Plan, EIN 36-2668272, Plan No. 505, for period January 1, 2015 through December 31, 2015. 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).

Basic Financial Statement

During the plan year, the plan had total income consisting of net transfers from other plans of \$3,948,989. Plan expenses included \$3,948,989 in benefits paid to participants and beneficiaries.

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:

- an accountant's report;
- financial information;

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Benefits Administration Committee Marsh & McLennan Companies, Inc. in care of Alex Voitovich who is Plan Administrator at 121 River Street, 6th Floor, Hoboken, NJ 07030-5723, or by telephone at (201) 284-4000. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.25 per page for any part thereof.

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. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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:

U.S. Department of Labor
Employee Benefits Security Administration
EBSA Public Disclosure Room
200 Constitution Avenue, NW, Room N-1515
Washington, DC 20210