

# Plan Highlights

## AON SAVINGS PLAN (090241)

### Connect with Vanguard

- **Online.** Log in to your account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans) for 24-hour access to information about your account, your investments, and Vanguard's advice services. Not yet registered for immediate, secure online account access? You can use your plan number: **090241**. To receive information and notices from Vanguard by email, sign up for e-delivery, a fast and secure way to receive your plan communications. Just log in to [vanguard.com/retirementplans](https://vanguard.com/retirementplans) to change your mailing preference.
- **On your mobile device.** Download the Vanguard app so you can access your account on the go.
- **By phone.** Call **800-523-1188** to reach Vanguard's 24-hour interactive VOICE® Network. You'll need your Social Security number and a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts. Or you can speak with a Vanguard Participant Services associate Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

## Provisions

### Eligibility

You are eligible to participate in the savings plan on the first day you are employed with Aon or transfer to the U.S. from another Aon office outside the U.S.

### Enrollment

You will be automatically enrolled and given 30 days to opt out 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 automatically as soon as administratively practicable after eligibility.

### Beneficiaries

Be sure to designate beneficiaries for your account. Properly designating beneficiaries ensures that, when you die, your hard-earned savings are distributed according to your wishes.

To designate beneficiaries or update your beneficiary information, log in to your account at [vanguard.com/retirementplans](https://vanguard.com/retirementplans).

### Your contributions

You can contribute from 1% to 100% of your pay on a before-tax, regular after-tax, or Roth after-tax basis. You may contribute as a percentage of your pay or a flat dollar amount each pay period. Your contribution election(s) apply to performance-related pay such as your base salary, overtime pay, annual bonus, production awards, etc. and roll over to the following year automatically unless you stop or change them. Your payroll contributions will automatically stop during the year if you reach the annual IRS limit (applies to before-tax and Roth contributions combined).

If you are age 50 or older, or will reach age 50 by year's end, *and* you contribute the maximum allowed, you may make catch-up contributions. If you are ages 60 to 63, or will reach ages 60 to 63 by year's end, you can make additional catch-up contributions. Catch-up contributions allow you to save above the normal IRS annual limit on a before-tax or Roth basis.

You can start, change, or stop your contributions and/or automatic contribution increases at [vanguard.com/retirementplans](https://vanguard.com/retirementplans) or by speaking with a Vanguard Participant Services associate at **800-523-1188**. You cannot access this service through the VOICE Network.

## Provisions

### Employer contributions

Eligibility for company contributions (matching and retirement account contributions) starts with the first paycheck following one year of service. A Year of Service for these purposes is defined as 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 savings and 50% of the next 6% of eligible before-tax and/or Roth savings each pay period. To receive the maximum match from Aon, you must contribute at least 7% of your eligible pay and Aon will contribute 4% match.

**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. To be eligible for the Retirement Account Contribution (RAC) you must be an active colleague or on an approved leave of absence as of December 15 of the applicable year. However, you may also be eligible for the RAC 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 savings plan to receive the RAC.

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### Vesting

Vesting refers to your right of ownership to the money in your account.

You are always 100% vested in your own contributions and their earnings. You become vested in your company's contributions after two years of service.

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### Investment options

For information about the funds available through the plan, please go to <https://retirementplans.vanguard.com/PubFundChart/aon/0832>.

You may change your investment elections for existing balances or future savings on any day. Changes are effective at the next close of the U.S. securities markets.

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### Loans

Although the plan is designed for long-term savings, you may 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 15 years if for the purchase of a primary residence). This means that your paycheck would be reduced to repay the loan with interest, and that you could owe taxes and a 10% federal penalty tax if you fail to repay the loan on time.

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### 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 reaching age 59½, or upon approved disability. Other requirements/limitations may apply.

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### Distributions\*

You are eligible to receive your vested account balance upon retirement, termination of employment, or total and permanent disability. Upon separation of service from Aon, you will receive a termination kit.

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### Managing your account

You can take the following actions anytime by logging in to [vanguard.com/retirementplans](https://vanguard.com/retirementplans) or calling Vanguard at **800-523-1188**:

- Join the plan.
- Stop or change your payroll deductions.
- Change your investments.
- Move money between investments.
- Request loans and withdrawals.

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**\*Taxes:** Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.

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

The complete details of the plan are contained in the official plan document. If there is a conflict or discrepancy between the Plan Highlights (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.

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