



## **Marsh & McLennan Companies, Inc. Cash Bonus Award Voluntary Deferral Plan Statement Definitions**

Your account statement is designed to keep you updated on your Marsh & McLennan Companies, Inc. Cash Bonus Award Voluntary Deferral Plan (Plan) account. All quarterly account statements will be 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 this statement.

**Credits/Fees** – This may include short-term trading fees and redemption fees.

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

**Money In** – Currently, you are not permitted to make deferrals under this plan; the dollar value will always be zero.

**Money Out** – Any withdrawals and distributions made from your Plan account during the quarter.

**Personalized Rate of Return** – The overall performance of your Plan account for a stated period of time, factoring in the change in share value of the notional investment funds you have elected for your Plan account as well as deferrals, credits, withdrawals, and the reinvestment of any notional earnings during that time period.

**Ticker Symbol** – The ticker symbol used for publically traded investments in the stock market.

**Transfers** – Changes you made during the quarter to move all or a portion of your Plan account balance from one notional investment option to other notional investment options or changes you made to adjust the way your total Plan account balances is notionally invested among the Plan notional investment options that you selected.

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

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

**Vested Balance** – The non-forfeitable portion of your Plan account balance.