



MATCHING GIFTS TO EDUCATION PROGRAM

Marsh & McLennan Companies values education as one of its most important investments. The Matching Gifts to Education Program provides funding to educational institutions that are entrusted with nurturing the minds of our children and cultivating the talents and skills of our future workforce. The Program is designed to encourage the personal giving of employees and allows employees to request a corporate match of their gifts to eligible educational institutions. Below are the guidelines of the Marsh & McLennan Companies Matching Gifts to Education Program.

Eligible Donors

- Current salaried employees of Marsh & McLennan Companies and its subsidiaries located in the United States and Canada
- Approved spouses and domestic partners of qualified employees who have filed an Affidavit of Eligible Family Membership with Marsh & McLennan Companies Benefits
- Current members of the Board of Directors of Marsh & McLennan Companies and its operating companies

Eligible Institutions

- Public and private elementary and secondary schools.
- Institutions offering a 2-year or 4-year degree, including universities, colleges, graduate schools, technical institutions.
- Institutions must be located in the United States or in Canada.
- Institutions must be fully accredited by an accrediting agency recognized by the U.S. Department of Education. Public schools must be accredited by state educational agencies.
- Institutions must be recognized by the United States Internal Revenue Service as tax-exempt under section 501(c)(3) of the Internal Revenue Code or as an organization to which tax deductible contributions can be made as a registered charity with Revenue Canada Taxation.
- Gifts to parent teacher associations (PTAs) and parent teacher student associations (PTSAs).
- Alumni associations may be eligible provided they have tax-exempt status and are certified by the eligible educational institution with which they are affiliated.
- Non-athletic scholarship funds are eligible provided they are administered by an eligible educational institution.

Matching Gifts

Marsh & McLennan Companies will match gifts from a minimum of \$50 to a maximum aggregate of \$5,000 per employee per calendar year to eligible educational institutions on a dollar for dollar basis, including those gifts made individually or jointly with a spouse or domestic partner. A matching gift will be based on payments actually completed and not on pledges or commitments for future payments. The matching gift is for the unrestricted use of the receiving institution, although the donor may specify that his or her contribution be used for a designated purpose or project. The employee must indicate this designation on the matching gift application form.

Eligible Gifts

- Contributions must come from the personal assets of an eligible donor. Group gifts, gifts made through pooled income funds, charitable gift funds and donor advised funds are not eligible.
- Contributions can be in the form of cash, check, credit card charge or securities. If securities are given, they should be valued for matching purposes at their quoted market value at the close of trading on the day the gift is made.
- An application for a matching gift must be submitted to the recipient organization and received by Marsh & McLennan Companies within one year of the date of the gift to be eligible. Donors are responsible for checking the status of their submitted gift forms. Gift forms received by Marsh & McLennan Companies are noted in the employee's history at: www.easymatch.com/mmc.

Ineligible Gifts

- Gifts to pre-kindergarten institutions, such as nursery schools and child-care centers
- Gifts of property, goods or services
- Gifts to athletic funds, sports teams, broadcasting stations, student clubs, fraternities and sororities
- Gifts made for bequests, dues, subscription or membership fees, insurance premiums, tuition payments or payments in lieu of tuition and books.
- Gifts made for galas, dinners, luncheons, breakfasts, receptions, performances, auctions, raffles, and tickets to events including sports events and games.

Instructions

Requests for matching gifts may be submitted in one of two ways:

1. Online application via the Marsh & McLennan Companies Matching Gifts to Education Program website at www.easymatch.com/MMC. Access is available 24 hours daily.
2. Paper Submission. The employee completes Part A of this form and forwards it with the contribution to the educational institution. The educational institution completes Part B and returns the form to:
Marsh & McLennan Companies
Matching Gifts Program
P.O. Box 3468
Princeton, NJ 08543-3468

After verification that the gift has been received in accordance with Marsh & McLennan Companies program guidelines and that the institution qualifies for a matching gift, a check will be forwarded by Marsh & McLennan Companies to the institution identifying the employee as the applicant for the match. Matching gift forms are processed quarterly as follows:

Forms received by:	Matching gifts sent:
March 1	March 31
June 1	June 30
September 1	September 30
December 1	December 31

An annual statement will be sent to donors at the end of the first quarter of each year summarizing the previous year's account activity.

Contact Information

The Marsh & McLennan Companies Matching Gifts to Education Program website, www.easymatch.com/MMC, offers employees 24-hour-a-day access to their giving history, account status, eligible organizations, guidelines and printable forms. Questions can be addressed by calling toll free: (877) 427-4483, by fax: (609) 799-8019 or e-mail: mmc@easymatch.com

Administration

Marsh & McLennan Companies reserves the right to suspend, revise, revoke or terminate this program at any time without liability or notice, and reserves the right to request additional documentation from the donor and/or recipient organization. The interpretation, application, provision and administration of the program shall be determined by Marsh & McLennan Companies and its decision shall be final.

MARSH & McLENNAN COMPANIES MATCHING GIFTS TO EDUCATION PROGRAM APPLICATION

Part A: To be Completed by Donor

Complete this form and forward it with your gift to the educational institution you name below.
Do NOT fax or e-mail this form to the recipient institution. One form must be completed for each gift given.

Employee name

Date of gift (mm/dd/yy)

Name of co-donor, if applicable

Amount contributed

Amount to be matched

Employee Identification Number (This is a six-digit number)

If securities are given:

Name of Company: Marsh Oliver Wyman Marsh & McLennan
 Mercer Guy Carpenter Companies
(parent company)

Title of security

Office address

Number of shares

Share value

City

State

Zip

I confirm that this gift is a personal contribution and has been given in accordance with the terms and conditions of the Marsh & McLennan Companies Matching Gifts to Education Program. I understand that abuse or failure to comply may result in termination of my gift matching privileges and may lead to other disciplinary action.

Office telephone

Email Address

Full name of educational institution

Employee signature

Date

Gift designation, if any (e.g., law school, building campaign)

Part B: To be Completed by Educational Institution

Complete this section and mail the completed form to: Marsh & McLennan Companies Matching Gifts Program
P.O. Box 3468, Princeton, NJ 08543-3468.

Full name of educational institution

This is to certify that the gift described above was received and accepted by this institution as a charitable contribution and is in accordance with the terms and conditions of the Marsh & McLennan Companies Matching Gifts Program as described on the reverse side of this form.

Street address

City

State

Zip

Authorized signature

Federal Tax I.D. # (EIN#)

Printed name

Date

Telephone

Fax

Title

E-mail

Website address

This institution is accredited by:

Amount of gift received

Tax deductible gift amount

Date gift received (mm/dd/yy)