

PRIVACY POLICY NOTICE

| FACTS | WHAT DOES MARSH U.S. CONSUMER (“Marsh”) DO WITH YOUR PERSONAL INFORMATION? |
|--------------|--|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The type of personal information we collect and share depends on the product or service we provide. This information may include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security number and employment information <input type="checkbox"/> Insurance claim history and medical information <input type="checkbox"/> Credit-based insurance scores <p>When you are no longer our customer or no longer a participant in our employer-sponsored or association-sponsored insurance plans, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Marsh chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Marsh Share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don’t share |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates’ everyday business purposes— information about your creditworthiness | No | We don’t share |
| For our affiliates to market to you | No | We don’t share |
| For non-affiliates to market to you | No | We don’t share |

| | |
|-------------------|---|
| Questions? | Contact your Marsh representative or email USCPrivacy@Marshpm.com |
|-------------------|---|

| Who we are | |
|--------------------------------------|---|
| Who is providing this notice? | <p>Marsh U.S. Consumer.</p> <p>Marsh U.S. Consumer includes the following companies or business units of the following companies: Seabury & Smith, Inc.*, Marsh Private Client Life Insurance Services, Marsh USA, Inc. through its Private Client Services division**, Marsh Executive Benefits, Inc., and the following divisions of MMC Securities Corp.: *** Marsh Executive Benefits, Marsh Affinity, and Interlink.</p> <p>*doing business in CA as Seabury & Smith Insurance Program Management ** doing business in CA as Marsh Risk and Insurance Services *** MMC Securities Corp. member FINRA/SIPC. Main office: 1166 Avenue of the Americas, New York, NY 10036.</p> |

| What we do | |
|--|---|
| How does Marsh protect my personal information? | Marsh takes a risk-based approach to identify risks that could compromise customers' and members' personal information and to implement and maintain safeguards to mitigate and control such risks. |
| How does Marsh collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ apply for insurance; or ▪ pay insurance premiums; or ▪ file an insurance claim; or ▪ provide employment information; or ▪ give us your contact information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
|------------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include Marsh & McLennan Companies, Inc., Marsh, Inc., Mercer Inc., Guy Carpenter & Co., LLC, and Oliver Wyman Group.</p> |
| Non-Affiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Marsh does not share your personal information with non-affiliates so that they may market to you.</p> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Marsh does not engage in such joint marketing.</p> |

| Other important information |
|---|
| <p>You may submit a written request for access to (i) the information we maintain about you and (ii) the names of the insurers, agents or insurance support organizations to which we have disclosed, or normally disclose, the information in the two (2) years prior to your written request. We are allowed to charge a reasonable fee to cover our costs for providing this information. You also have the right to request that we correct, amend or delete your information that is not accurate or not current. You must detail the information at issue and provide supporting documents.</p> <p>We will generally agree to your request, however, if we believe the information we have is correct, we may refuse. We will provide you the reasons for our refusal. If you disagree with our reasons you can file a written statement with (i) the information you think is correct, relevant or fair and (ii) the reasons why you disagree with our refusal. If you file such a statement, we will keep it in our files. We will also provide your statement to any third party viewing the disputed information.</p> |