

## **Marsh & McLennan Agency 401(k) Savings & Investment Plan Statement Definitions**

Your statement is designed to keep you updated on your Marsh & McLennan Agency 401(k) Savings & Investment Plan (Plan) account. All quarterly account statements are available online. You will also automatically receive your fourth quarter account statement by mail each January. Review the following for an explanation of the terms found on the statement.

For more information about the Plan, please refer to the Benefits Handbook. If active, go to Colleague Connect (<https://colleagueconnect.mmc.com>), click **Career & Rewards**, and select **Benefits Handbook** under Resources. If terminated, go to Connect (<https://connect.mmc.com>), select a **region**, and click **Benefits Handbook**.

**Add'l Company Matching Acct\*** – The additional 28<sup>1</sup>/<sub>3</sub>% company matching contributions made prior to January 1, 2006, including investment earnings.

**After-Tax Account\*** – Your after-tax contributions made after 1986, including investment earnings.

**After Tax Rollover Account\*** - Your direct rollover of After Tax contributions, including investment earnings.

**Before-Tax Account\*** – Your before-tax contributions, and catch-up contributions, if you are eligible, including investment earnings.

**CSI ER ESOP Merge\*** – Money merged into the Plan from the ER ESOP, including investment earnings, portion of the Corporate Systems, Inc. 401(k) Plan.

**Co Match Prior Plan Vested Acct\*** - Company matching contributions, that are 100% vested, made under a prior merged plan, including investment earnings.

**Co Match Prior Plan Account\*** – Company matching contributions made under a prior merged plan, including investment earnings.

**Credits/Fees** – Financial Engines Professional Management fees and overnight check delivery fees. This may also include short-term trading fees and redemption fees.

**ESOP Divs + Prior Plan Co Mtch\*** – Company matching contributions, including investment earnings, made under a prior merged plan and ESOP dividend reinvestments.

**In Plan Roth Conv After Tax** — The after-tax amounts and attributable investment earnings that you converted through the in-plan Roth conversion feature from your After-Tax and/or Pre-1987 After-Tax Accounts and the investment earnings on the contributions converted.

**In Plan Roth Conv AT Rollover** — The after-tax amounts and attributable investment earnings that you converted through the in-plan Roth conversion feature from your After-Tax Rollover Account and the investment earnings on the contributions converted.

**Gain/Loss** – The difference between your beginning balance and your ending balance that is due to investment performance, which includes market value fluctuation, interest, and reinvested dividends.

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**Loan Activity Beginning Balance** – The beginning balance includes the outstanding principal loan balances and/or new loans issued during the quarter.

**Loan Activity Ending Balance** – The ending balance equals the loan beginning balance minus principal payments made during the quarter minus any deemed distributed and/or defaulted loans.

**MHRS Plan Account\*** – Your Mercer HR Services Retirement Plan account, including investment earnings, that was transferred to the Plan.

**MMC Company Match Account\*** – Company contributions to your Plan account made each pay period of 50% on the first 6% of eligible base pay that you contribute, including investment earnings.

**MMC Fixed Company Contribution\*** – The fixed company contribution of 4% of your eligible base pay, including investment earnings, made to your Plan account, if eligible, beginning January 1, 2017.

**Money In** – Any before-tax, after-tax, Roth 401(k), company matching and rollover contributions, and loan repayments made to your Plan account during the quarter. Payroll deductions not received before the end of the quarter will be reflected on your next statement.

**Money Out** – Any in-service withdrawals, loans and distributions you made from your Plan account during the quarter.

**Performance Based Match Acct\*** – An annual discretionary performance-based company matching contribution, including investment earnings, paid to eligible participants in the first quarter of the following year, for Plan years 2006, 2007 and 2008.

**Personalized Rate of Return** – The overall performance of your Plan account for a stated period of time, factoring in the change in unit/share value of the investment funds you have elected for your Plan account as well as contributions and withdrawals, changes to your contribution rate and the reinvestment of any earnings during that time period.

**Pre-1987 After-Tax Account\*** – Your after-tax contributions made prior to 1987, including investment earnings.

**Profit Sharing Prior Plan Acct\*** – Profit sharing contributions made under a prior merged plan, including investment earnings.

**QMAC\*** – Qualified matching contributions made under a prior merged plan, including investment earnings.

**QNEC Account\*** – Qualified non-elective contributions made to your Plan account by the employer, including investment earnings.

**Rollover Account\*** – The value of contributions you made from another employer's tax-qualified plan, section 403(b) plan, governmental section 457(b) or conduit Individual Retirement Account (and earnings).

**Roth 401(k) Account\*** – Your Roth 401(k) contributions, including Roth 401(k) catch-up contributions, if you are eligible, including investment earnings.

**Rollover Roth Account\*** – Includes your direct rollover of Roth 401(k) contributions and investment earnings.

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**Safe Harbor Match\*** – Safe Harbor matching contributions, including investment earnings, made under a prior merged plan.

**Ticker Symbol** – The ticker symbol used for publically traded investments in the stock market. The ticker symbols are for the MMC Stock Fund and any mutual fund investment in the Plan.

**Transfers** – Changes you made during the quarter to move all or a portion of your Plan account balance from one investment option to other investment options or changes you made to adjust the way your total Plan account balance is invested among the Plan investment options that you selected. This may also include an account balance transfer from the Marsh & McLennan Agency 401(k) Savings & Investment Plan to this Plan.

**#Units/Shares** – The number of units/shares of ownership in an investment as of a certain date, calculated by dividing the Amount by the Unit/Share Price.

**Units/Shares** – The number of units/shares of ownership in an investment at the end of the statement period.

**Unit/Share Price** – The unit value or share price of the fund as of a certain date.

**Vested Balance** – The non-forfeitable portion of your Plan account balance. Your vested balance includes the amount of any company contributions (and earnings) that are non-forfeitable as well as your own before-tax, Roth 401(k) and after-tax contributions (and earnings).

\* This account may include an account balance transferred from the Marsh & McLennan Companies 401(k) Savings & Investment Plan.