

MMC UK PENSION FUND / MARSH McLENNAN EXPECTED GROUP LIFE SCHEME

EXPRESSION OF WISH FORM

For payment of any lump sum death benefit, please complete the details below and return to the Company via email: UKIBenefits@mmc.com

| | |
|----------------------------------|---|
| Member's full name: _____ | |
| Employee Number: _____ | |
| Employing Company: _____ | |
| NI Number: _____ | Date of Birth: D D / M M / Y Y Y Y _____ |

I understand that the Trustee of the MMC UK Pension Fund / Marsh McLennan Expected Group Life Scheme has the power to select a beneficiary or beneficiaries to receive certain lump sum benefits payable on my death. If payment of any such lump sum benefits should fall due, I request that payment be made to the person or persons named by me below.

I understand that this request is not binding on the Trustee.

Any request previously made by me in regard to the payment of the lump sum benefit on my death is hereby cancelled.

| Full names of desired beneficiary | Postal address | Relationship to myself (see notes 2 & 3) | How would I like the total benefits to be divided |
|-----------------------------------|----------------|--|---|
| | | | % |
| | | | % |
| | | | % |
| | | | % |
| | | | % |
| | | | % |

Before returning this Form, please make sure that you have read the notes below.

Once you have returned your Expression of Wish Form to the Company, it will be kept in a secure file which is completely confidential.

Signed: _____

Date: D D / M M / Y Y Y Y _____

NOTES ON THE COMPLETION OF THE EXPRESSION OF WISH FORM

1. The Trustee of the MMC UK Pension Fund / Marsh McLennan Expected Group Life Scheme may, at its discretion to be exercised not later than two years from the date of the member's death, pay lump sum death benefits to one or more of the Beneficiaries as the Trustee decides and/or pay any part of the lump sum death benefit to the member's estate. In exercising its discretion the Trustee will have regard to, but will not be bound by, any Expression of Wish Form completed by the member.
2. In completing the Expression of Wish Form you may wish to take account of the fact that you may or may not be survived by a potential beneficiary, thus a wish may be expressed in the Form 'A if he survives me but otherwise B'.
3. From time to time you should consider whether the wishes expressed on the Expression of Wish Form continue to be appropriate. A new Expression of Wish Form submitted will always be taken to cancel the wishes expressed on an earlier Expression of Wish Form.
4. It is recommended that you make a Will in order to ease the administration of your estate for your survivors and help the Trustee to meet your wishes. Assistance and advice in drawing up a Will can be obtained from a Solicitor, or from a professional Financial Adviser.