

PRIVACY POLICY NOTICE

FACTS	WHAT DOES MERCER 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 with personal information we obtain in handling insurance transactions.
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"> ▪ Social Security number and employment information ▪ Insurance claim history and medical information ▪ 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 Mercer chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mercer 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	Yes	No
For non-affiliates to market to you	No	We don't share

Questions?	Contact your Mercer representative or email Privacycoordinator@Mercer.com
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Who we are	
Who is providing this notice?	<p>Mercer Health & Benefits Administration LLC, in CA d/b/a Mercer Health & Benefits Insurance Services LLC and MMC Securities Corp. member FINRA/SIPC. Main office: 1166 Avenue of the Americas, New York, NY 10036.</p> <p>Mercer Health & Benefits LLC. Main office 1166 Avenue of the Americas, New York, NY 10036</p>

What we do	
How does Mercer protect my personal information?	Mercer 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 Mercer 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>Certain laws give 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., 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>Mercer does not share your personal information with non-affiliates so that they may market to you.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Mercer 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>