



## **Marsh & McLennan Companies Supplemental Savings & Investment Plan Statement Definitions**

Your statement is designed to keep you updated on your Marsh & McLennan Companies Supplemental 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://mmcglobal.sharepoint.com/sites/colleagueconnect>). Go to **Pay & Benefits**, and click **My Pay & Benefits**, and select **Benefits Handbook** under Helpful links. If terminated, go to <https://careers.mmc.com/global/en/us-benefits> and click on **Benefits Handbook**.

**Before Tax J&H Account** – Credits to your account if you are a former Johnson & Higgins participant, including investment earnings.

**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.

**J&H Company Match Account** – Company matching credits to your account if you were a Johnson & Higgins participant, including investment earnings.

**Money In** – Any deferrals and company matching credits made to your Plan account during the quarter.

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

**Performance Based Post 2004** – An annual discretionary performance-based company matching credit, 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 notional investment funds you have elected for your Plan account as well as deferrals, credits, installment distributions and the reinvestment of any notional earnings during that time period.

**Post 2004 Add'l Co Match Acct** - The additional 28<sup>1</sup>/<sub>3</sub>% company matching credits on the first 6% you deferred after December 31, 2004, and prior to January 1, 2006, including investment earnings.

**Post 2004 Fixed Company Cont** – The fixed company credit of 4% of your eligible base pay limited to amounts over the Internal Revenue Service limit on compensation made to your Plan account, if eligible, beginning January 1, 2017, including investment earnings.

**Post 2004 Before Tax Account** - Your deferrals to your account after December 31, 2004, including investment earnings.

**Post 2004 MMC Company Match** - Company matching credits to your Plan account after December 31, 2004, including investment earnings.



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**Pre 2005 Add'l Co Match Acct** – The additional 28<sup>1</sup>/<sub>3</sub>% company matching credits on the first 6% you deferred prior to December 31, 2004, including investment earnings.

**Pre 2005 Before Tax Account** – Your deferrals to your account prior to December 31, 2004, including investment earnings.

**Pre 2005 MMC Co Match Account** - Company matching credits to your Plan account prior to December 31, 2004, including investment earnings.

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

**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 balance 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 Value.

**Unit/Share Value** – 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.