

Aon retirement plans transitioning to Vanguard FAQ



AON SAVING PLAN
AON SUPPLEMENTAL SAVINGS PLAN

Starting in July, Vanguard will be the administrator of the Aon Savings Plan and the Aon Supplemental Savings Plan. You don't have to do anything, but if you'd like to learn more, keep reading for answers to common questions about the move.

Who is Vanguard?

Vanguard is one of the world's largest global investment management companies and a trusted retirement plan provider for more than three decades.

When will the transition take place?

The transition begins after market close on June 27, 2024. To ensure a smooth transition, account activity will be restricted for a brief period called a "blackout period." You can find additional details about the blackout period and timeline by visiting www.vanguard.com/aonmicrosite.

When can I access my money?

The blackout period ends the week of July 14. You'll have access to your money and all eligible transactions—except for brokerage—once the blackout period is complete during the week of July 14. Brokerage will be available the week of July 21.

Can I opt out of the transition?

No.

Do I need to create an account with Vanguard?

Your account will automatically be set up but you will need to contact Vanguard after the blackout ends. Registration includes creating a username, password, and personal identification number (PIN) to gain full access. We'll notify you once you are able to register. If you already have other accounts with Vanguard, you will be able to use the same credentials to access your Aon Savings Plan account after the blackout ends.

How will my money be invested at Vanguard?

Your account balance and contributions will continue to be invested in the same funds at Vanguard during the blackout period. After the blackout period, you can move your money or redirect your contributions as you choose. If you are invested in the Self-Directed Brokerage Window, that will also transfer to Vanguard. If you have investments in restricted securities, that cannot be transferred to Vanguard, you will be notified by mail the week of May 20. If you have a brokerage account, you'll have access to that the week of July 21.

Note: Starting July 1, Aon is adding a new investment option, the Target Retirement 2065 Portfolio.

Can I roll money over from a former employer's plan?

Yes. After the blackout period is complete. You can contact Vanguard at **800-523-1188** Monday through Friday from 7:30 a.m. to 8 p.m., Central time, or by logging in to [vanguard.com/retirementplans](https://www.vanguard.com/retirementplans).

What happens with my current loan repayments?

Your current loan repayments will continue through payroll deductions without interruption. If you are on a leave of absence, you'll need to manually make your loan repayments. After the blackout period, contact Vanguard at **800-523-1188** for further instructions. If you are terminated, contact Vanguard to set up ACH (direct debit) to continue repayment of your loan.

What if I am receiving installments or required minimum distributions via direct deposit?

Your banking information will need to be added at Vanguard as it cannot be transferred. This will keep your installment payments or required minimum distributions coming by direct deposit. After the blackout period is complete, the week of July 14, log in to vanguard.com/retirementplans or call Vanguard at **800-523-1188**. Until you set up direct deposit, you'll get your future installment payments and required minimum distributions by a check sent to your address on file.

Which Vanguard mailing address should I use?

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

When will I receive my account statements?

You can expect to receive a final quarterly account statement from Alight in August 2024 with your information as of end of June 2024. Vanguard's first quarterly statement will be sent in early August.

Will I be able to see account statements on the UPoint website (digital.alight.com/aon) after the blackout period is complete?

If you are an active Aon colleague, you'll be able to get older account statements from your secure mailbox for seven years after the original statement date. If there is other information you want access to on the Retirement and Savings tab in UPoint, you should consider retrieving that information now while you still have full access to UPoint.

Will my balance still be susceptible to market fluctuation during the blackout period?

Yes. Your account balance will remain invested in the same funds as it is at market close on June 27. It's a good idea to make sure you're comfortable with your investments before the blackout begins. After the blackout period is complete, you can move your money or redirect your contributions to other investment funds.

Will my account auto-rebalance?

No. Your account will not auto-rebalance once it transfers to Vanguard. If you would like this to continue you'll need to contact Vanguard after the blackout period is complete, the week of July 14. Log in to vanguard.com/retirementplans or call Vanguard at **800-523-1188**.

Questions?



If you have questions or want to make changes to your account before the move, please contact Alight at **855-625-5500** or digital.alight.com/aon.

After June 27, you can contact Vanguard at **800-523-1188** Monday through Friday from 7:30 a.m. to 8 p.m., Central time.

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

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