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Investment and Retirement MMC



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Investment and Retirement

Note: The 2008 versions of the MMC Retirement Program (including the MMC Retirement Plan*, MMC Benefit Equalization Plan and MMC Supplemental Retirement Plan) are in the process of being updated. To view 2007 versions of the MMC Retirement Plan, MMC Benefit Equalization Plan and MMC Supplemental Retirement Plan, use the links listed below.

The Company's investment and retirement plans are designed to help provide income for your retirement. You and your family will need the assurance of sound financial security during retirement. MMC gets you started by providing plans listed below.

The investment and retirement plans include:

- *The Stock Purchase Plan*
- *The 401(k) Savings & Investment Plan*
- *The Supplemental Savings & Investment Plan*
- *The MMC Retirement Plan, available at <http://mmcbenefits-handbook.mmcpeoplelink.com/Prod/2008/MMCUSRetirement-050306-Final.pdf>*

* Note: The Plan Administration Description (PAD) for the MMC Retirement Plan can be found at <http://mmcbenefits-handbook.mmcpeoplelink.com/Prod/2008/pad-MMMCUSRetirementPlanPAD-050506-Final.pdf>.

- *The Benefit Equalization Plan, available at <http://mmcbenefits-handbook.mmcpeoplelink.com/Prod/2008/BEP-Summary-050306-Final.pdf>*
- *The Supplemental Retirement Plan, available at <http://mmcbenefits-handbook.mmcpeoplelink.com/Prod/2008/SRP-Summary-050306-Final.pdf>*
- *The Mercer HR Services Retirement Plan*