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Wells Fargo ConSern Education
Program®
MMC



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Wells Fargo ConSern Education Program®

The Wells Fargo ConSern Education Program® offers flexible, affordable and convenient education financing for both private and federal loans. The ConSern program can be used to cover all education-related expenses including tuition, room and board (for both on- and off-campus students), books, fees, and even a personal computer.

The Program at a Glance

Program Feature	Highlights
How the Program Works	<ul style="list-style-type: none"> ▪ The Wells Fargo ConSern Education Program® benefit is a way to receive the financing you need to cover the cost of education for yourself or an eligible family member. ▪ You may apply anytime to the Wells Fargo ConSern Education Program® on or after your first day of employment if you are actively at work. ▪ See “How the Program Works” on page 2 for details.
Eligibility	<ul style="list-style-type: none"> ▪ You are eligible if you are an employee classified on payroll as a: <ul style="list-style-type: none"> – U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. or any of its subsidiaries) or are a retiree of MMC other than Kroll, Inc. or any of its subsidiaries) – U.S. regular, full-time employee of Kroll, Inc. or any of its subsidiaries. ▪ Your immediate and extended family members are also eligible for this program ▪ See “Eligibility for the Program” on page 2 for details.
Contact Information	<p>For more information, contact ConSern and identify yourself as a Marsh & McLennan Companies employee/retiree/family member.</p> <ul style="list-style-type: none"> ▪ Phone: (800) SOS-LOAN (767-5626), Monday - Friday from 8 a.m. to 10 p.m. and Saturday - Sunday from 8 a.m. to 5 p.m. Eastern time ▪ Website: http://www.consern.com (Password: SOSLOAN) ▪ MMC does not administer this program. Wells Fargo ConSern Education Program® decisions are final and binding.

Eligibility for the Program

Eligibility

You are eligible if you are an employee classified on payroll as a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (excluding Kroll, Inc. or any of its subsidiaries) or are a retiree of MMC or any subsidiary or affiliate of MMC (excluding Kroll, Inc. or any of its subsidiaries).

You are eligible if you are a U.S. regular, full-time employee of Kroll, Inc. or any of its subsidiaries.

Individuals classified on payroll as hourly or who are compensated as independent contractors are not eligible to participate.

Your immediate and extended family members (i.e., your mother, father, sister, brother, cousin, in-laws, children, grand-children, aunt, uncle, domestic partner, niece, nephews) are also eligible for this program.

In order to receive a loan from the ConSern Program, you must be a U.S. citizen OR a U.S. citizen must be a co-signer on the loan.

When Eligibility Ends

Eligibility to participate in the Wells Fargo ConSern Education Program® ends on the first of the following to occur:

- the date you terminate employment (and are not considered a retiree)
- the date you cease to be a salaried employee of MMC or any subsidiary or affiliate of MMC (excluding Kroll, Inc. and any of its subsidiaries)
- the date you cease to be a full-time regular employee of Kroll, Inc. and any of its subsidiaries
- the date the program is terminated
- the date of your death

However, all existing loans initiated under this program must still be repaid according to the terms of the loan.

How the Program Works

The Wells Fargo ConSern Education Program® benefit is a way to receive the financing you need to cover the cost of education for yourself or an eligible family member.

"You," "Your," and
"Employee"

As used throughout this section, "employee", "you" and "your" always mean:

- For Kroll participants: a U.S. full-time regular employee of Kroll, Inc. and any of its subsidiaries
- For MMC participants: a U.S. salaried employee of MMC or any subsidiary or affiliate of MMC (other than Kroll, Inc. and any of its subsidiaries).

Current financing options include:

- **The Higher Education Loan**—for students enrolled in public and private 2- and 4-year colleges and universities
- **The Technical/Professional Loan**—for anyone seeking financing for a non-traditional school, including career advancement and certification programs (a non-traditional school could be for a Microsoft class, a Java script class, aroma therapy school, hairdressing school, barber school, real estate school, etc.)
- **The Private K-12 Loan**—for parents/guardians with children attending private schools and military academies
- **The Consolidation Loan**—for anyone with existing education-related debt who would prefer the convenience of one affordable monthly payment
- **Federal Loans**—access to subsidized and unsubsidized Stafford loans and the PLUS (Parent Loan for Undergraduate Students) loan

The Wells Fargo ConSern Education Program® offers the following features and benefits:

- financing for all education-related expenses, with loan amounts up to \$20,000 per school year
- amount borrowed is not dependent on other awards or scholarships (proof of other awards and scholarships is not necessary in determining amounts from ConSern)
- interest payments may be tax deductible (contact a tax professional for details)
- flexible repayment terms of up to 15 years
- personalized rates and terms to meet your financing needs
- affordable monthly payments
- deferment options available for most borrowers (does not include Private K-12 loans)
- rate-reduction awards for on-time payments, direct payments, repeat borrowers
- no application fees or pre-payment penalties
- no origination fees for consolidation loans
- financing for all students, regardless of enrollment status (part-time status is acceptable)

Other Services from ConSern

Additional services available to MMC employees through the Wells Fargo ConSern Education Program® are:

- **Free Scholarship Search**—gives users access to an online scholarship search with over 1.6 million scholarship, grant and prize opportunities worth almost \$4 billion
- **Online College Search**—employees and their families can access a search engine that allows students to find the college or university that meets their preferences
- **ConSern College Planner**—a complete online guide designed to help families through the process of preparing for and selecting a college, as well as providing information on the education-financing resources available to them.
- **Banking on Our Future**—an interactive literacy program with information for users of all ages on the basics of banking; available at: <http://www.consern.com> (Password: SOSLOAN). Information is available in English and Spanish.

To Apply

You may apply anytime to the Wells Fargo ConSern Education Program® on or after your first day of employment if you are actively at work.

To complete a 5-minute pre-approval with an instant credit decision, simply call the ConSern program at (800) SOS-LOAN (767-5626). You can speak to a loan specialist who can assist you in meeting the costs of education. Once your signed application and supporting documents have been received, funds are generally disbursed within 24 hours.

When you call, please identify yourself as a Marsh & McLennan Companies employee/retiree (a family member who calls should state that he or she is a relative of an MMC employee). For additional information and to apply, you can also visit <http://www.consern.com> (Password: SOSLOAN). The ConSern program website has many great features that make it easier than ever to access the education-financing tools you need.