

## Retirement Estimate Guidelines

Online benefit statements that show the amount of the accrued annual benefit payable at age 65, are available to active participants via Total Rewards. The US Retirement Program Calculator is also available to active participants as a self-service method of obtaining informal benefit calculations at various retirement ages. Additionally, the Marsh & McLennan Companies Retirement Plan section of the *Benefits Handbook* fully describes the plan's formula, so that (theoretically) any employee can approximate his or her own benefit from the plan at any time.

Generally, employees should be directed to contact HR Services to request formal calculations and retirement packages. HR colleagues wishing to request calculations for business planning purposes may continue to do so via the online "Request for Retirement Plan Calculations" form submission process.

Marsh & McLennan Companies Retirement Plan estimates will be provided for the following employees. Please note that the matrix is in order of priority, from highest to lowest priority. If the timeframe needed to prepare the calculation is potentially compromised because of a surge in the volume in a higher priority category, the human resources representative will be notified immediately.

Category	Requirements	Action Required by Human Resources Representative	Timeframe for the Preparation of the Calculation
Retiring employees	Employee must be age 55 and have at least 5 years of benefit vesting service or be age 65, <b>and</b>  Employee must be retiring within one year from the date of the request	Direct the colleague to contact HR Services to request a retirement kit.	15 business days from receipt
Death of an employee	Spouse to whom employee was married for at least one year, or an eligible Domestic Partner	Contact HR Services.	10 business days from notification
Employees terminating with a vested benefit	Employee is under age 55 and has at least five years of benefit vesting service.	Submit termination action request.	45 days following the payroll date the termination occurs.
Divorcing employees	None	Direct the employee to contact HR Services.	15 business days from receipt.
Employees nearing retirement	Employee must be at least age 50 and have at least five years of benefit vesting service.	Complete online "Request for Retirement Plan Calculations"	15 business days from receipt. Only one calculation per year is permitted; no projections of accruals beyond 12/31/2016 will be permitted.

**Special Accommodations**

Global Benefits should be notified directly of any planned reductions in force to evaluate the needs and timing of any special requests and to determine if the timeframes specified above will be disrupted for any employee with a retirement calculation outstanding. If so, the human resources representative will be notified of the revised timeframe.

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