YOUR GUIDE TO FINANCIAL ENGINES

THE RETIREMENT HELP YOU MAY NEED TO PURSUE THE RETIREMENT YOU WANT.
RETIREMENT HELP FROM THE EXPERTS

Marsh & McLennan Companies has selected Financial Engines — a leading independent investment advisor — to help you improve your retirement outlook. **This guide is designed to answer the most frequently asked questions about Financial Engines and help you better understand how to take advantage of their services.**

We encourage you to:

1. Read this guide to gain a greater understanding of Financial Engines’ features and services — for example, Online Advice, Professional Management, and Personal Advisor — and learn which may be most appropriate for you.

2. Learn more, if you are an active participant go to Colleague Connect ([https://colleagueconnect.mmc.com](https://colleagueconnect.mmc.com)) and select Career & Rewards and click Transamerica under Tools. If you are a terminated participant, go to Connect ([https://connect.mmc.com](https://connect.mmc.com)), select a region and click Transamerica.

3. Keep a copy of this guide for your records and future reference.

Whether you’re a do-it-yourself investor or prefer to partner with an expert to create and implement an investment strategy for you, Financial Engines offers a solution that may help you become more financially prepared for retirement. With Financial Engines, a better retirement may be within reach.

YOUR RETIREMENT EVALUATION HELPS YOU GET STARTED

Financial Engines will send you, on an annual basis, a personalized Retirement Evaluation. Your evaluation will be specific to your Marsh & McLennan Companies defined contribution plan account(s) if you are eligible for and have an account balance in any of the following plans:

- Marsh & McLennan Companies 401(k) Savings & Investment Plan.
- Marsh & McLennan Agency 401(k) Savings & Investment Plan.
- Marsh & McLennan Companies Supplemental Savings & Investment Plan.
- Marsh & McLennan Companies Inc. Cash Bonus Award Voluntary Deferral Plan.

To get started now, if you are an active participant go to Colleague Connect ([https://colleagueconnect.mmc.com](https://colleagueconnect.mmc.com)) and select Career & Rewards and click Transamerica under Tools. If you are a terminated participant, go to Connect ([https://connect.mmc.com](https://connect.mmc.com)), select a region and click Transamerica.
ABOUT FINANCIAL ENGINES

Cofounded in 1996 by Nobel Prize-winning economist Bill Sharpe, Financial Engines works with America’s leading employers and retirement plan providers to make retirement help available to millions of American workers. Financial Engines is a leading provider of independent investment advisory services for participants in company-sponsored defined contribution retirement plans. Through an agreement with the plans’ recordkeeper, Financial Engines helps plan participants with their overall retirement picture by offering personalized retirement planning advice. To meet the needs of different investors, Financial Engines offers Online Advice, Professional Management, and Personal Advisor, further described in this guide. Additional information can be found at www.FinancialEngines.com.

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ALL ABOUT THE RETIREMENT EVALUATION

1. What salary data is used to create my Retirement Evaluation?
If you are an active participant and have an account balance, your Retirement Evaluation will provide an analysis of how successfully you are saving and investing in your Marsh & McLennan Companies defined contribution plan account(s) and taking advantage of company matching contributions available to you. For the purposes of the Retirement Evaluation, Financial Engines will use your base pay. Since some of the subsidiaries of Marsh & McLennan Companies may use a different definition of eligible base pay — such as the Marsh & McLennan Agency 401(k) Savings & Investment Plan — you may access Financial Engines through Colleague Connect (https://colleagueconnect.mmc.com) to update your account to reflect the actual definition of eligible base pay for this plan, if you are an active participant.

2. How does Financial Engines treat savings recommendations?
Specific savings recommendations are provided with all three services: Online Advice, the Professional Management program and Personal Advisor. The services provide an analysis that helps you determine if you are saving appropriately, encourages you to consider and explore contribution changes and shows you how savings decisions impact your retirement income forecast. It will also make suggestions on how to be sure to receive or optimize your employer match. The savings analysis you receive from Financial Engines reflects only before-tax savings contributions and catch-up contributions, if eligible. Other contribution types, such as after-tax and Roth, are not used in their analysis. Financial Engines focuses on before-tax savings contributions that can effectively build long-term savings for most people.

3. With Financial Engines, how is my retirement income goal expressed? How can Financial Engines help me calculate my disposable income in retirement?
Financial Engines shows you a realistic annual income forecast that starts at retirement and could last for your lifetime. Financial Engines assumes that in retirement, you’ll need about 70% of your projected pay in the year you retire. Call +1 800 601 5957 to speak with a Financial Engines advisor to learn more about the methodology used. And if there’s a gap between your goal and the amount you’re on track to receive, a Financial Engines advisor can talk with you about ways to close the gap.

4. I’m invested in a target date fund. How does Financial Engines handle this type of fund?
Target date funds (TDFs) are a popular, convenient way to get a well diversified portfolio. A TDF rebalances itself over time to help provide an appropriate risk level for your age and projected retirement. If you’re >95% invested in an appropriate TDF you will get a green light in your Retirement Evaluation. However, if you have additional assets outside your 401(k) set aside for retirement, or you have <95% of your 401(k) in a TDF, a Financial Engines advisor may be able to find you a more suitable investment. Misuse of TDF’s can lead to performance loss over time, so you may be advised to transition out of a TDF as part of your customized Online Advice, Professional Management or Personal Advisor strategy.

5. How does Financial Engines keep my information secure and private?
Security
Financial Engines maintains an information security program which is described here: corp.financialengines.com/gf/mmc/securityprogram.pdf. Please read Financial Engines’ security program carefully. We have required Financial Engines to implement and maintain reasonable and appropriate safeguards to protect the information we provide them. If you have questions about Financial Engines’ privacy or security practices, please call +1 800 601 5957 and speak with a Financial Engines advisor.

Privacy
In order to enable investment advisory services on an ongoing basis, Financial Engines receives encrypted participant data from the plans’ recordkeeper. Financial Engines may also receive information furnished by plan participants regarding outside investment accounts. Financial Engines’ privacy policy (https://legaldocs.financialengines.io/Master/OnlinePrivacyStatement.pdf) explains how Financial Engines protects the privacy of plan participants’ personal and financial data as a “financial institution” within the meaning of Regulation S-P, Privacy of Consumer Financial Information, issued by the Securities and Exchange Commission (“Reg S-P”). Please note that Financial Engines explains when participant information may be disclosed to a third party in limited circumstances, e.g., with the permission of the individual, if Financial Engines is required or authorized by law to disclose such information, or if Financial Engines needs to share such information with companies who work with Financial Engines or on Financial Engines’ behalf to provide a product or service requested by the participant or to maintain or service the participant’s Financial Engines account.
Opting out
If you do not want to receive future mailings from Financial Engines regarding your plan account(s), you can call Financial Engines at + 1 800 601 5957 and ask to be placed on the “do not mail” list. Your request may take about three weeks to become effective. However, you may still receive communications that are required by applicable law or by Marsh & McLennan Companies, such as notifications that are required to be sent to plan participants (for example, to comply with a subpoena or regulatory requirement, or to protect against fraud or illegal activity).

6. I don’t know anything about investments. How can I be sure that Financial Engines will make the right choices for me?

Financial Engines is your employer sponsored retirement investment advisor. Their job is to help you reach the future you want for yourself and your loved ones. They don’t sell investments or make commissions and as a fiduciary, they always act in your best interests.

Financial Engines services are designed to optimize your investment mix and help you reach your retirement goals. They start by helping you set a risk level appropriate for your age and plans to retire. Thousands of simulations are then run, producing a mix of investments designed to deliver a diversified investment portfolio that’s unique to you.

Of course, no investment advisor can guarantee results. But with Financial Engines, you’ll get a personalized retirement plan designed to help maximize your potential income at a risk level that’s right for you.

7. Are the Financial Engines’ services available to participants living outside the United States?

No. Financial Engines is subject to the Investors Act of 1940, which is not recognized outside the US. Participants with an address outside the US are not eligible for the Professional Management program or Personal Advisor; however, you can access the Online Advice service through Colleague Connect (https://colleagueconnect.mmc.com) if you are an active participant or Connect (https://connect.mmc.com), if you are a terminated participant. For additional information on the Online Advice service refer to the “Online Advice” section of this guide.

8. How do I access Financial Engines’ services?

Active participants can go to Colleague Connect (https://colleagueconnect.mmc.com) and select Career & Rewards and click Transamerica under Tools.

Terminated participants can go to Connect (https://connect.mmc.com), select a region and click Transamerica.

ONLINE ADVICE

9. What is the Financial Engines Online Advice service?

The Online Advice service is designed for eligible plan participants who are confident in making investment decisions on their own and monitoring their accounts over time. With Online Advice, you can explore scenarios and fine-tune an investment strategy. You can model different contribution rates, risk preferences, and retirement ages, and you can also enter other retirement accounts for consideration in your overall advice strategy. Online Advice provides specific recommendations, personalized to your goals. It is up to you to execute the recommendations, which is made easy through the connection with your plans’ website.

10. How does Online Advice work?

The first time you visit the Online Advice site, your defined contribution plan account(s) data will be pre-populated and you are taken through a web-based interactive retirement planning experience that starts with you personalizing your plan so that Financial Engines can give you an estimate of how much retirement income the current strategy might provide. You are prompted to include other outside accounts, such as spousal accounts, Individual Retirement Accounts (IRAs), or brokerage assets that are earmarked for retirement so that the service considers the full household retirement portfolio. Next, the Online Advice service provides recommendations for improvement in the areas of savings, investment mix, risk, retirement age, and retirement income goals.

11. How much does the Online Advice service cost?

Online Advice is available at no additional cost to you.

12. Can I make transactions through Online Advice at any time?

Online Advice is available 24 hours a day, seven days a week; however, the cutoff time to have a transaction take place on the same day is 3:15 pm ET. Any fund transfers and fund reallocation changes made after 3:15 pm ET will take place on the next business day.
13. If I have access to insider information, can I still use the Online Advice service and make changes to my stock holdings?

All participants are required to comply with the Company’s “Securities Trading by Colleagues” Policy, which prohibits colleagues from buying and selling stock while in possession of material, non-public information. In addition, participants who are Restricted Colleagues as defined in the Policy are prohibited from buying and selling securities of Marsh & McLennan Companies (including securities held in stock, employee benefit, and deferred compensation plans) during four quarterly “blackout” periods each year. For additional information, please see the Company’s Policy, available at http://integrity.mmc.com/policy-hub/trading-securities-ethically.

14. You refer to the Online Advice service as a tool with unlimited access; will I have access to someone if I need immediate help?

Of course. Advisors are available to help you. Call +1 800 601 5957 weekdays from 9:00 am to 9:00 pm ET.

15. What is the Financial Engines Professional Management program?

The Professional Management program is a fee-based, discretionary, personalized asset management program designed for eligible plan participants who prefer to have their account(s), including IRAs, managed for them. Included in the service are the following features:

- Customized, prudently invested portfolios.
- Ability to personalize for risk, retirement age, and outside accounts.
- Ongoing management and regular monitoring of accounts.*
- Quarterly, printed Retirement Updates.
- Access to advisors.

* With the exception of the Marsh & McLennan Companies Supplemental Savings & Investment Plan (SSIP) and the Marsh & McLennan Companies Inc. Cash Bonus Award Voluntary Deferral Plan (CBAVDP).

16. How does Professional Management work?

The Professional Management program may be a better choice if you prefer to have your defined contribution plan account(s) managed for you by a team of independent investment advisors. Professional Management is available to all eligible plan participants, but can be especially helpful if you’re not an active “hands-on” investor because you might have an account that is inadequately diversified,* or at an inappropriate risk level considering your retirement horizon.

Financial Engines researches the investment options and creates a custom strategy for you out of the investment options available in the defined contribution plan(s). Upon signing up for Professional Management, you receive a Retirement Plan that can be further personalized. You can call the Financial Engines Investment Advisor Center and provide additional information about your desired retirement age, risk tolerance, company stock preference, and additional retirement assets you would like to be considered.

For Professional Management members, Financial Engines will take care of the investment allocation functions of your defined contribution plan account(s), which will save you time and provide assurance that the account is being monitored and managed by professionals on your behalf. Financial Engines makes changes to your investments
as needed and monitors the account on an ongoing basis. In addition, Financial Engines will keep you informed along the way with quarterly printed Retirement Updates, and Financial Engines advisors will be available by phone to answer your questions.

*Diversification does not guarantee a profit or protect against a loss in declining markets.

17. How will Financial Engines manage my defined contribution plan account(s) investments if I sign up for the Professional Management program?

Financial Engines uses the available investment options in your plan(s), including any other accounts or assets outside your plan that you tell us about, to create an appropriate investment strategy for you. Then they put that strategy into action by managing the investment transactions in your defined contribution plan account(s).

Your transition into the program and ongoing management of your account will include:

- Gradually implementing plan account investment transactions during the transition phase, lasting between three and six months.
- Reducing risk as retirement approaches.
- Rebalancing to your targeted portfolio as needed.
- Reviewing fund performance monthly.
- Updating the strategy based on plan changes and new investment options.

18. How does Professional Management handle Marsh & McLennan Companies’ company stock?

In general, Financial Engines — like most financial advisors — recommends maintaining a diversified portfolio rather than maintaining a high concentration in company stock. The personalized Retirement Plan provided to new Professional Management members will specify the level of company stock. Often, this reduces company stock to a low percentage or even to zero. If you wish to hold more company stock than the Retirement Plan shows, you should call the Financial Engines Investment Advisor Center at +1 800 601 5957 on business days from 9:00 am to 9:00 pm ET. You can specify a maximum company stock level of up to 20% of your total portfolio. Reducing your company stock holdings typically happens gradually over a number of weeks or months.

19. If I sign up for Professional Management, will I be notified prior to rebalancing transactions?

No. You will receive a detailed Retirement Plan from Financial Engines after you sign up for Professional Management. Typically, you’ll have about two weeks to review that plan and call the Financial Engines Investment Advisor Center with any questions before Financial Engines begins the work of rebalancing your portfolio. To help you stay informed, Financial Engines will mail you an update every quarter, and you will continue to receive transaction confirmation statements from the plans’ recordkeeper, Transamerica Retirement Solutions, LLC (Transamerica). If you decide you want more control over each individual transaction, you may want to consider Online Advice, where it is up to you to put your investment recommendations into action.

20. Can I make transactions if I signed up for Professional Management?

No, once you sign up for Professional Management your account is being monitored and managed by professionals on your behalf at Financial Engines. As long as you are signed up for Professional Management, you cannot make any future investment direction elections or fund reallocations on your own.

21. What is the Professional Management with Income+ program?

Income+ is an optional feature of Professional Management. It is designed to position your account to generate steady income in retirement.

22. How does Professional Management with Income+ differ from the regular Professional Management program?

Income+ is an option for people who may use their defined contribution plan account(s) as a source of income in retirement. With Income+, Financial Engines seeks to manage the investments in the account(s) to help protect your retirement savings for the future.
23. How much does the Professional Management program cost?
See below for our annual Professional Management program fee schedule.

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $100,000</td>
<td>0.30%</td>
</tr>
<tr>
<td>Amount from $100,001 through $250,000</td>
<td>0.25%</td>
</tr>
<tr>
<td>Amount over $250,000</td>
<td>0.15%</td>
</tr>
</tbody>
</table>

The annual program fee for Professional Management is paid quarterly, in arrears, based on the average of the managed account balances at the end of each calendar month for the applicable quarter. 401(k) balances and IRA balances are not aggregated for purposes of calculating the Professional Management fees. Below are some examples:

**ACCOUNT BALANCE**

**Example account balance: $100,000**

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Approximate Quarterly Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $100,000</td>
<td>$100,000 × 0.0030 = $300.00</td>
</tr>
<tr>
<td>Total</td>
<td>$75.00</td>
</tr>
</tbody>
</table>

**Example account balance: $200,000**

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Approximate Quarterly Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $100,000</td>
<td>$100,000 × 0.0030 = $300.00</td>
</tr>
<tr>
<td>Amount over $100,000</td>
<td>$100,000 × 0.0025 = $250.00</td>
</tr>
<tr>
<td>Total</td>
<td>$137.50</td>
</tr>
</tbody>
</table>

**Example account balance: $300,000**

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Approximate Quarterly Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $100,000</td>
<td>$100,000 × 0.0030 = $300.00</td>
</tr>
<tr>
<td>Amount from $100,001 through $250,000</td>
<td>$150,000 × 0.0025 = $375.00</td>
</tr>
<tr>
<td>Amount over $250,000</td>
<td>$50,000 × 0.0015 = $75.00</td>
</tr>
<tr>
<td>Total</td>
<td>$187.50</td>
</tr>
</tbody>
</table>

*Quarterly fee examples are for illustrative purposes only. For a personalized fee estimate based on your current account balance, call +1 800 601 5957 to speak with a Financial Engines advisor. Professional Management fees are charged in the manner and frequency detailed in the supplement to the Professional Management program Terms and Conditions.

24. How much does the Professional Management with Income+ program cost?
There is no additional cost to add the Income+ feature to the existing Professional Management program. The Professional Management program fee remains the same.

25. Who can I call about the Professional Management fee as it relates to my account balance(s)?
For a personalized fee estimate based on your account balance(s), you can call a Financial Engines advisor at +1 800 601 5957 on business days from 9:00 am to 9:00 pm ET.

26. Do any of my fees for Professional Management go to Marsh & McLennan Companies, Inc.?
No. Marsh & McLennan Companies does not receive any payments from Financial Engines for providing the services to eligible plan participants.

27. Do any of my fees for Professional Management go to the plans’ recordkeeper, Transamerica?
No. The program fee for Professional Management is paid to Financial Engines. This allows Financial Engines to maintain its independence.

28. How do I cancel membership in Professional Management?
You may cancel your participation in the Professional Management program at any time without penalty by calling a Financial Engines advisor at +1 800 601 5957. Once the Financial Engines advisor has entered the cancellation request and provided a confirmation number it will be sent to the plans’ recordkeeper for processing. Access to your account(s) will be restored typically within 24 to 48 hours and you will again be able to direct the investment of your account(s).

In the event of a cancellation, program fees will only be charged on a prorated basis to the effective date of the cancellation. If you cancel within five business days of enrollment, you will receive a full credit to your account of any program fee paid. Please note that until you direct otherwise, your plan account assets and contributions will remain in the investments and allocations in place at the time of cancellation, subject to market movements.

29. Is the toll-free line for speaking with an Financial Engines advisor open on the weekends or after 5 p.m.?
Financial Engines advisors are available to answer any Professional Management program questions you may have at +1 800 601 5957 on business days from 9:00 am to 9:00 pm ET. The Financial Engines Investment Advisor Center is closed on weekends and holidays.
30. What is the Financial Engines Personal Advisor service?

The Personal Advisor service is a fee-based, discretionary option for plan participants who desire the personalized help of a dedicated advisor to handle their entire financial picture. Beyond Professional Management and retirement planning, a personal advisor will provide whole-life planning; helping you and your spouse or partner pursue both your retirement goals and total financial security. Managing your portfolio can be a time-consuming, complicated task. But with Personal Advisor, you’ll have someone that takes care of everything for you.

Personal Advisor includes:

- A dedicated advisor who will get to know you, your goals and the details of your unique financial situation
- A comprehensive financial plan for all of your accounts and sources of income, including those of a spouse or partner
- Ongoing, one-on-one reviews of your plan so adjustments can be made as your needs and goals evolve
- Ongoing management and monitoring of your plan account(s)

31. How does Personal Advisor work?

Personal Advisor is just like it sounds: It’s you, or you and your spouse or partner, plus one specific advisor whom you work with exclusively. Your advisor is your financial partner: someone who knows you and understands your personal goals, like paying off college debt, saving for your kids’ education or buying a home – not just retirement. You work with them to accomplish as many of those goals as realistically possible.

32. How does Personal Advisor work?

Based on your savings, goals and income, your advisor will develop and deliver a comprehensive financial plan. It includes a personalized analysis of your retirement readiness, recommendations for changes you can make to meet your goals and individualized educational components – such as information on long-term care, tax planning, college savings and debt management. Working with you, your advisor will also regularly update your Comprehensive Financial Plan as your goals and circumstances change.

Call whenever you’d like

Your advisor is always available to you to discuss your Plan, management of your accounts, retirement and income planning, questions you have generally about the Personal Advisor service – anything that could affect your financial future.

Personal Advisor gives you:

- A financial advisor to handle your whole financial life
- Help planning for Social Security and retirement
- A plan to help make your financial goals real

33. How much does Personal Advisor cost?

Financial Engines charges a fee based on your assets under management. And Financial Engines advisors never charges commissions so you can always count on them to serve your best interests. See the chart below for more information.

PERSONAL ADVISOR BALANCE INCLUDES 401(K), IRA AND TAXABLE ACCOUNTS

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $250,000</td>
<td>0.90%</td>
</tr>
<tr>
<td>Amount over $250,000</td>
<td>0.85%</td>
</tr>
</tbody>
</table>

The annual program fee for Personal Advisor is paid quarterly, in arrears, based on the average of the managed account balances at the end of each calendar month for the applicable quarter. Note, a $900 minimum annual fee applies for Personal Advisor. The $900 is applied at $225 per quarter if the Personal Advisor balance for an applicable quarter does not result in a Personal Advisor fee of more than $225, and is deducted after the end of each applicable quarter and prorated across Personal Advisor Member managed accounts. Below are some examples:

**ACCOUNT BALANCE**

**APPROXIMATE QUARTERLY FEE**

**Example account balance: $250,000**

| $250,000 | $250,000 × 0.0090 = $2,250 | $562.50 |

**Example account balance: $350,000**

| First $250,000 | $250,000 × 0.0090 = $2,250 | $562.50 |
| Amount over $250,000 | $100,000 × 0.0085 = $850 | $212.50 |
| **Total** | **$775.00** |  |

**Quarterly fee examples are for illustrative purposes only. For a personalized fee estimate based on your current account balance, call +1 800 601 5957 to speak with a Financial Advisor.**
Engines advisor. Personal Advisor fees are charged in the manner and frequency detailed in the supplement to the Terms and Conditions.

34. How do I cancel the Personal Advisor service?
There are no cancellation or termination fees. You may cancel your participation in the Personal Advisor program at any time without penalty. Simply contact your dedicated advisor.

35. How do I get started with Personal Advisor?
Call 1+800 601 5957 to speak with an advisor. They’ll work with you in-person or over the phone to get to know you, your financial goals and plans for the future. Then they’ll develop a comprehensive, complimentary financial plan just for you. Have Financial Engines execute and manage the plan by signing up. From there you’ll work with your dedicated advisor to help achieve all your financial goals.

36. How does Personal Advisor differ from Professional Management?
With Personal Advisor, you have a relationship with a dedicated advisor who handles your entire financial picture, not just retirement. No matter what your financial goals – paying down debt, saving for kids’ college or buying a home – your dedicated advisor can help you meet them.

You might prefer Personal Advisor if:
• You think that having a comprehensive financial strategy makes sense for your current asset level and timeline to retirement.
• You have many short-and long-term financial goals for yourself and your family.
• You want a retirement income plan to help you use your money in retirement, pay less in portfolio taxes, and optimize your Social Security claiming strategy.
• You’d like a financial advisor to handle your entire financial situation and manage the details.

37. Can I get advice on outside accounts?
Yes, all participants may receive advice on outside tax-deferred accounts through a service called Total Retirement Advice through the Online Advice service and the Professional Management program. Through this service, you can receive:

• Specific fund-level investment advice and a retirement income forecast on an unlimited number of tax-deferred accounts (including spousal accounts, IRAs, and any previous 401(k) plans you may have).

Online Advice users can connect other retirement benefits and accounts with a few clicks, and then see a more complete retirement forecast and specific investment recommendations for those connected accounts.

Professional Management members can speak with a Financial Engines Investment Advisor Representative and get investment advice for other retirement accounts. Even if you add outside accounts and get advice on them, the program fee will only be based on the assets managed in your defined contribution plan account(s) and, if selected, any assets managed in your IRA(s).

38. What types of outside accounts can I add?
Professional Management members and Online Advice users can add any outside accounts that are meant to be used for retirement in order to get a clearer picture of their retirement income forecast. Those accounts would include money market accounts, IRAs, your spouse/partner’s retirement accounts, and any 401(k) plan(s) at a previous employer(s). Not only can these accounts be taken into consideration when Financial Engines develops its advice for you, but you can also receive advice on your tax-deferred accounts at no additional cost. Does not apply to IRAs if added to the Professional Management program account.
39. Why should I include all of my outside accounts?
By including your outside accounts, you can see the “big picture” of your finances — all in one place — and your investment strategy will adjust to consider your total portfolio. You can get a more realistic retirement income forecast, since it will be based on all your linked accounts, and you can conveniently track all your linked retirement accounts on your Financial Engines dashboard.

40. I participate in the Marsh & McLennan Companies Supplemental Savings & Investment Plan (SSIP) and the Marsh & McLennan Companies Inc. Cash Bonus Award Voluntary Deferral Plan (CBAVDP); can I get advice on those accounts as well?
Yes. Nonqualified plan balances — for example, those for the SSIP and CBAVDP — are prepopulated in the Online Advice service and Professional Management program. Financial Engines will include nonqualified benefits in your retirement income forecasts, incorporate them into advice provided through the Online Advice service, and consider nonqualified plan balances when constructing an optimized portfolio in the Professional Management program. If you use the Online Advice service, you can put the recommendations into effect.

If you are signed up for Professional Management, recommendations on nonqualified plans can be received by calling and speaking to a Financial Engines advisor. However, Financial Engines will not manage the nonqualified accounts for you, and you would need to make any recommended changes on your own by going to Colleague Connect (https://colleagueconnect.mmc.com), select Career & Rewards and click Transamerica under Tools.

41. Will Financial Engines change my contribution rate?
If you are an active participant, Financial Engines will give advice on a recommended contribution rate to help you reach your goals. If you are using the Online Advice service and would like to implement the contribution rate change, you can do so by clicking the Implement Plan button located in the lower right of your Retirement Income Forecast.

If you are signed up for the Professional Management program and are an active participant, Financial Engines will give you the recommended contribution rate. If you agree with the recommendation, you can change your rate by going to Colleague Connect (https://colleagueconnect.mmc.com), select Career & Rewards and click Transamerica under Tools.

42. How is advice handled when I have an account balance in more than one plan?
Financial Engines’ recommendations account for specific investment options available in each plan. Therefore, different plans may receive different recommendations that reflect investment opportunities specific to that plan. In cases where there are two plans with identical investment lineups, recommendations may differ between the two accounts, as Financial Engines takes into consideration initial portfolio allocations in each of those accounts into their optimization process, and look to minimize unnecessary turnover. It is also possible that slight differences in expense ratios could have some impact on optimal portfolio allocations across accounts.

It is important to note that Financial Engines is working to create age-appropriate diversified portfolios for the participant in aggregate across all accounts, and while there may be some differences in allocations across accounts, the portfolio as a whole is constructed to maximize the risk-adjusted returns and prudently manage risk levels for the participant.

43. If I leave Marsh & McLennan Companies, will I still be eligible to use Financial Engines’ services?
Yes. Financial Engines’ services are offered to all Marsh & McLennan Companies plan participants with an account balance in any of the defined contribution plans. However, if you take a total distribution of your plan account(s) after leaving the Company, you will no longer have access to Financial Engines.
This guide is intended only to present the highlights of the investment advice, professional management, and retirement income services to be provided by Financial Engines. Access the Financial Engines website (following the instructions in FAQ #8) for the detailed information about these services as offered by Financial Engines and for program fees, Terms & Conditions, and Financial Engines’ Privacy Policy. The Financial Engines website is an external website that is offered and maintained by Financial Engines; Financial Engines’ website is not maintained or controlled by Marsh & McLennan Companies, Inc. (MMC). MMC assumes no responsibility for the content, information, tools, links, and accuracy of this external website.

Your personal and financial data from the plan is provided from Transamerica, the plans’ recordkeeper, to Financial Engines through a secure and encrypted file.

You are responsible for making decisions that are best suited to your personal needs, preferences, and financial situation. Neither MMC nor Financial Engines guarantees any particular results and past performance is no guarantee of future results.

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