



Leading the Way in Transparency

We are committed to setting the industry standard for ethical business practices and client service. To fulfill that commitment, we pledge to:

- disclose to you, up front, our compensation from insurers and from other third parties;
- disclose our interests in and contractual relationships with insurers;
- prohibit all contingent compensation worldwide; and
- advise you of the specifics of all quotes and premium indications we receive from insurers on your behalf.



We have reinforced this commitment with a comprehensive compliance program that includes:

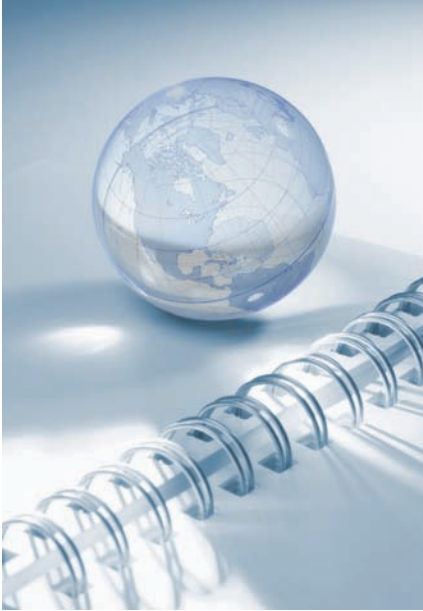
- a network of trained compliance specialists throughout the world;
- detailed procedures;
- ethics and compliance training;
- regular transaction monitoring and auditing to make sure we live up to our standards;
- a hotline for any questions or complaints; and
- regular reports to our board of directors.

These initiatives translate into many benefits for Marsh's clients, including:

- a clear understanding of how much you are paying us;
- a clear understanding of what you are paying us to do; and
- the ability to evaluate our services more thoroughly, much as you evaluate services you purchase from other professionals.

When it comes to setting standards for ethical business practices—

Marsh leads the way.



Marsh's Global Compliance Group

Our Global Compliance Group's primary objectives are to:

- encourage a culture in which a commitment to the law and, beyond that, to the highest level of professional and ethical behavior is the foundation for every business process;
- establish clear policies and procedures for conducting business within legal and ethical bounds; and
- maintain robust internal compliance controls.



When Marsh is your broker, you have the industry leader working on your behalf.

We encourage you to ask questions regarding any aspect of your relationship with Marsh. Should you wish to raise issues, express your concerns, or file a complaint with regard to compensation paid or payable to us by insurers or any other third parties, please contact our **Insurer Compensation Line**.

(800) 420-5082

24 hours a day, 7 days a week.

www.marsh.com

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