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Enclosed is your plan's SPD

The Summary Plan Description (SPD) provides a summary of your Aon Savings Plan and how it works. Please review the SPD enclosed in this mailing and keep it with your important papers. There is no action required on your part, unless otherwise noted.

Review your contact information and beneficiary designations

Be sure to keep your contact information up to date to make sure you receive important mailings and alerts.

- Log in at vanguard.com/retirementplans and select Profile to review your primary home address, phone number, email address, and your beneficiary designation.

Have questions?

If you have any questions about the SPD or your plan, please contact Vanguard Participant Services at **800-523-1188** Monday through Friday from 7:30 a.m. to 8:00 p.m., CT. You can also request a paper copy of your SPD by calling Vanguard Participant Services, if you had received instructions to view the SPD online at vanguard.com/retirementplans.

Whenever you invest, there's a chance you could lose the money.



AON SAVINGS PLAN
Summary Plan Description
Effective January 1, 2025

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Introduction

Aon Corporation (together with its subsidiaries and affiliates, “Aon” or the “Company”) recognizes the importance of long-term planning and wants to help provide financial security for its colleagues (“you”). The Aon Savings Plan (the “Plan”) is the primary means by which Aon helps provide for your retirement and other long-term financial goals of U.S. based colleagues. Through a combination of your savings, Company contributions, and investment results, you can build additional security for your future needs.

You can invest your savings and Company contributions among a broad array of professionally managed investment options. That gives you the flexibility to choose investments that are designed to make it easier to match your style, goals, and risk tolerance. Access to periodic account and investment information, along with the ability to make changes to your investments, allows you to manage the resources you are accumulating for future needs. Your account will grow on a tax-deferred basis until you receive payment.

This summary plan description (“SPD”) describes the benefits and options available to you under the Plan. If you have any questions after reading this material, please call Vanguard at 1.800.523.1188.

The Plan recordkeeper is The Vanguard Group, Inc. (“Vanguard”). Most Plan transactions can be completed online at Vanguard.com/retirementplans or by telephone at 1.800.523.1188 between 7:30 a.m. and 8:00 p.m., Central time, Monday through Friday (24-hour automated voice access).

Legacy Plan Provisions / Acquired Plans

This SPD describes the Plan as in effect on July 1, 2024, and updated through January 1, 2025. This SPD should be read together with any applicable summaries of material modification.

There are eligibility provisions no longer in effect that included, for example, various acquisitions, HROG colleagues and Field Sales Agents that are not detailed in this version of the SPD. If you have any questions on the provisions, please refer to the SPD in effect at the time or contact the Plan Administrator for additional information.

If you were a participant in a plan that has been merged into the Plan, you may have additional rights with regard to benefits you accumulated before the merger date. Certain of these provisions are outlined in the Appendix to the Plan. If you have any questions regarding merged plan provisions, please contact Vanguard at 1.800.523.1188 for additional information.

Note Regarding NFP Entities: NFP and its subsidiaries are not participating entities in the Plan and their employees are not eligible to participate in the Plan. If you are employed by NFP or its subsidiaries, please contact your local HR for information about 401(k) plan benefits.

Aon Savings Plan at a Glance

Eligibility to Contribute	Immediately upon hire.
Automatic or Self-enrollment	Automatic enrollment starts shortly after eligibility at a before-tax rate of 3% unless you elect otherwise. Your default savings rate will increase by 1% each April 1, up to a maximum of 12%, unless you elect otherwise. Self-enrollment can occur as soon as administratively practicable after your hire date.
Savings Rate	Save from 1% – 100% of compensation on a combined before-tax, Roth 401(k), or regular after-tax basis. Elections may also be in the form of a specified dollar amount per paycheck. Catch-Up Contributions are available if you are age 50 or older during the year.
Savings Rate Changes	You may change your savings elections or stop saving at any time. Changes are effective as soon as administratively practicable.
Company Contributions	Eligibility for Company Contributions (Matching and Retirement Account Contributions) starts with the first paycheck following one year of eligibility service. A year of eligibility service for these purposes is 1,000 paid hours in your first year of work at Aon. If you don't reach 1,000 paid hours by your first anniversary, a Year of Service will be reached at the end of the calendar year in which you attain 1,000 paid hours. Matching Contributions: Aon matches 100% of the first 1% of eligible before-tax and/or Roth 401(k) savings and 50% of the next 6% of eligible before-tax and/or Roth 401(k) savings each pay period. Retirement Account Contributions: Aon contributes a fixed 2.5% of annual eligible compensation that is deposited to participant accounts in March following the close of the year. Eligibility for Retirement Account Contributions is the same as for Matching Contributions, plus you must be an active colleague or on an approved leave of absence as of December 15 of the applicable year to be eligible for the Retirement Account Contribution. However, you may also be eligible for the Retirement Account Contribution if you terminated employment during the applicable year due to death, retirement at or after age 55 with five years of vesting service, or under circumstances that qualified you for severance under the Aon Severance Plan. You are not required to make any contributions to the Plan to receive the Retirement Account Contribution.
Vesting	Savings Contributions: You are always 100% immediately vested in your own contributions. Matching and Retirement Account Contributions: Generally, you will vest in Matching and Retirement Account Contributions upon completing two years of vesting service.
Investments	The Plan provides a variety of investment options, giving you the opportunity to pursue different rates of return and the ability to balance the risks and rewards of investing. You can decide how to direct your contributions and transfer existing balances in your account.
Specialized Investment Options	Target Date Portfolios: This option is intended for investors who desire less involvement or who are less experienced with investing and prefer a well-diversified one-stop investment strategy that evolves to help you meet retirement savings goals. Self-Directed Brokerage Account (“SDBA”): This option is intended for knowledgeable, experienced investors. You may establish an account at any time and may invest up to 50% of your total Plan balance in the SDBA.
Investment Changes	Change your investment elections for existing balances or future savings on any day, to become effective at the next close of the U.S. securities markets.
In-service Withdrawals	You may withdraw regular after-tax savings and rollover contributions, including Roth 401(k) rollover contributions while still employed with Aon. In-service withdrawals of other Plan accounts will be allowed in cases of approved financial hardship, after attaining age 59½, or upon approved disability. Other requirements/limitations may apply.
Loans	You may generally borrow up to 50% of your vested balance up to a maximum of \$50,000, reduced by your highest outstanding loan balance in the prior 12 months. One loan can be outstanding at a time. A loan is repaid through after-tax payroll deductions for up to five years (or fifteen years if for the purchase of a primary residence).
Distributions	After you leave the Company, you can receive partial amounts or your full vested balance in a single sum (other options may also be available to you).

Plan Eligibility

When You Become Eligible

You are eligible to make contributions to the Plan immediately upon hire. You are eligible to receive Company Contributions after you have earned a Year of Eligibility Service (see below).

Year of Eligibility Service

You will earn a year of *eligibility* service on the first anniversary of your employment start date if you recorded at least 1,000 hours of service during that period or, if you do not record at least 1,000 hours as of the first anniversary of your employment start date, you will earn a year of *eligibility* service for the first calendar year in which you record at least 1,000 hours of service. (For information about a year of *vesting* service, please see [About Vesting](#).)

An hour of service is any hour for which you are paid or entitled to be paid, including hours for holidays, vacation, short-term disability, illness, jury or military duty, or leave of absence, to the extent required by law.

Colleagues of Companies Acquired by Aon

If you were employed by a company acquired by Aon, your service before the date of acquisition may be included for eligibility and vesting under this Plan, subject to the terms of the acquisition agreement. You may contact your Human Resources representative or Vanguard at 1.800.523.1188 to determine whether employment with an acquired company was considered in determining your eligibility and vesting under the Plan.

Leased Colleagues and Independent Contractors

You are not eligible to participate in the Plan if you are a leased colleague or an independent contractor.

If You Leave the Company and Are Rehired

If you were a participant or eligible to be a participant when you terminated, you will be eligible to participate in the Plan immediately upon rehire. Further, if you were a participant or eligible to be a participant when you terminated, and if you are rehired within 31 days after your termination, your termination will not be treated as a separation from employment for purposes of the Plan and you will be re-enrolled at the same savings percentage or dollar amount with the same investment elections that you had at termination. If you are rehired more than 31 days after your termination, you will have to affirmatively re-enroll and make your elections (or be subject to the automatic enrollment provisions of the Plan).

If you were not a participant or eligible to be a participant (with respect to Matching/Retirement Account Contributions) when you terminated, you will receive credit for years of eligibility service performed before your termination upon rehire to determine when you are eligible to participate following rehire.

Please note that eligibility for Savings Contributions, Matching Contributions, and Retirement Account Contributions will be considered separately, as applicable.

Transferred Employment

If you are transferred outside the United States or its possessions on a temporary basis, you may continue to save through the Plan and receive Company contributions until your transfer becomes permanent. Your employer determines if and when your transfer is temporary or permanent.

If you transfer to a non-participating Aon entity, including NFP or its subsidiaries, or to a permanent position outside the United States, you will no longer be able to participate in the Plan even though you continue to be an active colleague within Aon. As an active colleague, you are not able to take a distribution as a result of the transfer, but you may continue to take certain in-service withdrawals. If you have an outstanding loan, you may continue to make repayments using ACH payments.

If you transfer from a non-participating Aon entity or one of the Company's foreign entities to a participating Aon entity, you will receive credit for your eligibility service with the non-participating Aon entity or foreign Aon entity.

Enrolling in the Plan

General Information and Automatic Enrollment

Once your eligibility has been determined, you will receive an Automatic Enrollment Notice from Vanguard. The Automatic Enrollment Notice includes links to important Plan materials. This notice and important materials will provide more information and instructions for enrolling or waiving participation in the Plan. If you do not make an affirmative election to contribute to the Plan or an election to opt out from participation in the Plan, prior to the deadline in the Automatic Enrollment Notice, you will

be automatically enrolled in the Plan with an initial contribution rate of 3% of your eligible compensation on a before-tax basis. If you do not change your contribution rate or your contribution escalation election after you are automatically enrolled in the Plan, your before-tax savings rate will increase 1% each year until it reaches 12% or until you change your contribution rate. Once automatic contributions start, you will have 90 days to waive participation and request your automatic contributions and earnings thereon be returned to you.

Along with the Plan enrollment materials, you will also receive materials describing the available investment options. These materials should help you select the appropriate investments for your savings. If you do not make an investment election, your Savings Contributions, Matching Contributions, and Retirement Account Contributions will be invested in the Plan’s qualified default investment alternative (QDIA), as designated by the Plan’s investment fiduciary. The Plan’s QDIA is currently the Target Date Portfolio (“TDP”) Option based on your date of birth. You can opt out of the QDIA at any time by making your own Plan investment elections.

Your initial beneficiary designation and any changes to your beneficiary should be made or updated by using Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. If you are married and designating someone other than your spouse as a primary beneficiary, you will be prompted to complete, notarize and return a paper form. It is very important that you periodically review your beneficiary designations to make any necessary changes and provide their current contact information.

Subsequent savings rate changes must also be made through Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. Please be aware that changes to your savings rate will be subject to pay schedules and may take up to 30 days to be reflected in your paycheck.

90-Day Opt-Out Period

If you are automatically enrolled in the Plan, you have 90 days from the date your first automatic contribution was deducted from your paycheck to opt out and request a withdrawal of your prior automatic contributions. The amount you withdraw will be adjusted for any gains and losses. If you do not opt out during the initial 90-day period, you may still cancel your participation in the Plan, but you may not request a withdrawal of your prior contributions. Contact Vanguard at 1.800.523.1188 if you have questions regarding the opt-out period.

Default Automatic Rate Escalation

The before-tax savings rates for colleagues who are automatically enrolled in the Plan and make no changes to their accounts will automatically increase each year by 1% each year until the contribution rate reaches 12%. Contribution rates will automatically increase for colleagues who are auto enrolled in the Plan and make no changes to their savings elections according to the following schedule:

Colleagues hired from April 1 through September 30

Contribution rates will automatically increase by 1% on the following April 1, then each year on April 1, until the maximum of 12% is reached.

Colleagues hired from October 1 through March 31

Contribution rates will automatically increase by 1% on the April 1 following the one-year anniversary of your enrollment in the Plan, then each year on April 1, until the maximum of 12% is reached.

Example of Automatic Rate Escalation Dates	
Date of Hire	Date of First Automatic Contribution Rate Increase
July 10, 2024	April 1, 2025
November 10, 2024	April 1, 2026

How the Plan Works

Definition of Compensation

Your eligible compensation for benefit determination purposes is the total earnings you receive from Aon during the Plan Year while you are a participant, including, but not limited to, base pay, overtime, shift differential pay, premium payments in lieu of incentive bonuses, net commissions, renewals, overrides, and bonuses as part of your regular performance appraisals and formal bonus programs. Before-tax premium deductions and contributions to flexible spending and health savings accounts and qualified transportation benefits do not reduce your eligible compensation for Plan purposes.

Eligible compensation does not include certain types of compensation including, but not limited to, awards/prizes, fringe benefits, special bonuses, deferred commission payments, and compensation deferred to non-qualified plans or paid in the form of stock. Any compensation paid after the second regular payroll date following termination of employment is excluded from benefits-eligible compensation. Similarly, in the case of employment permanently transferred to a Company affiliate outside the United States, any compensation paid after the second regular payroll date following permanent transfer are excluded from benefits-eligible compensation.

Only eligible compensation up to certain limits imposed by the IRS will be considered for Plan purposes. For 2025, that amount is \$350,000, which is subject to adjustment by the IRS in future years.

Savings Elections

Regular Contributions

As an eligible colleague under the Plan, you may elect to contribute a portion of your eligible compensation on a before-tax, Roth 401(k), or regular after-tax basis, or in any combination of the three. Your total regular contributions cannot exceed 100% of your eligible compensation in an individual paycheck or for the entire year. In addition, IRS requirements provide that you can only defer up to a certain amount of compensation on a before-tax and Roth 401(k) basis into the Plan in any given year. For 2025, that amount is \$23,500, which is subject to adjustment by the IRS in future years. You are always 100% vested in your own contributions to the Plan.

Voluntary Automatic Rate Escalation

You may voluntarily request to automatically increase your before-tax, Roth 401(k), or regular after-tax contributions at a preset percentage annually. You can choose the percentage by which you want your rate to increase as well as stop the increases once you hit your elected target percentage. Automated escalations will always occur on April 1.

For example, if you have a contribution rate of 8% in 2024 and you want to increase this rate by 3% annually until you reach 15%, the automatic contribution rate escalator will increase your rate as follows:

- **April 1, 2025:** 11%
- **April 1, 2026:** 14%
- **April 1, 2027:** 15% (automatically increases only to the target rate you set)

The convenience of contribution rate escalation can help keep your retirement savings on target. Increasing your savings rate on a regular basis can also help protect your savings from the effects of inflation.

Please note that Catch-Up Contribution elections cannot be automatically increased.

Changing Your Savings Rate

You may change your savings rate during the year. When you make a change, your election will generally take effect within one to two pay periods.

As your eligible compensation changes, whether by salary, bonuses, overtime, etc., the amount deducted from your paycheck based on a percentage election will be automatically adjusted to reflect that change. You may not elect different savings rates for different types of earnings. For example, you may not elect to save 6% of your salary and elect to save 2% of your bonus.

You may stop saving at any time. Your savings will normally be stopped within one to two pay periods after your election is made. You may later resume your savings at any time.

Different Types of Elections

You can elect to have a percentage of your eligible compensation be contributed to the Plan. If you elect a percentage, that percentage will be applied to all forms of eligible compensation paid to you, whenever paid. However, you also have the option

to elect a specified dollar amount per regular paycheck (which will not apply to special bonus, off-cycle, or other irregular paychecks). You may use only a specified dollar amount to elect Catch-Up Contributions. You can increase, decrease, stop or restart your election at any time. Your election will continue until you make a new election, subject to applicable limits.

All elections are subject to final review by the Plan Administrator. If there are earnings or deduction limits on your paycheck that prevent your full deduction, your election will be considered invalid. Please be sure to carefully review your confirmation statement and paychecks after you make your election and report any errors promptly.

Catch-Up Contributions

You may contribute additional amounts under the Plan in each year that you are age 50 and older through Catch-Up Contributions. These contributions allow participants who are nearing retirement to increase their deduction if they are already contributing the maximum regular amount allowed by law or the Plan. You may elect Catch-Up Contributions in the form of before-tax contributions, Roth 401(k) contributions, or a combination of the two. If you have not saved enough for retirement yet, want additional reductions in your current taxes, or just want to save more on a tax-preferred basis for future use, you may want to consider this option. For 2025, the Catch-Up Contribution limit is \$7,500, which is subject to adjustment in future years. If you are between the ages of 60 and 63 at the end of the Plan year, you are eligible to contribute additional Catch-Up. For 2025, the higher Catch-Up contribution limit is \$11,250 instead of \$7,500. You are always 100% vested in your Catch-Up Contributions to the Plan.

While these amounts will be deducted from your paycheck during the year, they are not classified as Catch-Up Contributions until after the end of the year in which the deduction was taken. This allows the Plan Administrator and recordkeeper to determine if the total amount of your contributions exceeds the maximum amount allowed by law or by the Plan.

Catch-Up Contributions are treated like regular before-tax or Roth 401(k) contributions for purposes of withdrawals, loans, and investment options and are eligible for Matching Contributions, up to the Matching Contribution formula limit listed below.

If you are age 50 or older and you do not elect to make Catch-Up Contributions, your before-tax and Roth 401(k) contributions made after 2020 will be treated as Catch-Up Contributions if and to the extent that:

- Your regular contributions exceed the Internal Revenue Code Section 402(g) limit (\$23,500 in 2025), and
- Your total before-tax and Roth 401(k) contributions do not exceed the applicable combined regular and Catch-Up Contribution limits for the tax year (\$31,000 in 2025).

Treating excess before-tax or Roth 401(k) contributions as Catch-Up Contributions eliminates or reduces the need for the Plan to refund excess regular contributions to you after the close of the tax year. Any amounts contributed to the Plan that exceed applicable limits will be refunded in accordance with the terms of the Plan and applicable law. The applicable IRS contribution limits generally change every calendar year.

Matching Contributions

The Company provides Matching Contributions on your eligible before-tax and Roth 401(k) contributions that accumulate during a Plan Year as shown below:

Before-tax and Roth 401(k) Savings	Match Amount	Time of Match Allocation
Up to 1% of eligible compensation	100%	Each pay period
Over 1% and up to 7%	50%	Each pay period

Eligibility for the Matching Contributions starts with the pay period following the completion of a year of eligibility service.

You may want to carefully consider your deferral rate before you become eligible for Matching Contributions. You will not receive Matching Contributions on compensation that you defer before you become eligible to receive Matching Contributions under the Plan. This means that if you reach the annual IRS limit on before-tax and Roth 401(k) contributions (in 2025, this limit is \$23,500, and \$31,000 if you are eligible to make Catch-Up Contributions) before becoming eligible for Matching Contributions, you will not receive Matching Contributions for that Plan Year.

You become vested in the Matching Contributions based on how many years you are employed with the Company. Vesting refers to how much of the Matching Contributions and associated earnings in your account that you keep if your employment with the Company ends. See [About Vesting](#) for more information.

Retirement Account Contributions

Eligible colleagues will receive an annual Retirement Account Contribution, even if you are not contributing to the Plan. Similar to eligibility for Matching Contributions, eligibility for Retirement Account Contributions starts with the paycheck following the completion of a year of eligibility service.

You will receive the annual Retirement Account Contribution if you are an active eligible colleague (or otherwise on an approved leave of absence) as of December 15 of the applicable Plan Year. However, you may still be eligible for the Retirement Account Contribution if you terminated employment before December 15 of the applicable Plan Year if your termination was due to death, retirement at or after age 55 with at least five years of vesting service, or under circumstances that qualified you for benefits under the Aon Severance Plan. These are the only exceptions; if you otherwise terminated employment before December 15 of the applicable Plan Year, you will not receive the Retirement Account Contribution for that year.

The amount of the Retirement Account Contribution is a fixed 2.5% of your eligible compensation beginning with the first pay period in which you became eligible for the Retirement Account Contribution. The Retirement Account Contribution will be credited to the accounts of eligible participants as soon as administratively practicable after the end of the Plan Year (generally expected to be in March). If a terminated eligible participant takes a full distribution of his or her account before the Retirement Account Contribution is allocated, the participant's account will be reinstated with the prior investment election(s) to accept the new contribution, and payment to the former participant or beneficiary will be made in accordance with the Plan's distribution rules.

You become vested in the Retirement Account Contributions based on how many years you are employed with the Company. Vesting refers to how much of the Retirement Account Contributions and associated earnings that you keep if your employment with the Company ends. See [About Vesting](#) for more information.

Other IRS Limits

In addition to the other limits described above, the IRS also imposes a limit on the maximum aggregate amount of contributions (whether Company contributions or your own before-tax, Roth 401(k), or after-tax contributions) that can be made to the Plan in any given year. For 2025 that amount is \$70,000, which is subject to adjustment by the IRS in future years. Rollovers and Catch-Up Contributions do not count towards this limit.

Saving Through the Plan

Before-tax Savings

The before-tax advantage of the Plan enables you to save in a tax-efficient way. If you elect to defer amounts on a before-tax basis, that means that you pay no current federal income taxes and, in most cases, no current state or local taxes, on the money you save. If you save on a before-tax basis, your compensation is reduced for income tax purposes, but not for purposes of calculating your other employer-provided benefits, such as life insurance, long-term disability and other pay-related benefits. Your before-tax savings do not reduce your Social Security payroll withholdings or benefits.

Please note that before-tax savings are eligible for Matching Contributions.

Roth 401(k) Savings

Unlike before-tax deferrals, Roth 401(k) savings are deducted from your pay on an after-tax basis; however, any investment returns on your Roth 401(k) savings accumulate on a tax-deferred basis and may not be taxed if withdrawn in the form of a qualified distribution as described below. Roth 401(k) savings will not reduce the amount of your compensation that is considered for other benefits or Social Security tax.

A Roth 401(k) account may help you reduce your tax burden over the long run by allowing you to pay taxes on your Roth 401(k) contributions to the Plan when you make them rather than when you withdraw them. For example, if you expect your income, marginal tax rate, or both to increase substantially over time, a Roth 401(k) may be a tax efficient savings option.

To see how adding Roth 401(k) savings to your investment strategy can help you reach your retirement goals, you can use tools and calculators available on the Plan web site at Vanguard.com/retirementplans. Use the calculator to compare various savings strategies: contributing before-tax money, contributing Roth 401(k) after-tax money, or contributing both before-tax and Roth 401(k) after-tax to diversify your tax strategy. Remember not to exceed the Plan's contribution limits.

Please note that Roth 401(k) savings are eligible for Matching Contributions.

After-tax Savings

You may save through the Plan on an after-tax basis based on a percentage of your eligible compensation or a specified dollar amount each regular paycheck. That amount is deducted after taxes have been calculated. After-tax savings will not reduce the amount of your compensation that is considered for other benefits or Social Security tax. Investment returns on your regular after-tax savings accumulate on a tax-deferred basis.

Please note that after-tax contributions are not eligible for Matching Contributions.

If You Are a Highly Compensated Colleague

Your after-tax contributions under the Plan may be subject to additional limitations if you are a highly compensated colleague. The Internal Revenue Code and the Plan provide rules for determining which participants are considered highly compensated for a given year. For 2025, participants with Plan defined compensation over \$160,000 in the previous Plan Year will generally be considered highly compensated under these rules. Because of the Plan's design, the regular after-tax contributions of highly compensated colleagues will be tested to ensure certain non-discrimination requirements are met. If these requirements are not met, regular after-tax contributions and required earnings may have to be returned. If this impacts you, you will be notified.

In-Plan Roth Conversion

You may be able to convert your existing non-Roth balances to a Roth 401(k) account. If you choose to convert to a Roth 401(k) account, you will pay taxes at the time of the conversion, but your converted balance will be excluded from tax under the Roth 401(k) rules. You have two options for converting: on an ad hoc basis or via automatic conversions from your after-tax contributions each pay period. Your decision to convert amounts to a Roth 401(k) depends on many personal factors, including:

- Whether money in your account is eligible for conversion;
- Current tax rates and your expectations of what tax rates may be when you plan to take your distribution;

- Whether you expect to meet the Roth requirements for a tax-free distribution; and
- Your ability to pay taxes now.

The opportunity to convert to a Roth 401(k) account is limited to vested non-Roth 401(k) amounts. It does not include loans or Company contribution account balances that aren't otherwise available for withdrawal from the Plan. Review the chart below to determine conversion eligibility.

Type of Money	Conversion eligibility	Tax considerations
After-tax	Your after-tax balances are eligible for conversion.	Your after-tax contributions can be converted to Roth 401(k) tax-free. Any accumulated earnings on your after-tax contributions will be taxable in the year of conversion.
Before-tax	Your before-tax contributions and related earnings are eligible for conversion.	Your before-tax contributions and related earnings are taxable in the year of conversion.
Rollover	Your rollover account balances are eligible for conversion.	Your rollover account balances are taxable in the year of conversion.
Company contribution	Any vested company contributions and earnings that you would otherwise be able to withdraw are eligible for conversion. Company Matching and Retirement Account balances are not eligible for conversion until you reach age 59½.	Your vested company contributions and related earnings are taxable in the year of conversion.

Important: You should consult with a tax advisor before making the decision to convert.

If you choose to convert, you'll also want to consider these important points when deciding if a conversion makes sense for you:

- All balances that are converted to Roth are no longer loanable for participants eligible to take a loan.
- Outstanding loan balances are not eligible for conversion and will remain aligned to the originating loan sources. All loan repayments are credited back to the non-Roth sources and any loan defaults are tied to the originating source.
- An in-plan Roth conversion cannot be reversed.

What you can expect when you convert

If you choose to convert any portion of your non-Roth savings to a Roth account, you should be aware of how your conversion will be treated:

- You'll receive a Form 1099-R for the amount of the conversion. For example, if you choose to convert in 2025, you can expect to receive a Form 1099-R in January 2026.
- Unlike an early distribution, the 10% penalty tax will not apply when you choose the conversion. The 10% penalty may be applied later if you take a distribution before reaching age 59½ or before the five-year period is complete.
- The conversion will not result in a change to your investment choices.

Understanding what's taxable

With a Roth 401(k) account, you're investing after-tax dollars. This means you have to pay taxes when converting money previously contributed on a before-tax basis to a Roth 401(k) account—that includes before-tax contributions, Company contributions, rollover contributions, and any earnings which had been tax-deferred. Once converted, you won't owe any additional taxes, including taxes on future earnings, when you take a distribution, as long as you meet the qualified Roth distribution requirements.

Qualified distributions explained

When your employment with Aon ends, earnings on your Roth contributions can be withdrawn tax-free if:

- It has been five tax years since you made your first Roth 401(k) contribution, and
- You are at least age 59½ or disabled or deceased.

Rollovers into the Plan

If you are an employee of Aon, you may roll over your account balance, including Roth 401(k) account balances, from another qualified defined contribution plan into the Aon Savings Plan. Rollovers contributed to the Plan will be credited to your rollover account or Roth 401(k) rollover account, as applicable.

Making Your Decision

Once you decide how much to save, your next step is to decide how you wish to divide that total percentage or specified dollar amounts between before-tax, Roth 401(k), and regular after-tax savings. The elections you make will have different effects on your taxable income.

- When you save on a before-tax basis, you are reducing the amount of current taxable income by the amount of your savings. You will pay taxes on your before-tax savings and investment earnings when distributed.
- Roth 401(k) savings do not reduce the amount of your current taxable income. Roth 401(k) contributions and their earnings will not be taxed when distributed if you leave the money in the Plan for at least five years and don't withdraw it until you are at least age 59½ or disabled (this is a "qualified distribution"). Please note that any Matching Contributions and their associated earnings will be subject to any applicable taxes and penalties at the time of withdrawal.
- Regular after-tax savings do not reduce the amount of your current taxable income and will not be taxed when distributed. Your investment earnings on after-tax savings are not currently taxed, but you will pay taxes on the investment earnings when distributed.

Before making decisions about how to save, you may want to:

- Review the Plan's provisions regarding Matching Contributions;
- Understand when you are match-eligible to ensure you are going to receive the maximum Matching Contributions possible;
- Review the tax advantages/disadvantages of available options;
- Understand what amounts are available for a Plan loan;
- Review withdrawal limits and penalties;
- Examine how IRS restrictions may affect you;
 - If you contributed to another employer's 401(k), 403(b), or SIMPLE plan in the same year you have or will contribute to the Plan, please keep in mind the IRS limits on the amount you can contribute to the Plan for the calendar year. In other words, the contributions you made to the other employer's plan plus your contributions made to the Plan must not exceed the Internal Revenue Code 402(g) limit for the calendar year. The 402(g) limit for 2025 is \$23,500 (or \$31,000 if you are age 50 or older). If your total contributions to all 401(k) plans, 403(b) plans, and SIMPLE plans exceed the 402(g) limit, you must request a 402(g) Refund Request form by contacting Vanguard at 1.800.523.1188 by March 29th following the calendar year in which you made the excess contributions. You must submit the 402(g) Refund Request form to Vanguard no later than April 1 following the calendar year in which you made the excess contributions to avoid being taxed twice on the excess contributions.
- Consider consulting a licensed advisor; and
- Use the tools and calculators available on the Plan website at Vanguard.com/retirementplans.

The following table summarizes key differences in the type of 401(k) contributions you can make to the Plan.

Contributions at a Glance				
Contribution Type	Reduces current taxable income?	Eligible for Matching Contributions?	Contributions taxed at distribution? ¹	Investment earnings taxed at distribution?
Before-tax	Yes	Yes	Yes	Yes
After-tax	No	No	No	Yes

Roth 401(k)	No	Yes	No	Investment earnings are not taxable if you leave the Roth 401(k) savings in the Plan for at least five years and don't withdraw any money until you're at least age 59½ or disabled.
In-Plan Roth Conversion	No	No	No, if It has been five tax years since you made your first Roth 401(k) contribution, and you are at least age 59½ or disabled or deceased.	No, if It has been five tax years since you made your first Roth 401(k) contribution, and you are at least age 59½ or disabled or deceased.
Before-tax Rollover into the Plan	No	No	Yes	Yes
Roth 401(k) Rollover into the Plan	No	No	No, if It has been five tax years since you made your first Roth 401(k) contribution, and you are at least age 59½ or disabled or deceased.	No, if It has been five tax years since you made your first Roth 401(k) contribution, and you are at least age 59½ or disabled or deceased.

Investing Your Account

Your Investment Choices

The Plan offers you a range of investment options. The options under the Plan from which to choose are referred to as the core options. These options are professionally managed funds selected to span a wide range of the investment risk and reward spectrum. This provides you with the ability to tailor an investment election that fits into your individual financial plan. For participants with more investment knowledge and experience who seek broader investment choices, the Plan further allows for a portion of your account balance to be invested through a Self-Directed Brokerage Account.

The Aon Retirement Plan Governance and Investment Committee (the “RPGIC”) is the named fiduciary for purposes of Plan investments. Correspondence to the RPGIC can be directed to the Plan Administrator.

You may choose to invest your account balance in any or all of the Plan’s available core options. You will receive detailed information about the current investment options at or about the same time as your other enrollment materials.

The Plan allows you to make separate investment elections for your existing account balance and for future contributions. For example, you may invest your existing balance in three options, but decide to invest future contributions in four different options. Your investment results will depend on the options you choose. Any investment results credited to your account accumulate on a tax-deferred basis and are taxed only when they are paid to you, except, potentially, earnings on Roth 401(k) contributions. Additionally, you may make separate investment elections for separate contribution types. For example, you may invest your Roth contributions separately from your before-tax contributions.

Participant-Directed Accounts and ERISA 404(c)

This Plan is intended to constitute a participant-directed individual account plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (ERISA) and its regulations. The fiduciaries of the Plan may be relieved of liability for any losses that are the direct and necessary result of investment instructions given by the participant or beneficiary.

Information on each investment option offered under the Plan has been made available to you, including investment objective, risk characteristics, fees, and expenses. You may, upon request, receive the latest information made available to the Plan concerning annual operating expenses of each investment option, including investment management fees, administrative fees, and transaction costs that reduce the rate of return to participants and beneficiaries; the aggregate amount of annual operating expenses expressed as a percentage of average net assets of each investment alternative; copies of prospectuses and financial statements; and performance information relating to the value of shares or units, as well as past and current investment performance (net of expenses) for each alternative. You may obtain this information by contacting Vanguard at 1.800.523.1188 or accessing the Vanguard website at Vanguard.com/retirementplans.

The value of an investment can vary widely over time. Short-term results do not always give an accurate picture of long-term performance. A well-balanced portfolio with a proper asset allocation for your financial needs and risk tolerance is still the best defense against the daily market swings.

Investment Transactions

All transactions within the core investment options are made on the Vanguard website at Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. When you become eligible to participate in the Plan, you will receive materials describing the enrollment process and the available investment options. If you do not receive the investment materials, you can find them online or request printed copies by calling Vanguard at 1.800.523.1188. If you do not make an investment election, your future contributions will be automatically invested in one of the Plan’s Target Date Portfolio Options (or such other qualified default investment alternative as the RPGIC may designate). Please note that total investment elections must add up to 100% and may only be composed of whole percentages (e.g., you cannot elect to invest 12.5% of your account in any option).

Changes made before the normal close of the NYSE on any business day will take effect at the market close of that day. Otherwise, elections will take effect at the market close of the following business day. The NYSE normally closes at 4:00 p.m., Eastern time, but may close at a different time due to holidays or other events.

Under certain circumstances, an election to transfer or re-align balances may not be completed on the day you request because of trading limitations, temporary liquidity shortfalls or other market conditions. If this situation occurs, your request will be completed on the next business day when the limiting condition is resolved.

Changing Future Contribution Investment Elections

You may change the way future contributions are allocated among the available core options. When making your investment choices, your total elections must add up to 100%. Please note that changing your future contribution investment election will not change your existing balance investments.

Changing Existing Balance Investment Elections

You may change the way your existing balances (including your contributions, any Company contributions, and any associated investment earnings) are allocated among the available core investment options. You can change how amounts are allocated among investment options you are already invested in (e.g., from 25% in Fund 1 and 75% in Fund 2, to 50% in each of Fund 1 and Fund 2) or you may transfer amounts to new investment options (e.g., from 100% in Fund 1, to 50% in each of Fund 2 and Fund 3). The Plan's recordkeeper will determine the specific amount of money to be transferred in order to complete your request. Applicable source balances for this type of reallocation or transfer will not include any outstanding loan balances or any amounts in the Self-Directed Brokerage Account. When making your investment choices, your total elections must add up to 100%. Please note that changing your existing balance investment election will not change how future contributions are invested.

Automatic Rebalancing

Suppose that, to meet your retirement savings goals, you invest 40% of your money in options invested in bond funds and 60% in stock funds. Over time, those percentages may shift because the value of your investments changes with the market. And, as your investment values fluctuate, they become either a larger or smaller percentage of your overall investment portfolio.

To help keep your retirement strategy on track, you have the option of having your account automatically rebalanced every 90 days according to your investment allocations on file for future contributions. This way, your asset allocation will remain the way you intended, regardless of market changes. If you have different investments by source, they may also be rebalanced. To elect this feature, please contact Vanguard at 1.800.523.1188 or access the Vanguard website Vanguard.com/retirementplans.

Certain investment options are subject to transfer restrictions and redemption fees. Before you elect the rebalancing feature, you should review each of your investment options carefully. You must cancel automatic rebalancing prior to requesting a fund transfer.

Available Investment Options

The investment options currently available are described in the Plan Investment Guide provided with your enrollment materials. This guide is also available online or mailed to you upon request. Investment performance information is provided online and with your account statement. The underlying investments in each of the available investment options may be one or more or a combination of mutual funds, separate accounts, collective trusts or other investments deemed appropriate. Investment options and underlying funds may be added, modified, or dropped at any time. Refer to the account statement, fact sheets, prospectuses and other available descriptions and performance history. You may always contact Vanguard at 1.800.523.1188 or access the Vanguard website at Vanguard.com/retirementplans for current information.

Target Date Portfolios (TDP) Options

The Target Date Portfolios, also called TDP Options, are a diversified investment program made up of a mix of the core fund options available in the Plan and supplemented by non-core fund options to achieve or enhance specific investment objectives. Once you elect a TDP Option, the fund automatically rebalances to align with your retirement savings strategy as you near your expected retirement date.

Each option is designed for investors in a specific age range and/or tolerance for risk; you start by choosing the option that's right for you based on the year nearest to your projected retirement and then may modify it for more (later date) or less risk (earlier date).

You elect a TDP Option like any other available investment options. Your TDP Option will be automatically rebalanced and, as your target retirement date gets closer, your investment allocation automatically adjusts to a more conservative mix according to a preset schedule or "glide path."

Self-Directed Brokerage Account

Once you establish an account, you can transfer up to 50% of your Plan account balance (excluding loan balances) to a Self-Directed Brokerage Account (SDBA).

Participants looking for the opportunity to invest in investment options not available under the Plan may utilize an SDBA. This account provides access to thousands of investment options, including equities, mutual funds and fixed income products

(however, certain types of securities are excluded, such as options, futures, precious metals, and Aon plc ordinary shares). An SDBA is designed for advanced investors who have a good understanding of investment markets and sound knowledge of investment principles. While investing in an SDBA provides maximum flexibility, it also takes considerably more time, knowledge, and research. There may be additional charges associated with this account, including transaction fees for the purchase or sale of securities.

You should carefully read all the information that is provided about the SDBA. You are assuming additional risk by selecting this option for your retirement account. You are responsible for your own investment decisions and any risks, including investment losses, associated with those decisions.

To establish an SDBA visit the Vanguard web site at Vanguard.com/retirementplans.

You will be provided an application as well as detailed information about trading, associated fees and commissions. Once your application is processed, you will receive additional information that will enable you to transfer funds to the SDBA and to place trades.

Access to the SDBA is available via the Vanguard website. You can only fund your SDBA by transferring money from your core investment options. Transfers completed before 3:00 p.m. Central time will be processed the same business day, and your money will be available for trading in your SDBA the following business day. Transfers completed after 3:00 p.m. Central time will be processed the next business day, and your money will be available for trading in your SDBA on the second business day thereafter.

Once funded, you can trade in your SDBA online, through the Interactive Voice Response (IVR) system or by contacting Vanguard at 800.523.1188.

You cannot withdraw funds or request a loan directly from your SDBA. You must first liquidate securities and wait for the trades to settle before requesting a transfer back to the core investment options. Once the funds are back in the core investments, you can initiate a loan or withdrawal.

How Your Account Is Valued

The total value of each core investment option available in the Plan is determined each business day that the U.S. securities markets are open. Your Plan account is:

- Credited with your own savings, Matching Contributions, and Retirement Account Contributions;
- Debited for withdrawals;
- Adjusted for the realized and unrealized investment gains or losses of each investment option in proportion to the individual account balance within each investment option;
- Adjusted to reflect trading activity and the change in value of any individual securities held within the Self-Directed Brokerage Account; and
- Changed to reflect other activity including loans, transfers, fees, and other adjustments.

Each investment option may reflect accounting units or the underlying investment shares and the net asset value or applicable prices as may be determined by the accounting practices adopted by the Plan.

You will receive annual statements summarizing your account activity. You may also obtain account balance information any time by contacting Vanguard at 1.800.526.1188 or accessing the Vanguard website at Vanguard.com/retirementplans.

Monitoring Your Investments

You will receive periodic statements of your Plan account. If you believe that your investment instructions have not been followed, you must file a written claim for correction with the Plan Administrator no later than six months after the date you believe the investment instruction was made (or, if earlier, 15 days after you have been provided two Plan account statements reflecting the discrepancy).

About Vesting

Vesting refers to how much of your Plan account you can keep if your employment with Aon ends.

Savings Contributions

You are always 100% vested in your own contributions and related investment earnings.

Company Contributions

If you were a participant in the Plan before 2016, your Matching Contributions and your Retirement Account Contributions (allocated after January 1, 2016) are 100% vested. If you become a participant in the Plan in 2016 or after, you will be 100% vested in your Matching Contributions and Retirement Account Contributions accounts after completing two years of *vesting* service, as follows:

Completed Years of Service	Vested Percentage
Fewer than 2	0%
2 or more	100%

If you are still employed when you reach age 65, or you die while you are still employed, you will automatically become 100% vested in your Plan account, even if you had not attained two years of vesting service by that time.

With respect to amounts in your Retirement Contribution account prior to 2016, you will be fully vested in those amounts if (1) on or after January 1, 2007, you are involuntarily terminated due to job elimination if you would turn at least age 65 by December 31 of the year in which you terminated, or (2) you were actively employed as of February 1, 2009.

If you terminate employment because of permanent physical or mental disability, you will automatically become 100% vested in your Plan account, even if you had not attained two years of vesting service by that time. Permanent physical or mental disability means a physical or mental disability or illness which, in the opinion of a physician approved by the Plan Administrator, renders the participant permanently incapable of performing his or her job duties. You should contact Vanguard at 1.800.523.1188 if you think this provision applies to you.

Year of Vesting Service

Years of *vesting* service are calculated in a different manner than years of *eligibility* service. *Vesting* service is measured based on passage of time from your hire date, assuming you remain employed. In other words, if a colleague's hire date with Aon is March 15, 2024, the colleague will have two years of vesting service (and thus be 100% vested) if the colleague remains employed through March 14, 2026. If you are on an approved leave of absence under the Family and Medical Leave Act or because of military service, or if you have a break in employment with Aon for less than one year, you will receive vesting credit for the time off just as though you were actively at work, provided that you return to employment after the leave.

If You Leave the Company and Are Rehired

If you terminate employment and are later rehired, the amount of vesting service you had before termination will be reinstated. Contact Vanguard at 1.800.523.1188 about Plan provisions that may affect your periods of continuous employment.

Prior Vesting Provisions

Matching Contributions made prior to January 1, 2016, are 100% vested. If you have a "Company Contributions" account attributable to contributions made before January 1, 2012, these amounts were subject to a 5-year graded vesting schedule.

Forfeiture of Non-Vested Benefits

If you terminate employment before you are 100% vested, the non-vested portion of your account balance will be forfeited. The forfeited portion will be used first to reinstate forfeited account balances (see below), then for corrective allocations to account balances (if any), then to pay Plan expenses, and then to satisfy Company contribution requirements. Remember, you are always 100% vested in your own contributions to the Plan, which can never be forfeited to the Plan.

Reinstatement of Non-Vested Benefits

If you return to employment with Aon within five years of your termination, and you did not previously receive a distribution of your vested account, your forfeited Plan account balance will be automatically reinstated. If you received a distribution, your forfeited balance will be reinstated only if you repay the amount of Matching, Retirement Account, and pre-2012 Company contributions (and earnings thereon) that you had withdrawn. The distribution must be repaid to the Plan within five years of re-employment; otherwise, the forfeited amounts cannot be reinstated.

In-Service Withdrawals

The tax advantages of this Plan are intended to encourage you to save for retirement. Long-term savings are most effective when you leave your money in your account to grow through investment performance without being currently taxed. Making a withdrawal from the Plan will reduce the benefits available to you when you retire. As a result, there are strict Plan and government restrictions and penalties for withdrawals while still an active colleague or not near a typical retirement age. However, in limited circumstances, Company contributions and your savings may be available for withdrawal as described below.

All in-service withdrawal requests are processed by Vanguard. Most requests are initiated and completed on the Vanguard website at Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. For most withdrawals, the process is paperless if you use direct deposit. If you receive a check, tendering the check indicates your acceptance of the payment.

While you are employed, the following payment options may be available to you:

- Age 59½ withdrawal;
- Withdrawals of after-tax balances;
- Withdrawals of rollover balances;
- Withdrawals of Roth 401(k) rollover balances;
- Withdrawals upon permanent and total disability; and
- Hardship withdrawals.

The minimum for each withdrawal is the lesser of \$250 or the entire value of the applicable account. For example, if your after-tax account balance is less than \$250 and you elect an after-tax withdrawal, you must withdraw the entire after-tax account balance.

Withdrawals are generally subject to taxes, withholding, and rollover provisions. Please consult your tax advisor for more information.

Age 59½ Withdrawals

If you are actively employed and age 59½ or older, you may request a withdrawal of all or a portion of your vested Plan account. Withdrawals from your non-Roth 401(k) balances will be taken pro-rata across all applicable accounts. You must request a separate withdrawal from your Roth 401(k) balances (which will be charged first against your Roth 401(k) rollover account and then against your Roth 401(k) contribution account). If you withdraw all or a portion of your Roth 401(k) savings at age 59½ but before you have held the money in your account for five years, the investment earnings will be subject to taxation, withholding, and an early distribution penalty.

After-Tax Withdrawals

You may withdraw any after-tax balance in your Plan account at any time. If your account includes any regular after-tax amounts contributed before 1987, you may withdraw those savings separately without taking a withdrawal of any associated taxable investment earnings. Withdrawals of regular after-tax balances contributed after 1986 will include a pro rata share of related earnings.

Rollover Withdrawals

You may request a withdrawal from non-Roth 401(k) balances you rolled over from another plan at any time. Withdrawals taken prior to age 59½ are subject to an early distribution penalty unless an exception applies.

Roth 401(k) Rollover Withdrawals

You may request a withdrawal from Roth 401(k) balances you rolled over from another plan at any time. Withdrawals taken prior to age 59½ that are not qualified Roth distributions are subject to an early distribution penalty unless an exception applies.

Disability Withdrawals

If you have qualified for disability benefits under Aon's Long-Term Disability program or worker's compensation, you may request a disability withdrawal of all or a portion of your vested Plan account. Withdrawals of your non-Roth 401(k) balances will be charged pro rata against your non-Roth 401(k) accounts. If you want to withdraw from your Roth 401(k) accounts (which

will be taken first against your Roth 401(k) rollover account and then against your Roth 401(k) contribution account), a separate withdrawal election is required.

Hardship Withdrawals

If you have an immediate and heavy financial hardship that cannot be satisfied from other reasonably available sources, including withdrawal options from this Plan and other Aon plans, you may apply for a hardship withdrawal from your vested Plan accounts (except for certain legacy contributions and earnings credited to your Savings Contributions after 1988).

Hardship withdrawals must satisfy the safe-harbor reasons established by IRS regulations and other guidelines established by the Plan Administrator. These guidelines require that you complete an application form and provide full financial disclosure. The form is requested through the Vanguard website at Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. If your hardship withdrawal request is approved, payment will generally be processed within two business days after the withdrawal has been processed. If you have any funds in the Self-Directed Brokerage Account, additional transactions and processing time will be required. Details are supplied with the SDBA enrollment materials. The safe-harbor reasons for hardship include:

- Tuition, related educational fees, room and board for the next 12 months of post-secondary education for you or your spouse, children, named Plan beneficiary, or tax dependents;
- Prevention of mortgage foreclosure or eviction from your principal residence;
- Funeral/burial expenses for your parent, spouse, children, named Plan beneficiary, or tax dependents;
- Purchase or construction of your principal residence (excluding mortgage payments);
- Unreimbursed tax-deductible medical expenses (including expenses incurred by your named Plan beneficiary);
- Repairs to your principal residence resulting from unforeseen events causing damage;
- Expenses and losses (including loss of income) that you incur on account of a disaster declared by the Federal Emergency Management Agency (FEMA) if your principal residence or principal place of employment as located in an area designated by FEMA for individual assistance in connection with the disaster.

If your hardship withdrawal request is approved, the withdrawal will be charged against your vested Plan account in the following order: after-tax rollover, after-tax, rollover, company contribution account (for legacy company contributions), before-tax, Roth 401(k) rollover, and Roth 401(k) (excluding Roth 401(k) earnings).

Your application will include instructions and information on the documentation that is necessary to provide in order that your request be considered. Your request cannot be considered until the required documentation is complete. You will be required to demonstrate:

- That an immediate and heavy financial hardship exists;
- That you have obtained all available distribution options from this Plan and other Aon plans;
- The dollar amount of the hardship, which cannot exceed the amount of the financial hardship (and any related taxes and penalties); and
- That you have insufficient cash or other liquid assets reasonably available.

Written application for all hardship withdrawals will be decided in accordance with IRS regulations and Plan guidelines.

Tax Treatment

Some or all of your in-service withdrawal may be subject to mandatory federal tax withholding and federal income taxes. If you take a withdrawal before age 59½, your withdrawal may also be subject to an early withdrawal excise tax. See [How Benefits Are Taxed](#) for more general information. Please consult your tax advisor for any specific questions regarding your own circumstances.

Borrowing From Your Account

You may borrow money from your vested non-Roth Plan account for any reason if you have the necessary funds in your account. You generally repay your Plan loans through after-tax payroll deductions.

Loan Amounts

The minimum amount of a loan from the Plan is \$1,000. In general, the maximum amount you can borrow is the lesser of:

- 50% of your vested account balance as of the date the loan is made; or
- \$50,000, reduced by the highest outstanding loan balance during the 12 months before the date the loan is made.

Note: While Roth 401(k), Roth 401(k) rollover, and Retirement Account Contribution balances, as well as any amounts invested through the SDBA, can be used to determine the base on which the maximum loan amount is calculated, these balances cannot be used for the actual loan. As a result, if your vested balance excluding Roth 401(k) and Retirement Account Contribution amounts plus any amounts invested through the SDBA is less than the calculated maximum loan amount, the actual maximum loan amount will be limited to that lesser amount. Example: If your vested Roth 401(k) balance is \$3,000 and your vested non-Roth 401(k) balance is \$1,000, the calculated maximum loan is \$2,000 ($\$3,000 + \$1,000 = \$4,000 \times 50\%$), but since your vested non-Roth 401(k) balance is only \$1,000, your actual maximum loan will only be \$1,000.

The security for your loan is no more than half of your vested account balance as determined immediately before your loan is approved (but not including any Roth 401(k) amounts). You may have no more than one loan outstanding at any time. If you want to take another loan from the Plan, you can do so following the repayment of your previous loan, subject to administrative requirements.

Loan amounts are taken on a pro rata basis from all your Plan accounts other than Roth 401(k) and Retirement Account Contributions, and from all investment sources other than the SDBA.

Interest Rate

The interest rate for your loan generally will be equal to 1% plus the prime rate as received by Vanguard. The prime rate is updated daily.

How to Apply for a Loan

General loans (those with a one- to five-year repayment period) are initiated on the Vanguard website at Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. Checks are generally mailed within two to three business days of submitting your request (direct deposit is also available).

Residential loans (which have a one- to fifteen-year repayment period) must be requested through a paper-based application process.

To start the process for obtaining a residential loan, visit the Vanguard website at Vanguard.com/retirementplans or contact Vanguard at 1.800.523.1188 to request a loan application and promissory note. You will be mailed a promissory note and Truth-in-Lending Statement detailing the loan terms. The statement must be signed and returned to Vanguard with the correct supporting documentation within 30 days. If the documentation is incomplete or the promissory note is returned after the expiration date, the loan will be rejected. If approved, and direct deposit isn't selected, the loan check will be mailed within two to three business days. If the documentation is incomplete or the promissory note is returned after the expiration date, the loan may be delayed or rejected.

Repaying Your Loan

The money you borrow, plus interest, is generally repaid through after-tax payroll deductions. Your repayments will begin within two payroll periods following the date you requested the loan.

Generally, you can repay your loan over a period of up to five years. For general loans, you can choose a repayment period from 12 to 58 months. For loans to purchase your primary residence, the repayment period can be up to 15 years.

You may pay off any existing loan early by repaying the entire outstanding balance in one sum. Visit the Vanguard website at Vanguard.com/retirementplans or contact Vanguard at 1.800.523.1188. The current amount of your remaining balance and instructions about how to repay the outstanding balance is available on the Vanguard website. You may not accelerate the due date of a Plan loan by making higher payments than you otherwise would have been required to make.

Your repayments are invested in the Plan in the same manner as your current savings. For example, if you elected to have 25% of your savings invested in Fund 1 and 75% invested in Fund 2, your repayments will be allocated in similar proportions.

Loan Defaults

While an Active Colleague

It is your responsibility to make sure your loan deductions start and that you do not miss any payments. You must contact Vanguard at 1.800.523.1188 within 30 days if a scheduled deduction is not made from your paycheck.

If you do not make payments on your loan while an active colleague, even if your nonpayment is due to an error on the part of the Company or Plan Administrator, your loan may become entirely due and payable and go into default. Your entire loan will be considered in default if scheduled payments are not made by the last day of the calendar quarter following the quarter in which the payments were initially not made. For example, if you last made a scheduled payment on May 15, your loan would default on September 30. Once the loan is in default, you must repay the entire outstanding balance, or you will be unable to take a future loan.

This type of default will result in a deemed distribution and will be reported to the IRS as a taxable event. You will receive a Form 1099R reporting the taxable distribution amount. The taxable distribution resulting from this type of default will not be eligible for rollover.

While on Leave of Absence

If you are on an approved and unpaid leave of absence, including a Family Medical Leave of Absence, it is your responsibility to continue making payments toward your outstanding loan balance. You should contact Vanguard within 30 days before the start of your leave to make the necessary arrangements. If scheduled payments are not made by the last day of the calendar quarter following the quarter in which the payments were first due, your entire loan will be considered in default.

If you are on an approved leave of absence because of a national emergency requiring governmental or military service, your loan repayments may be suspended as permitted by federal regulations. If so, your payments will restart, and the terms of your loan will be reinstated provided you return to employment after the leave. The loan must be repaid in full, plus additional accrued interest, by the end of the period equal to the original term of the loan plus the period of such governmental or military service.

After Termination of Employment

When you terminate employment, you must continue to make timely scheduled repayments of your loan. If you do not make timely payment by the last day of the calendar quarter following the quarter in which missed a payment, your loan will be considered in default.

For example, if you terminate employment on August 15, miss the payment on August 30, and the outstanding balance of your loan is \$1,000, you must pay \$1,000 to the Plan by December 31 to avoid default unless you first request full payment of your account. If so, all or a portion of your vested account balance available for distribution will be applied against the outstanding loan balance.

To continue to defer taxation, assuming your outstanding loan balance is satisfied by application of your vested account balance when you requested a distribution prior to default, you may roll over an amount equal to the outstanding loan balance to an IRA or qualified plan if you have the funds from other sources. If you do not roll over the amount due on your loan, you will owe taxes on that amount.

If the loan defaults because you fail to repay the outstanding balance or it is offset when you request payment, the outstanding balance of the loan will be reported to the IRS as a taxable distribution. You will receive a Form 1099R reporting the taxable amount.

Loan Considerations

The loan interest rate you pay should be compared to the potential earnings rate of the funds in which you invested. The interest you pay on the loan essentially replaces the investment earnings you could have earned if you had not taken a loan.

When you remove funds from your account, for even a short period, you are losing the before-tax investment returns you would have received had those funds remained invested in the Plan. In addition, when you repay a loan from the Plan, you repay with after-tax dollars. When you retire or later take a distribution from the Plan for any reason, those after-tax dollars you used to repay your loan will be taxed again as part of the distribution.

Loan Direct Debit and Additional Loan Repayments

If you cannot repay your loan through payroll deduction due to an unpaid leave of absence, transfer to a permanent position outside of the United States, or if you have terminated from Aon, you may choose to repay your outstanding loan on a monthly basis by using the loan direct debit feature. You may also use this feature to make an additional loan repayment whereby the repayment amount you choose will be deducted from your account (such as a checking or savings account). Log in to Vanguard, at Vanguard.com/retirementplans for more information.

Active Colleagues - You repay the loan through payroll deductions. Both the principal and interest you repay go into your account. You can choose to repay your loan in full at any time. You may also make additional loan repayments on your loan without paying it off. If your loan is current, any additional payments will be applied to the outstanding principal balance. Your scheduled repayments will not change, but you'll pay the loan off sooner. You can easily make an additional payment using direct debit.

If You're on a Leave of Absence - If you have an outstanding loan and take an unpaid leave of absence (LOA), you must keep making loan repayments. You can make repayments by sending in a check each month or through direct debit. Call Vanguard at 1.800.523.1188 if you have questions about how to write the check or setting up direct debit.

Transfer to a Permanent Position Outside of the United States - If you transfer to a permanent position outside the United States, you can make repayments through direct debit as long as the repayments are made in US currency and deducted from a bank or financial institution located in the United States.

Terminated Colleagues - You have the option to continue making repayments on an outstanding loan after you leave the Company as long as you have at least two months of repayments left on your loan. You can continue making repayments by sending in a check each month or through direct debit. If you wish to make repayments through direct debit, you must ensure your first direct debit repayment is processed at least seven days prior to the date of loan foreclosure. To verify this date, refer to the Separation from Employment Notice you will receive via mail or contact the Vanguard.

If you prefer instead to pay off the loan in full after you leave, the remaining loan amount, plus any applicable interest must be paid off completely by the end of the quarter following the quarter in which you first miss a payment. If you don't repay the loan balance, it will be foreclosed and must be included in your taxable income. An early withdrawal penalty of 10% may also apply. Keep this in mind before you request any new loans.

Distributions from the Plan

Termination of Employment

If your employment with the Company ends, you may request a distribution of your vested account balance. Any unvested amounts will be forfeited. If you are at least age 65 when your employment ends, or if your employment ends because of a permanent physical or mental disability, you will be 100% vested in your account balance. Permanent physical or mental disability means a physical or mental disability or illness which, in the opinion of a physician approved by the Plan Administrator, renders the participant permanently incapable of performing his or her job duties.

You may request a distribution 30 days after your termination date. When you request a distribution, it will be processed as soon as administratively feasible by the Plan Administrator and recordkeeper. During this time, your account balance will continue to experience investment gains and losses, until the funds are actually distributed. You may continue to make investment elections as permitted under the Plan until your distribution has been processed.

Note that, if you are rehired within 31 days after your termination, your termination will not be treated as a separation from employment for purposes of the Plan, and you will not receive a distribution.

Survivor Benefits and Beneficiary Designations

If you die while employed by the Company, your account balance will become 100% vested and will be paid to your beneficiaries. If you die after you leave the Company, but before receiving a full distribution of your account balance, your vested account balance will be paid to your beneficiaries (any unvested amounts will have been forfeited).

Your initial beneficiary designation and any changes should be made or updated by using Vanguard.com/retirementplans or by contacting Vanguard at 1.800.523.1188. Your beneficiary designation must be made in writing and in the form required by the Plan Administrator.

If you are married and designating someone other than your spouse as a primary beneficiary, you must complete, notarize, and return a paper form. If you are married when you die, your Plan benefits will be paid to your spouse, unless your spouse has consented in writing to the naming of another beneficiary. In this case, a notary public or Plan representative must witness your spouse's consent. Because spousal consent is required in order to have benefits paid to another beneficiary, it is a good idea to review your beneficiary designation from time to time and update it, especially if your marital status changes. Note that if your spouse is your named beneficiary and your marital status subsequently changes, your beneficiary election will be automatically revoked unless you re-designate them as your non-spouse beneficiary after the final order of divorce is entered.

It is also important that you make sure that the address information of your designated beneficiaries is updated and current so the Plan can locate them in the event of your death.

In the event of your death, your account balance will be paid to the beneficiary on record with the Plan recordkeeper, unless you subsequently married. If you've designated a beneficiary and subsequently get married, your spouse will be your primary beneficiary and your prior beneficiary designation is deemed invalid. If there is no valid beneficiary designation on file for you and you are not married, your account balance will be paid to your estate. In the event your beneficiary dies subsequent to your death but prior to the distribution of the entire amount distributable to the beneficiary, the balance of the amount distributable to the beneficiary will be paid to the beneficiary designated by the deceased beneficiary, or, if there is none, to the executor or administrator of the estate of the deceased beneficiary. If a beneficiary who is not your spouse has not applied for benefits within five years from the date of your death, the Plan Administrator will make a single-sum distribution of your account without your beneficiary's consent (unless the non-spouse beneficiary is eligible for a longer payment period, see [10-Year Minimum Required Distribution Rule for Non-Spouse Beneficiaries](#) below).

There may be different beneficiary provisions stated in a plan that merged with the Plan. Please contact Vanguard at 1.800.523.1188 if you have any questions.

If you die while on military leave, your beneficiary will receive any additional benefits that would have been provided to you as though you had resumed employment the day immediately before your death. This includes vesting and ancillary death benefits, but not additional accruals.

Minimum Required Distributions

When you reach a certain age (your "applicable age") and you have terminated employment, the law requires that you begin

taking minimum distributions from the Plan. Your applicable age depends on your date of birth, as set forth in the chart below:

Date of Birth	Applicable Age
Before July 1, 1949	70½
July 1, 1949 - December 31, 1950	72
January 1, 1951 - December 31, 1959	73
January 1, 1960, and after	75

If you are no longer working for the Company, you must begin taking minimum required distributions by April 1 of the calendar year following the year in which you reach your applicable age. This April 1 date is referred to as the required beginning date.

Unless you are a 5% owner of the Company, if you are still an active colleague in the year in which you reach your applicable age, you will not have a minimum required distribution until after you terminate employment. Once you terminate, your required beginning date will become April 1 of the calendar year following the calendar year of your termination. Note: Distributions from Roth 401(k) accounts are not required until after your death.

10-Year Minimum Required Distribution Rule for Non-Spouse Beneficiaries

If you die prior to taking a full distribution from the Plan, your non-spouse beneficiaries must have their balance paid from the Plan by the 10th year following the date of your death. This applies to deaths before and after the required beginning date (described above). “Eligible designated beneficiaries” are not subject to this 10-year rule. Eligible designated beneficiaries include:

- Your spouse
- Your minor children
- A disabled beneficiary
- A chronically ill beneficiary
- A person who is not more than 10 years younger than yourself

Required distributions to eligible designated beneficiaries may instead be made over the beneficiary’s life expectancy.

How Benefits Are Paid

Vested Balances of \$5,000 or Less

If the value of your total vested balances of both your Roth 401(k) accounts and your non-Roth 401(k) accounts (excluding any rollover balances) is \$5,000 or less when you leave the Company, the Plan Administrator may pay the vested balance without your or your beneficiary’s consent. This is called an automatic lump sum distribution.

Unless you elect otherwise, if your vested balance in both account groups is more than \$1,000 but less than or equal to \$5,000, it will be automatically rolled over to an applicable IRA or a Roth IRA in your name as soon as administratively convenient after the end of the calendar quarter following the quarter in which your employment terminated (unless you had an outstanding loan at the time of termination, in which case, the rollover to an IRA will occur as soon as administratively practicable after the end of the calendar quarter following the quarter in which you first miss a loan repayment). The Plan’s default IRA provider is Retirement Clearinghouse, LLC. Their phone number is 1.888.600.7655.

If you are actively employed by another employer and your non-Roth 401(k) and non-after accounts qualify for an automatic rollover to that employer’s retirement plan, they will be rolled over to that employer’s retirement plan. If they do not qualify for an automatic rollover to an employer’s retirement plan, these accounts will be automatically rolled over to an applicable IRA.

Your Roth 401(k) and after-tax accounts will be automatically rolled over to an applicable IRA or a Roth IRA.

Once your Plan account rolled over to an IRA, it will be invested in investment products designed to preserve principal and provide a reasonable rate of return and liquidity.

If your vested balance in either or both of your Roth 401(k) accounts and/or non-Roth 401(k) accounts is \$1,000 or less, the account will be automatically distributed to you in cash and applicable withholding will be taken on the taxable portion of the payment. This cash out will occur as soon as administratively practicable after the end of the quarter following the quarter in which you terminated.

Balances in the Plan as a result of rollovers made under non-Roth 401(k) or Roth 401(k) provisions are not considered when

determining the \$5,000 threshold for purposes of this section but are considered when applying the \$1,000 threshold. For general information about the tax treatment of payments from the Plan, see [How Benefits Are Taxed](#).

You may obtain information about the fees and expenses charged in the event of an automatic lump sum distribution by contacting Vanguard at 1.800.523.1188 or accessing the Vanguard website at Vanguard.com/retirementplans.

Vested Balances of Greater Than \$5,000

If your vested account balance (not including rollover balances, if any) is greater than \$5,000 after you have separated from service, you may have one or more of the following payment options available to you. For general information about the tax treatment of payments from the Plan, see [How Benefits Are Taxed](#).

Lump Sum Distribution

You may request to have your entire vested account balance paid to you in a single payment. If you have a Roth 401(k) account, you may request a separate distribution for that amount.

Partial Distribution

You may request to have a portion (either a specified dollar amount or a percentage) of your vested account balance paid to you. A separate election may be made for your vested Roth 401(k) account balance.

Calculated Installments

If you are age 55 or older, or permanently and totally disabled as determined by the Plan Administrator, or you are a beneficiary of a deceased Plan participant, you may request to have your vested account balance distributed to you in the form of calculated installments. With calculated installments, you elect the number of years and frequency (monthly, quarterly or annual) over which you would like to receive your payments. Each installment amount varies and is calculated by taking your vested account balance and dividing it by the number of payments remaining. The balance remains invested in the funds you have selected, and you may continue to change your investment mix.

For example, if you had a vested account balance of \$100,000 and you elected to receive monthly installments for a period of ten years, your first monthly installment would be calculated by taking \$100,000, divided by 120, which is the number of payments remaining (10 years x 12 payments per year). The first payment would equal \$833.33. Your second payment would be calculated by dividing your vested account balance (the amount remaining after your first payment, adjusted for gains and losses) by 119.

Fixed Installments

If you are age 55 or older, or permanently and totally disabled as determined by the Plan Administrator, or you are a beneficiary of a deceased Plan participant, you may request to have your vested account balance distributed to you in the form of fixed installments. With fixed installments, you elect the dollar amount of the installments and frequency (monthly, quarterly or annual) over which you would like to receive your payments. Each installment amount is the same, and you continue to receive installments until your account balance runs out. The balance remains invested in the funds you have selected, and you may continue to change your investment mix.

For example, if you had a vested account balance of \$100,000 and you elected to receive monthly installments of \$500 each, you would receive \$500 a month until your vested balance is depleted.

Rollovers Out of the Plan

You may directly roll over a distribution from this Plan to another employer's qualified plan, annuity plan, individual retirement account, individual retirement annuity, Section 403(b) annuity contract, or Section 457(b) eligible governmental deferred compensation plan, as long as the amount of the total payment is more than \$200. If you do not directly roll over your distribution, you may later roll over all or some of the distribution if done within 60 days of the original distribution. While you cannot receive a refund of the amount withheld for taxes, you may additionally roll over up to the amount withheld with other assets.

You cannot rollover installment payments made more frequently than annually or over a period of more than 10 years, or amounts distributed to you as required minimum distributions, or hardship withdrawals.

Generally, amounts in your non-Roth 401(k) accounts can be rolled over to another non-Roth account, and amounts in your Roth 401(k) account will be rolled over to another Roth account. However, amounts in your non-Roth 401(k) accounts may be rolled over and converted to a Roth IRA.

If your Plan account is held by your non-spouse beneficiary following your death, your beneficiary may roll over a distribution from this plan to a Roth or traditional IRA only, and not to another employer's plan.

For general information about the tax treatment of payments from the Plan, see [How Benefits Are Taxed](#). Additional information

about the tax treatment of amounts that are rolled over to an is available in IRS Publication 590, *Individual Retirement Arrangements (IRAs)*.

Account Value

Your account is valued as of the close of each business day the U.S. securities markets are open. After you apply to receive your account balance, your vested account balance will be paid to you or your beneficiary as soon as administratively possible and will be valued as of the latest available valuation date.

Missing Participants

You are responsible for keeping your contact information current with the Plan Administrator (see [Reporting Address Changes](#)). If the Plan Administrator is unable to locate a person to whom any benefit is payable under this Plan and such inability continues for a period of two years, the benefit will be forfeited. However, if the person later makes a claim for such benefit, the benefit will be reinstated.

Overpayments

If for any reason payment made to any individual under this Plan exceeds the amount that should have been paid, the Plan is entitled to take any and all actions necessary and appropriate to recover the overpayment. This may include reducing Plan accounts or requiring the individual to repay the overpaid benefits.

Special Rules While on Military Leave

If you are on military leave for a period of 30 days or more, you will be treated as having separated from service for purposes of being able to receive a distribution of 401(k) elective deferrals and associated earnings.

If you elect such a distribution, your contributions will end for a period of six months from the date of the distribution.

If You Take a Family and Medical Leave of Absence

If you take an approved family and medical leave of absence, you will continue to be a Plan participant and earn eligibility and vesting service while you are on leave. This also applies to a leave due to a national emergency requiring governmental or military service. Go to Vanguard.com/retirementplans for more information about leaves of absence.

How Benefits Are Taxed

This Plan is intended to operate as a qualified plan under Sections 401(a) and 401(k) of the Internal Revenue Code. Qualification of the Plan means that your contributions (other than Roth 401(k) and regular after-tax contributions) are not subject to federal income tax when made to the Plan. Additionally, the earnings or appreciation on the amounts in your account are not subject to federal income tax until distributed to you or your beneficiary, except as noted for certain Roth 401(k) distributions.

When you or your beneficiaries receive a payment, whether a termination distribution or an in-service withdrawal from your account, it may be subject to income tax and withholding. However, a payment to you or your beneficiary may be eligible to directly roll over to an IRA or to another employer plan that accepts rollovers. If directly rolled over, withholding will not apply, and taxes will be deferred until you take the money out of the IRA or employer plan. If you do not directly roll over an eligible payment, you may independently roll over that amount to another employer plan or an IRA within 60 days of the date of your receipt and potentially recover your tax withholding.

Some payments may not be eligible for a direct or independent rollover.

You may also have to pay an additional early distribution penalty tax if you receive payment before age 59½. You will receive more information about withholding and taxation of your benefits when you are ready to receive a payment.

Any after-tax savings (excluding earnings) are not subject to 20% mandatory withholding or to income tax when you receive them from the Plan. Your before-tax savings, Company contributions and all investment earnings are subject to federal income tax and, in some cases, state and local taxes.

Any Roth 401(k) savings, including earnings thereon, may be withdrawn tax free as long as you have reached age 59½ and the Roth 401(k) contributions remain invested for at least five years.

Early Distributions

If you leave the Company and receive a payment from your account, you may be required by the IRS to pay an additional 10% early distribution tax on the taxable portion of your payment. The 10% additional tax will not apply, however, after age 59½ or if you leave the Company after reaching age 55. You may avoid this additional 10% tax and continue to defer all taxes by rolling over the taxable portion of your payment to another qualified plan or an IRA.

Tax Advice

These points are meant only as general guidelines and should not be relied upon or construed as tax advice. Tax laws are complex and continually changing. Please consult a tax specialist concerning your individual situation. The Company, the Plan Administrator, and their respective agents are not authorized to provide any such advice.

Claims and Appeals

Benefits will be paid under the Plan only if the Plan Administrator or its delegate decides in its discretion that a claimant is entitled to them. Claims administration has been delegated to Claims and Appeals Management, a group within Alight. The claimant must follow the procedures established by the Plan Administrator. To file a claim, a claimant (“you”) or your authorized representative must request a Claim Initiation Form from the Aon HR Service Center at 1.855.625.5500 and return the completed form to:

Claims and Appeals Management
 DEPT 02233
 P.O. Box 299107
 Lewisville, TX 75029-9107
 Fax: 1.847.554.1365

Your claim must include:

- A description of the benefit you are applying for;
- The reason(s) for the request; and
- Relevant documentation.

You may exercise your rights under the Plan directly or through an authorized representative. If you choose to file a claim for benefits through an authorized representative, you must submit a written statement to the Plan Administrator and designate the authorized representative to act on your behalf with respect to a claim for benefits. You may have only one authorized representative at a time to assist in submitting a claim or appealing an adverse claim determination. An assignment or attempted assignment of your benefits does not constitute a designation of an authorized representative. Designation of an authorized representative must be clearly stated in a form acceptable to the Plan Administrator. In certain circumstances, an authorized representative may be required to produce evidence of their authority to act on your behalf, and the Plan may require you to execute a form relating to such representative’s authority before the person will be allowed to take any action on your behalf.

You will be notified of the outcome of your claim and any additional instructions, and if necessary, information about submitting an appeal, in writing. You may also contact Claims and Appeals Management for any other information about claims and appeals. References to the “you” in these claims procedures include your authorized representative where required by law.

Any action or determination made by the Plan Administrator during the Plan’s claims and appeals process is final, conclusive, and binding.

If a Claim Is Denied

The following procedures apply for all claims except those subject to special rules for disability termination claims (see below).

If all or part of your claim is denied, you will receive a letter or written statement within 90 days of the date your claim is received by the Plan Administrator. It will include:

- The reason for the denial;
- References to the Plan provisions on which the denial is based;
- A description of any additional information that is needed to support your claim and why it is needed; and
- An explanation of how you can request a review of your claim (an appeal), including a statement of your right to bring a civil action under Section 502(a) of ERISA following a denial of an appeal.

In some cases, it may take additional time to review your claim application. If so, you will be notified of the need for an extension; however, any extension will not go beyond 180 days from the date your claim was first received. The claim will be decided based on information originally provided unless you provide additional information within 45 days of the date additional information is requested.

You have 60 days from the date you receive notice of a claim denial to file an appeal, which will be the subject of a full and fair review by the Plan Administrator. As part of the appeal process, you will be permitted to submit written comments, records and other information relating to the claim and provided, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claim. The Plan Administrator will consider all comments, documents and other information you submitted, without regard to whether that information was submitted or considered in the initial determination. You will receive a written response to your appeal within 60 days of receipt of your appeal unless an extension is needed. If so, you will be notified of the need for an extension; however, any extension will not go beyond 120 days from

the date your appeal was first received. If your appeal is denied, the decision will be provided to you in writing and will include

- The reason for the denial;
- References to the Plan provisions on which the denial is based;
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records and other information relevant to the claim; and a
- A statement of your right to bring a civil action under Section 502(a) of ERISA.

The decisions of the Plan Administrator are final and binding. Keep in mind that until your appeal rights outlined in this section have been exercised to recover any Plan benefits denied in whole or in part, you cannot bring legal action against the Plan or the Company to try to recover those benefits.

The above procedure applies not only to you but also to a beneficiary or other person who disagrees about a benefit. If you wish to bring a civil action against the Plan for benefits under the Plan, you must do so within one year of the date of the Plan Administrator's final decision on your claim. Any lawsuit brought in connection with the Plan must be brought in the federal courts of the Northern District of Illinois (and no other federal or state court). To the extent ERISA or other federal laws do not preempt state law, then the Plan and all rights under the Plan are governed by the laws of the state of Illinois.

The following procedures apply to claims involving a disability termination:

If your claim is based on whether a disability termination has occurred due to your permanent physical or mental disability, the following claims procedures will apply ("Disability Termination Claims Procedures").

For purposes of these Disability Termination Claims Procedures:

- A "health care professional" means a physician or other health care professional licensed, accredited, or certified to perform specified health services, consistent with state law.
- The term "adverse benefit determination" means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of your or beneficiary's eligibility to participate in the Plan.

Initial Claim Denial. If your claim for benefits is wholly or partly denied, you will receive notice of this adverse benefit determination. This written notification will:

- explain the specific reason(s) for the denial;
- provide the specific Plan provision(s) on which the denial is based;
- a description of any additional material or information necessary to perfect the claim and an explanation of why such material or information is necessary;
- a description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under Section 502(a) of ERISA following an appeal of an adverse benefit determination;
- a discussion of the decision, including an explanation of the basis for disagreeing with, or not following (i) the views you presented to the Plan of health care professionals treating you and vocational professionals who evaluated you, (ii) the views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with the adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination, and (iii) a disability determination presented to the Plan by you, made by the Social Security Administration;
- if the adverse benefit determination is based on medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request;
- either the specific internal rules, guidelines, protocols, standards, or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards, or other similar criteria of the Plan do not exist; and
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim for benefits.

Notification of adverse benefit determinations of claims will be provided in a culturally and linguistically appropriate manner.

You will be provided written or electronic notification of an adverse benefit determination within a reasonable period after receipt of the claim but not later than 45 days after the Plan Administrator receives the claim. If you are experiencing dire financial need (e.g., pressing medical expenses) such that a decision should reasonably be made more quickly, you must provide information about the dire financial need in writing to the Plan Administrator.

Extensions of Time to Respond: If matters beyond the control of the Plan give rise to the need for an extension of time (up to 30 days) to provide a written notification of the initial claim denial, you will receive a notice prior to the expiration of the 45-day period above, specifically explaining:

- the standards on which entitlement to a benefit under the Plan is based;
- the unresolved issues that prevent a decision on the claim; and
- the additional information needed to resolve those issues.

You will be given at least 45 days in which to provide the additional information specified in the notice.

In the event you are notified of an extension of time, the period for making the benefit determination shall be tolled from the date notice is sent by the Plan until the date you respond. The 30-day extension period may be extended for up to an additional 30 days, provided that such an extension is necessary due to matters beyond the control of the Plan and you are notified, prior to the expiration of the first 30-day extension period, of the information listed above.

Appeal Procedures. On any claim that is denied in whole or in part, you may appeal for a full and fair review of the claim and the adverse benefit determination.

You can appeal an adverse benefit determination and have the claim reviewed by submitting a written request to the Plan Administrator. You have 180 days from the date you are notified of the denial to submit such written request to appeal the claim.

You may submit written comments, documents, records, and other information relating to the claim for benefits, and these comments, documents, records, and other information will be taken into account without regard as to whether they were submitted or considered in the initial benefit determination.

You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim for benefits. A document, record, or other information is relevant to a claim for benefits if the document, record, or information:

- was relied upon in making the benefit determination;
- was submitted, considered, or generated in the course of making the benefit determination, without regard to whether the document, record, or information was relied upon in making the adverse benefit determination;
- demonstrates compliance with the administrative processes and safeguards that ensure and verify that benefit claim determinations are made in accordance with governing Plan documents and, where appropriate, the Plan provisions have been applied consistently to similarly situated claimants; or
- constitutes a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit for your diagnosis, without regard to whether such advice or statement was relied upon in making the adverse benefit determination.

The Plan Administrator's review of a claim on appeal will not afford deference to the initial adverse benefit determination and will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual. The Plan Administrator will have final authority to review any decision. In deciding an appeal of any adverse benefit determination that is based on medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, medically necessary, or appropriate, the fiduciary will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.

The Plan Administrator will identify any medical or vocational experts whose advice was obtained on behalf of the Plan in connection with the adverse benefit determination, without regard to whether the advice was relied upon in making the adverse benefit determination. Any health care professional who is engaged for purposes of a consultation for deciding an appeal of an adverse benefit determination that involves medical judgment will be an individual who is neither an individual who was consulted in connection with the adverse benefit determination, nor the subordinate of such individual.

The Plan Administrator will provide you, free of charge and before the Plan issues a decision on the appeal, with any new or additional evidence considered, relied upon, or generated by the Plan in connection with the claim. Such evidence will be provided as soon as possible and sufficiently in advance of the date on which the Plan Administrator must provide notice of the Plan's determination of the appeal, to give the Participant a reasonable opportunity to respond prior to that date. If the decision on the appeal is based on a new or additional rationale, the Plan Administrator will provide you, free of charge, with the new or additional rationale, which must be provided as soon as possible and sufficiently in advance of the date on which the Plan Administrator must provide notice of the Plan's determination of the appeal to give you a reasonable opportunity to respond prior to that date.

You will be notified of the Plan's appeal determination within a reasonable period of time, but not later than 45 days after

receipt of the appeal by the Plan Administrator. This period may be extended one time by the Plan Administrator for up to 45 days if the Plan Administrator determines that special circumstances require an extension of time for processing the claim. If an extension of time is required, you will be notified in writing prior to the termination of the initial 45-day period. The notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render the benefit determination.

Notification of Appeal Determination. The Plan Administrator will provide you with written or electronic notification of the Plan's determination of the appeal. In the case of an adverse benefit determination on appeal, the notification will set forth:

- the specific reason or reasons for the adverse appeal determination;
- reference to the specific Plan provisions on which the determination is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claim for benefits;
- a description of any voluntary appeal procedures offered by the Plan and your right to obtain information about such procedures and a statement of your right to bring an action under Section 502(a) of ERISA, as well as any applicable contractual limitations periods that apply to such right to bring an action, including the calendar date on which the contractual limitations period expires for the claim;
- a discussion of the decision, including an explanation of the basis for disagreeing with, or not following (i) the views you presented to the Plan of health care professionals treating you and vocational professionals who evaluated you, (ii) the views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with the adverse appeal determination, without regard to whether the advice was relied upon in making the appeal determination, and (iii) a disability determination presented to the Plan by you, made by the Social Security Administration;
- if the adverse claim appeal determination is based on medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided free of charge upon request; and
- either the specific internal rules, guidelines, protocols, standards, or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards, or other similar criteria of the Plan do not exist.

Notification of adverse claim appeal determinations will be provided in a culturally and linguistically appropriate manner.

The Plan Administrator or its delegate has complete discretion to interpret the terms of the Plan and make decisions regarding any claims and appeals. The decisions of the Plan Administrator and its delegate are final and binding. Keep in mind that until your appeal rights outlined in this section have been exercised to recover any Plan benefits denied in whole or in part, you cannot bring legal action against the Plan or the Company to try to recover those benefits.

The above procedure applies not only to you but also to a beneficiary or other person who disagrees about a benefit. You may bring a civil action under Section 502(a) of ERISA only after exhausting the administrative remedies under the Plan. If you wish to bring a civil action against the Plan following a denial of your claim on appeal, you must do so within one year of the Plan Administrator's final decision on your claim. Any lawsuit brought in connection with the Plan must be brought in federal court in the Northern District of Illinois (and no other federal or state court). To the extent ERISA or other federal laws do not preempt state law, then the Plan and all rights under the Plan are governed by the laws of the state of Illinois.

General Plan Information

Plan Administrator

The Plan Administrator is the Administrative Committee, which is responsible for the general administration of the Plan (excluding control, management, or investment of Plan assets). The Aon Retirement Plan Governance and Investment Committee is the plan administrator for purposes of Plan investments. The members of these committees are appointed by the Global Benefits Governance Committee, as established by Aon plc's Organization and Compensation Committee of the Board of Directors. The plan administrator may delegate its responsibilities to investment managers, service providers, and other third parties. If you want to contact the Administrative Committee or the Aon Retirement Plan Governance and Investment Committee, or have questions or concerns with any of the service providers, you can call Vanguard at 1.800.523.1188 from 7:30 a.m. to 8:00 p.m., Central time, Monday through Friday, send an e-mail to aon.savings.plan@aon.com or write to:

Aon
 MSC #17755
 Vanguard
 P.O. Box 551343
 Atlanta, GA 30355

Recordkeeper

The service provider who maintains the records of your Plan account and related activity is referred to as the recordkeeper. The Plan has secured the services of Vanguard in this capacity. Vanguard is your primary contact for the majority of questions and transactions. You may speak with a live representative or access your account via touch-tone telephone or the Vanguard website.

Vanguard toll-free telephone number: 1.800.523.1188
 Customer Service Representatives are available between 7:30 a.m. and 8:00 p.m. Central Time, Monday through Friday

Vanguard website: Vanguard.com/retirementplans

Vanguard
 P.O. Box 982902
 El Paso, TX 79998-2902

You can access Vanguard.com/retirementplans 24 hours a day, seven days a week outside scheduled maintenance periods. By accessing Vanguard.com/retirementplans, you can:

- Review your personal, financial institution, and logon information;
- Review your account summary;
- Access plan information, forms and materials;
- Review your recent requests;
- Make or change your beneficiary designations;
- Access financial solutions and education;
- Review your investments, including transaction history and fund prospectuses;
- Manage your investments, including modeling and changing your investment mix;
- Open and manage your brokerage account;
- Change contributions and view contributions details;
- Take a loan, withdraw or roll over money, and view past withdrawals;
- Print an account statement; and
- Access tools and calculators.

You may also call Vanguard at 1.800.523.1188. Once you have provided your user ID and password, you will be prompted through a menu of options.

When you contact Vanguard, whether via Vanguard.com/retirementplans or the telephone, you will need your User ID and password.

Your initial password will be provided or described with your savings rate enrollment materials. You will be prompted to change

your password when first contacting Vanguard. Contact Vanguard for additional security options.

Plan Sponsor

The Plan sponsor for the Plan is Aon Corporation.

Aon Corporation
200 East Randolph Street
MSC# 17510
Chicago, IL 60601
Phone 1.312.381.1000
EIN: 36-3051915

Plan Year

The Plan Year, for accounting and all reports to the U.S. Department of Labor and other regulatory bodies, ends on December 31 of each year.

Plan Identification

The Plan, a defined contribution 401(k) plan and an ERISA section 404(c) plan, has a Plan identification number assigned by Aon of 020.

Funding

Plan assets are held in a trust and, as such, are independent of assets of the Company. The Plan is funded on a current basis by you and the Company's contributions.

Trustee

The trustee for the Plan is:

The Northern Trust Company
50 South LaSalle Street
Chicago, IL 60603

Agent for Service of Legal Process

Chief Administrative Officer, Aon Corporation
200 East Randolph Street
MSC# 17510
Chicago, IL 60601
Phone 1.312.381.1000

Legal process may also be served on the Plan Administrator or the Plan trustee.

Reporting Address Changes

Be sure to regularly access the Personal Information section on Vanguard.com/retirementplans to make changes and allow two to three business days for your new information to appear on the site (especially following a separation from employment and other change in life event). Keep an accurate address on file so you can continue to receive Plan information. This will also be the address to which benefit payments will be sent.

If any benefit payments are returned because you are no longer living at the address you previously provided, your benefit payment will not be re-mailed to you until you provide your current address.

On a regular basis, the Plan Administrator and recordkeeper are required to send you important plan information. Therefore, it is very important that you keep the recordkeeper updated with your current address and mobile phone number.

Plan Insurance

The benefits under this Plan are not covered by the Plan termination insurance of the Pension Benefit Guaranty Corporation (PBGC).

Top-Heavy Plan

Federal law provides that in the event the Plan benefits certain “key” colleagues disproportionately, the Plan may be declared “top-heavy” and become subject to special rules. If the Plan becomes top-heavy, Aon may be required to make specified minimum contributions on behalf of non- “key” colleagues that will be 100% vested after 3 years of vesting service. If the Plan is determined to be top heavy, you will receive information about the effect, if any, on your benefits.

Assignment of Benefits

Generally, your value in this Plan may not be assigned, sold, transferred, garnished or pledged as collateral; a creditor may not attach your value in the Plan as a means of collecting a debt owed by you. However, your account may be attached, to satisfy a federal tax levy. Further, if you are a participant or the spouse of a participant and enter divorce proceedings, you may secure a domestic relations order to divide the marital assets accumulated in the Plan. Before the Plan can act on such an order, the order must be qualified. The resulting document is referred to as a Qualified Domestic Relations Order (a “QDRO”).

Vanguard has been retained by the Plan to provide qualification services. All court orders will be reviewed to determine if the order is qualified. To facilitate the process, you and your former spouse will be provided with a copy of the Plan QDRO Procedures and a model domestic relations order without charge. We encourage parties to submit a draft domestic relations order (an order not yet signed by the judge) to correct any deficiencies or defects in the order before it is submitted to the court. Once the order is determined to be qualified, the participant’s account will be split as soon as administratively feasible according to the terms of the QDRO. A confirmation letter will be sent to both parties.

If you are pursuing a QDRO course of action, you will need to contact Vanguard at **1.800.523.1188**. The mailing address is:

Vanguard
Attn: Qualified Order Team
P.O. Box 982902
El Paso, TX 79998-2902

Future of the Plan

While the Plan sponsor intends to continue this Plan indefinitely, it is difficult to predict the future; therefore, an unqualified commitment is impossible. The Plan sponsor reserves the right to modify, suspend, or terminate the Plan (by action of its Board or authorized delegate) at any time for any reason.

No amendment, however, may deprive you of any benefits under the Plan to which you are entitled at the time. If the Plan ends, you will be entitled to your entire account balance and all accounts will be restricted exclusively for distribution to participants, retirees and beneficiaries according to Plan provisions.

This Plan is subject to Title I (except Part 3) of ERISA. As such, the Plan is generally subject to the reporting and disclosure, participation and vesting, fiduciary responsibility, administration and enforcement provisions of ERISA.

Limitations on Legal Actions

No legal or equitable action against or relating to the Plan may be brought within two years from the time the person bringing an action knew, or had reason to know, of the circumstances giving rise to the action. The limitation on legal actions for claims for benefits is described in the Plan’s claims and appeals procedures.

Note that this does not bar the Plan or the Plan Administrator from recovering overpayments of benefits or other amounts paid to any person at any time or from bringing any legal or equitable action against any party.

Fees and Expenses

Accounts maintained in the Plan are subject to a number of fees and expenses as part of normal operations. In some cases, there may be a specific fee that you will need to pay from your Plan account in order to take advantage of a specific Plan provision.

In general, Plan administrative expenses will be allocated in accordance with how the expense relates to the Plan. An expense that is specific to one or more investment options will typically be charged only to the relevant options. These expenses may be reflected in the net asset value or entail a separate debit to affected accounts. A trustee fee that may be determined on the basis of total funds administered may impact participant accounts pro rata (*i.e.*, based on the respective size of account balances). Administrative fees charged by the recordkeeper, other administrative expenses incurred as part of normal Plan operations, and certain legal and other expenses to the extent allowed by the Department of Labor may be charged to participant accounts. These are only charged to active colleague accounts greater than \$100 and all terminated colleague accounts and are typically charged on a per capita basis (*i.e.*, all accounts are charged the same amount). Some Plan expenses may be charged to unallocated or forfeiture accounts held under the Plan.

The total fees paid by the Plan are disclosed in an annual report filed with the federal government. The Plan also prepares a Summary Annual Report (SAR). Each year that you maintain an account in the Plan, the SAR is mailed to your company email, if you are actively working, or the address on record. In addition, the portion of your Plan account that is invested in each investment fund under the Plan will be reduced by that fund for the investment management fees and other expenses charged by that fund.

More information on the expenses related to the investment funds can be found in the funds' prospectuses or fact sheets. Investment funds may compensate the Plan recordkeeper from the investment management and other fees they receive from Plan accounts, reducing overall Plan administrative costs.

Legal Incapacitation

If anyone entitled to benefits under the Plan is a minor, is under legal disability, or becomes incapacitated (as determined by the Plan Administrator), the Plan Administrator may, in its sole discretion, direct payment of the benefits from the Plan to such person, to the person's legally appointed guardian or conservator, to the persons near relative, or by the Plan trustee.

Vanguard's Promise

Protecting your Aon retirement plan benefits and personal information from fraud, cyber threats, and unauthorized activity is a top priority. Information on what Vanguard does to safeguard your account can be found in the Security Center on the Vanguard Retirement Plan website at [Vanguard.com/retirementplans](https://www.vanguard.com/retirementplans). You may also contact Vanguard for assistance at 1.800.523.1188, between 7:30 a.m. and 8:00 p.m. Central time, Monday through Friday.

Your Right to Benefits

The Employee Retirement Income Security Act of 1974 (“ERISA”) is a federal law that sets standards and defines procedures for employee benefit plans, including the Plan.

As a participant in the Plan, ERISA entitles you to certain rights and protections. ERISA provides that all Plan participants are entitled to:

Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator’s office and at other specified locations, such as worksites, all documents governing the Plan, including insurance contracts and collective bargaining agreements and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a benefit at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to receive a benefit. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. However, you may not begin any legal action, including proceedings before administrative agencies, until you have followed and exhausted the Plan’s claim and appeal procedures.

Under ERISA, there are steps you can take to enforce your rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in court, after exhausting the Plan’s appeal process. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous. Any legal action relating to a claim for benefits under the plan or administration of the Plan must be brought within the earlier of one year from the final decision on your claim or two years from when you knew (or had reason to know) of the circumstances giving rise to the action forming the basis of your claim.

Assistance With Your Questions

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your

telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by going to the Employee Benefits Security Administration's website at <http://askebsa.dol.gov> or calling toll-free at 1.866.444.3272.

Important Note

The information in this document is intended to be a summary of the Plan and does not constitute and should not be construed as a contract. Aon reserves the right to make changes in content or application as it deems appropriate, and these changes may be implemented even if they have not been communicated, reprinted, or substituted in this information.

This Summary Plan Description does not constitute a contract of employment. You or your employer are free to terminate your employment at any time for any reason.

The complete details of the Plan are contained in the official Plan document. If there is a conflict or discrepancy between this summary plan description (or any other document, form, or communication) and the signed Plan document, the Plan document will prevail. You and your beneficiaries should not rely on any oral description of the Plan or its benefits because the written terms of the Plan will always govern.

Appendix – Legacy Provisions and Acquired Plans

If you were a participant in a plan that has been merged into the Plan, you may have additional rights with regard to benefits you accumulated before the merger date. In addition to the provisions described in the SPD, the following special provisions may apply to your withdrawals, methods of payment and vesting. If you have any questions about this section, contact Vanguard at 1.800.523.1188.

Mergers Before 2008

Refer to the Plan documents and SPDs or contact the Plan Administrator for pre-merger benefit information for the following companies:

- Alexander & Alexander Services Inc. and Subsidiaries
- ASA
- ASI Solutions Incorporated
- Booke & Company
- FESC
- Frank B. Hall & Co. Inc.
- K&K Insurance Group, Inc.
- LeBlanc De Nicolay U.S. Inc.
- McLagan Partners Incorporated
- Sodarcac Inc. and Affiliated Companies

Benfield Group Ltd.

Enrollment in the Plan

If you were a participant in the Benfield Plan before January 1, 2009, you were no longer eligible to contribute to that Plan but became eligible to contribute to the Plan on that date.

Transfer of Account Balances

If you had a balance in the Benfield Plan as of March 31, 2009, it was transferred to the Plan as of April 1, 2009.

Transfer of Loan Balances

Starting January 15, 2009, Benfield Plan loan payments were made from the Aon payroll and reflected in the loan balances on the Benfield Plan website. Any outstanding Benfield Retirement Plan loan balances as of March 31, 2009, will transfer to the Plan. After the loan balances are transferred, loan payments from your Aon paycheck may be temporarily stopped and/or adjusted to reflect amortization or other differences found after all of the transfer activity is reconciled. Loan payments will be deposited into your Plan account at the same time and invested in the same manner as your other Savings Plan contributions.

Loan terms, including interest rates and the last payment date, will stay the same. You also have the option to continue paying your Benfield loan after termination of employment. Please note that once your Benfield loan(s) are fully paid, only one future loan is allowed at a time in the Plan.

Beneficiary Designations

Between January 1 and April 1, 2009, you may have had an account balance in the Benfield Plan and an account balance in the Aon Plan. During that time, the beneficiary designation made under each plan applied to the respective account balances. After the balances were merged, a beneficiary designation made for the Aon Plan will apply. If no designation is made, then a prior designation made under the Benfield Plan will apply. If you do not have a designation at all, your beneficiary on those balances will be your spouse, if married, or your estate, if you are not married.

Vesting

On November 28, 2008 (the close of the acquisition of Benfield Group Ltd.) if you were an active participant in the Benfield Retirement Plan, you became fully vested in your Benfield benefit, regardless of your years of service.

For vesting of Aon Company contributions, your Benfield service counts toward vesting.

Eligibility for Matching Contributions

Your Benfield service counts toward your eligibility for matching contributions.

Hewitt Associates Retirement and Savings Plan

Enrollment in the Plan

If you were a participant in the Hewitt Associates RSP on December 31, 2011, you are no longer eligible to contribute to that Plan but become eligible to contribute to the Plan on January 1, 2012.

Transfer of Account Balances

If you had a balance in the Hewitt Associates RSP as of December 31, 2011, it was transferred to the Plan as of January 1, 2012.

Transfer of Loan Balances

Loan balances in the Hewitt Associates RSP as of December 31, 2011, were transferred to the Plan as of January 1, 2012. If you had more than one loan outstanding, you will be permitted to repay the loan(s) per the loan terms. Once your prior loan(s) are repaid, you will be permitted to have one outstanding loan at a time.

Beneficiary Designations

If you had a beneficiary designation in effect for the Hewitt Associates RSP and did not have an existing Plan account balance when the plans were merged on January 1, 2012, then your Hewitt Associates RSP designation carries over into the Plan until you make a subsequent Plan designation. If you had a Plan balance when it was merged with the Hewitt Associates RSP, the designation previously in effect for the Plan applies to the combined balances following the Plan merger.

Vesting

Your vesting and prior service under the Hewitt Associates RSP will carry over to the Plan. The 10/99–12/05 Hewitt Match and Profit Sharing accounts have a three-year cliff vesting schedule. You are 100% vested in all other Hewitt accounts.

Loan Provision Impacts

A sub-account with legacy Hewitt Associates RSP balances designated Prior Employer MPP impacts various loan provisions in the merged Plan as follows:

- It is not included in determining the 50% limitation of your vested account balance against which you can request a Plan loan;
- It cannot be used as security for a Plan loan; and
- Loan amounts are not taken from it.

Prior Employer MPP includes amounts attributable to prior contributions to a Money Purchase Pension Plan that was merged into the Hewitt Associates RSP and remains subject to the distribution restrictions applicable to benefits under Money Purchase Pension Plans.

Special Withdrawal Options

If you were eligible for special plan benefits related to your specific age/service or employment status, or certain account balances as of December 31, 2011, you will be permitted to retain the same benefit payment rights available under the Hewitt Associates RSP following the plan merger.

Single Life Annuity

If you are retired or disabled and have a Prior Employer MPP balance, you may request a single life annuity. This option provides a monthly payment for your life and stops upon your death. Your monthly payments under this option are larger than those under the 50% Qualified Joint and Survivor Annuity, described below. However, all annuity payments stop when you die, regardless of your marital status. If you're married and elect this option, your spouse must consent to your election.

50% Joint and Survivor Annuity

If you are retired or disabled and have a Prior Employer MPP balance, you may request a 50% Joint and Survivor Annuity. This option provides you with a reduced monthly benefit for your lifetime compared to the benefits you would receive under the Single Life Annuity. After you die, your beneficiary receives 50% of your reduced monthly benefit for his or her lifetime. The benefit is reduced because benefits are paid over the lifetimes of both you and your beneficiary. If you are single, you may name a non-spouse beneficiary. If you are married and you do not name your spouse as your beneficiary, your spouse must consent to your election.

75% Joint and Survivor Annuity

If you are retired or disabled and have a Prior Employer MPP balance, you may request a 75% Joint and Survivor Annuity. This option provides you with a reduced monthly benefit for your lifetime compared to the benefits you would receive under the Single Life Annuity or 50% Joint and Survivor Annuity. After you die, your beneficiary receives 75% of your reduced monthly benefit for his or her lifetime. The benefit is reduced because benefits are paid over the lifetimes of both you and your

beneficiary. If you are single, you may name a non-spouse beneficiary. If you are married and you do not name your spouse as your beneficiary, your spouse must consent to your election.