

SUMMARY ANNUAL REPORT

FOR MARSH & MCLENNAN COMPANIES, INC. GROUP BENEFITS PLANS

This is a summary of the annual report of the Marsh & McLennan Companies, Inc. Group Benefits Plans, EIN 36-2668272, Plan No. 511, for period January 1, 2006 through December 31, 2006. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Connecticut General Life Insurance Company, Hyatt Legal Plans, Inc., American International Life and Vision Service Plan to pay Legal, Long-term disability, Extended Acc. Death & Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2006 were \$4,372,448.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2006, the premiums paid under such "experience-rated" contracts were \$1,815,588 and the total of all benefit claims paid under these experience-rated contracts during the plan year was.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Marsh & McLennan Companies, Inc., 121 River Street 6th Floor, ATTN Alex Voitovich, Hoboken, NJ 7030-5723, (201) 284-4115.

You also have the legally protected right to examine the annual report at the main office of the plan (Marsh & McLennan Companies, Inc., 121 River Street 6th Floor, ATTN Alex Voitovich, Hoboken, NJ 7030-5723) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.