

## YOUR 2015 ANNUAL ENROLLMENT MATERIALS WILL ARRIVE SOON

Dear Colleague,

At Marsh & McLennan Companies, we want you to take an active role in preparing for and building your financial future. In support of our commitment to your total wellbeing, we invite you to participate in the **Marsh & McLennan Companies Supplemental Savings & Investment Plan** (MMC Supplemental Savings & Investment Plan) for the 2015 plan year as part of your long-term savings strategy.

As an eligible participant for the MMC Supplemental Savings & Investment Plan for the 2015 plan year, your opportunity to enroll is coming soon.

### ENROLLMENT DATES

If you'd like to participate in the MMC Supplemental Savings & Investment Plan for the 2015 plan year, you must enroll during the Annual Enrollment period, **beginning Monday, November 24, 2014, at 9 a.m. Eastern time, and ending Friday, December 12, 2014, at 4 p.m. Eastern time.**

Even if you currently participate in the MMC Supplemental Savings & Investment Plan, you **must** actively enroll for 2015 if you want to continue participating.

### WHAT'S NEW FOR 2015

This year, there are several changes that may affect your participation in the MMC Supplemental Savings & Investment Plan.

- **The Internal Revenue Service (IRS) Limits Are Changing for Tax-Qualified Plans Such as the Marsh & McLennan Companies 401(k) Savings & Investment Plan (MMC 401(k) Plan)**

The IRS has increased the limit on compensation eligible for consideration under the MMC 401(k) Plan to \$265,000. The IRS limit on the amount a participant can contribute (sum of before-tax and/or Roth 401(k) contributions) to the MMC 401(k) Plan has increased to \$18,000 for 2015 (\$24,000 if you will be age 50 or older by December 31, 2015, and therefore eligible to make \$6,000 in catch-up contributions).

- **Expense and Investment Notices Available**

The legally required annual Expense and Investment Notices detailing information about the investments, fees, and expenses associated with participating in the MMC 401(k) Plan and Mercer HR Services Plan became available in June 2014.

- **Colleague Connect**

Colleague Connect, the new enterprise-wide intranet, was launched on September 8, 2014. It replaced both MConnect and PeopleLink.

- **Fund Change**

On November 17, 2014, the BlackRock LifePath Index 2015 Fund merged into the BlackRock LifePath Index Retirement Fund in the Marsh & McLennan Companies 401(k) Savings & Investment Plan and the Mercer HR Services Retirement Plan.

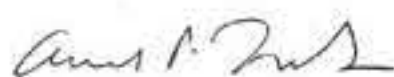
### ADDITIONAL FINANCIAL EDUCATION

We realize that participating in the MMC Supplemental Savings & Investment Plan can be a complex topic. Before making any financial decisions, you may wish to consult with a tax or financial planning advisor.

During Annual Enrollment, financial planners from **The Ayco Company, L.P.** — a leading provider of financial education — will be available to assist you. To speak to an Ayco financial planner, please call the Employee Service Center at +1 866 374 2662. These services are provided by the Company at no cost to you.

The Ayco Company, L.P. is not affiliated with Mercer, LLC or Marsh & McLennan Companies, Inc. (and its direct and indirect subsidiaries), which do not provide investment advice.

Sincerely,



Alexander P. Voitovich  
Executive Director, Global Benefits

*Investors should carefully consider the investment objectives, risks, charges, and expenses of an investment option or fund before investing. For a prospectus and, if available, a summary prospectus or offering statement, if applicable for the fund or investment option, or for a fund fact sheet containing this and other information about any investment option or fund in the plan, call +1 866 374 2662 or go to **Colleague Connect** (<https://colleagueconnect.mmc.com>), click **Career & Rewards** and select **Career & Reward Forms/Documents** under Resources. Then click **MMC Supplemental Savings & Investment Plan** under Investment & Retirement. Read the prospectus and, if available, a summary prospectus or offering statement, if applicable for a fund or investment option, and a fund fact sheet carefully before making any investment decisions.*

*You assume the responsibility for the notional investment choices you make for your account with this type of plan. For further information on notional investments, you may wish to consult an independent investment advisor. Investing involves risk, including the risk of loss.*

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### 2015 ENROLLMENT INFORMATION

You will find complete details on the MMC Supplemental Savings & Investment Plan — including specific enrollment instructions — in a package that is being mailed to your address on file. It contains the 2015 Annual Enrollment guide, a personalized letter with your current contribution rates for the MMC 401(k) Plan and deferral rates for the MMC Supplemental Savings & Investment Plan and **MMC Supplemental Savings & Investment Plan Beneficiary Designation Form**, as applicable. If you do not receive this package by December 1, 2014, please contact the Employee Service Center at +1 866 374 2662, any business day, from 8 a.m. to 8 p.m. Eastern time.

You can also find detailed information about the MMC Supplemental Savings & Investment Plan in the Benefits Handbook.

Go to **Colleague Connect** (<https://colleagueconnect.mmc.com>), click **Career & Rewards** and select **Benefits Handbook** under Resources.

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AT WORK**