

SUMMARY ANNUAL REPORT

For Marsh & McLennan Companies, Inc. Group Benefits Plan

This is a summary of the annual report of the Marsh & McLennan Companies, Inc. Group Benefits Plan, EIN 36-2668272, Plan No. 503, for period January 01, 2016 through December 31, 2016. 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). Marsh & McLennan Companies, Inc. has committed itself to pay all valid claims for benefits under the Best Doctors and Healthyroads programs that are incurred under the terms of the plan.

Insurance Information

The plan has contracts with Hyatt Legal Plans, Inc., National Union Fire Ins. Co. of Pittsburgh, PA, Vision Service Plan, Cigna Health and Life Insurance Co. and Affiliates, Metropolitan Life Insurance Company, and Hartford Life and Accident to pay health, vision, life insurance, long-term disability, indemnity, legal, and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$5,665,646.

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, write or call the office of Marsh & McLennan Companies, Inc. Benefits Administration Committee, who is Plan Administrator, in care of Global Benefits, Marsh & McLennan Companies, 121 River Street, 3rd 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 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., Global Benefits, 121 River Street, 3rd 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