

Welcome to the Marsh & McLennan Companies global recruitment website (the “Site”). By using this Site, you are authorizing Marsh & McLennan Companies (collectively "the Company"), acting on behalf of itself and its affiliates (please refer to [this list](#)), to collect your personal information.

The Company believes strongly in protecting the privacy of candidates who visit this Site. This Privacy Statement is intended to inform you of the ways in which this Site collects personal information, the uses to which that information will be put, and the ways in which we will protect any personal information you choose to provide us. Generally, personal information is information that can be used to identify you or your activities on the Site or information about you which you provide to us through services offered on the Site.

What Data Do We Collect?

We may collect from you or from third parties the following personal information about you (“Candidate Data”), unless prohibited from doing so by law:

- (a) **Biographical information** ► including your name, date of birth, photo, language proficiencies, and information you make publicly available through job search or career networking sites, search engines, public databases, your company or social media profile;
- (b) **Your contact information** ► including your title, home address, telephone number(s), personal email address, fax number;
- (c) **Your identification information** ► including your social security number or other government issued identification number, driver’s license number, passport information;
- (d) **Individual attributes** ► such as race, religion, national origin, veteran status, gender, and sexual orientation (to the extent you elect to disclose these details or they are required under applicable employment laws);
- (e) **Employment and Education history** ► including previous job history and résumé information such as employer, department, work location, job title, dates of employment, work status (e.g., full-time/part-time), references, educational history, professional qualifications;
- (f) **Screening information** ► including aptitude assessments or information necessary to complete background checks, drug and/or alcohol tests, and other screens permitted by law;
- (g) **Communications** ► including content of communications you send the Company;
- (h) **Internet and technical information** ► including IP address, device identifiers, data from cookies or web beacons, and server log records;
- (i) **Audio, video, or visual information** ► including teleconference or videoconference recordings of interviews, photographs, voicemails, closed-circuit monitoring if you come on our premises, and recruiting event recordings and pictures;
- (j) **Expenses and travel information** ► including details of travel that you undertake and reimbursable expenses you incur in connection with the interview process;
- (k) **Employment verification information** ► including immigration status and other information that would allow us to verify your employment eligibility; if you have a

disability and would like the Company to consider an accommodation, you may provide that information during the recruiting process as well;

- (l) **Individual profiles** ► including assessments of references, interviewers, and recruiters and inferences drawn from any of the above information to create a profile reflecting abilities, aptitude, tendencies, and professional interests;
- (m) **Other information provided by you** ► including your feedback or survey responses where you choose to identify yourself.

Providing personal information to us is voluntary. However, if you do not provide sufficient information, we may be unable to consider your application or, if you are hired, your subsequent promotion, transfer or relocation.

In certain cases, we may ask you for additional information for purposes of complying with applicable laws, including race or ethnic origin. We may also inquire about criminal records. We will do so only where permitted by applicable law. For candidates we extend an offer to, further data may be required (e.g., national identifier, date of birth, bank account data).

Information Collected by Automated Means on the Site:

We use various tools to enhance the Site user experience and track users of the Site, including cookies and web beacons. Cookies are small pieces of text that a website places on your computer to help remember information about your visit. Web beacons are tiny graphics with a unique identifier that are embedded invisibly on the web pages. Neither cookies nor web beacons can read data off your computer's hard drive or collect your personal information. We use information collected from cookies and web beacons to improve your experience and the overall quality of our services. We may also use cookies and web beacons to collect information from third parties (such as Google) to help advertise our products and services, to analyze the effectiveness of our marketing or the performance of this Site, and to determine whether you may be interested in other products or services. We also use web beacons to help deliver cookies and compile analytics. Our cookies and web beacons may also come from third-party service providers who have permission to place such tools on our Site.

You can refuse to accept and delete cookies by adjusting your browser setting. Please note that refusing or deleting cookies may impact your browsing experience on the Site, or prevent you from using some of its services, and it may result in the deletion of any preferences you have set. For more information on how to reject or delete cookies, you should consult with your browser's or device's help documentation or visit www.aboutcookies.org. The Company does not use technology that recognizes do-not-track signals from your browser. You can also opt out of Internet based advertising by installing a browser plugin from the third party where available. For more information about interest-based advertising, please see: http://www.networkadvertising.org/managing/opt_out.asp.

In addition, in the course of ensuring network security and consistent service for all users, the Company employs software programs to do such things as monitor network traffic, identify unauthorized access or access to nonpublic information, detect computer viruses and other software that might damage the Company's computers or the network, and monitor and fine-tune the performance of the Company network and this Site. In the course of such monitoring, these programs may detect additional information from your computer such as your IP address, addresses from network packets, and other technical information. Any such

information is used only for the purpose of maintaining the security and performance of the Company's networks and computer systems.

How Do We Use the Data We Collect?

Candidate Data will be stored in a database physically located in Chicago, Illinois, United States of America. The Company processes Candidate Data for legitimate human resources and business management purposes. These include identifying and evaluating candidates for Company positions; record-keeping related to hiring processes; analyzing the hiring process and outcomes; and conducting background checks, where permitted by law. In addition, Candidate Data may be used to comply with the Company's legal, regulatory and corporate governance requirements. If a candidate is hired, Candidate Data may be used in connection with his/her employment consistent with the Company's employment data protection policies.

In addition to using Candidate Data for the position for which you have applied, if at the time of your application there are no suitable positions for your skill set, the Company may retain and use your Candidate Data to consider you for other positions. This data will be kept for a reasonable period and/or as otherwise required or allowed by applicable law or to otherwise fulfil a legal obligation. In those circumstances, you may be contacted in the future with details on other positions that match your expressed skills and background and to update your information. If you do not want to be considered for other positions or would like to have your Candidate Data removed, you may contact the Company as specified in this Statement. Unless required for tax or other legal purposes or in connection with employment as specified above, Candidate Data will be retained for a maximum of three years (or less where required by law). The Company may perform background and criminal checks where permitted by law, and may process other sensitive Candidate Data, such as citizenship or nationality information or health information, when relevant for a position and permitted by law. If the Company intends to collect sensitive Candidate Data from third parties, you will be provided notice and the opportunity to consent. To the extent you make sensitive Candidate Data available to the Company, you consent to the Company processing such data in accordance with this Statement.

Who Do We Share Your Data With?

We will not disclose, share, sell, or otherwise use your personal information without your consent, except to the extent required by law, in accordance with your instructions, or as identified in this Privacy Statement:

- **Affiliates:** To enable them to provide services to you and to enable them to contact you regarding roles that you have expressed an interest in.
- **Agents and Service Providers:** We sometimes contract with other companies and individuals to perform functions or services for us or on our behalf, such as hosting this Site, conducting background checks or screening candidates. They may have access to personal information, including your CV, needed to perform their functions, but are contractually restricted from using it for purposes other than providing services for the Company or on our behalf.
- **Business Transfers:** As we continue to develop our business, we might sell or buy assets. In such transactions, user information generally is one of the transferred business assets. Also, if either the Company itself or any of the Company's assets

were acquired (including through bankruptcy proceedings), your personal information may be one of the transferred assets.

- Legal Matters: The Company may preserve, and has the right to disclose any information about you or your use of this Site without your prior permission if the Company has a good faith belief that such action is necessary to: (a) protect and defend the rights, property, or safety of the Company or its affiliates, other users of this Site, or the public; (b) enforce the terms and conditions that apply to use of this Site; (c) respond to claims that any content violates the rights of third parties; (d) respond to claims of suspected or actual illegal activity; (e) respond to an audit or investigate a complaint or security threat; or (f) comply with applicable law, regulation, legal process, or governmental requests.
- If you are hired as an employee of the Company, this information may be transferred into an employee record.

What Steps Do We Take to Protect Your Information?

This Site and all information that you submit through this Site is collected, stored, and processed in the United States within Company-controlled databases. We restrict access to your personal information to those employees of ours, and our affiliates, and to those service providers who need to use it to provide this Site and our products or services. We have implemented physical, administrative, and technical safeguards to protect your personal information from unauthorized access. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of our systems, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

Some Other Matters

Accessing and Correcting Your Information:

Keeping your information accurate and up-to-date is very important. Inaccurate or incomplete information could impact our ability to deliver relevant services to you. You may access and correct personal information you have submitted on this site using your log in credentials and updating your personal information. To delete your personal information from the database, please send an e-mail to database.delete@mmc.com and type "Delete from Database" in the subject line of your e-mail message. Only messages sent in this manner will be acted upon in a reasonable timeframe; no confirmation will be sent and no other email inquiries will receive a response. If you are unaware that your data has been added by a third party and you do not agree with this Privacy Notice, then please inform the Company immediately and your data will be removed from our systems.

No Binding Offer

The site does not provide binding offers, or terms or conditions of employment. Any employment offer that may result from your identifying a potential opportunity and/or submitting information in response thereto is in accordance with the specific terms of that offer and not based in any way on the description of the opportunity on the Site.

USA Candidates Only

Employment at the Company within the United States and where permitted under applicable law is "At Will," for an indefinite and unspecified duration: If you are hired, you may resign your employment at any time, and the Company may terminate your employment at any time, without notice, and for any reason not prohibited by law. There are no exceptions to this "At Will" policy, unless they are agreed to in writing by an authorized officer of the Company.

EU Candidates Only

If you are situated in the EU, you may have the following rights, subject to certain conditions:

- (a) Subject Access: You can ask us to provide you with further details on how we make use of your personal information and a copy of the personal information that we hold about you.
- (b) Rectification: You can ask us to update any inaccuracies in the personal information that we hold.
- (c) Erasure: You can ask us to erase your personal information that we no longer have lawful grounds to use.
- (d) Withdrawal of consent: You can withdraw your consent to processing so that we stop that particular processing.
- (e) Restriction: You can restrict how we use information whilst a complaint is being investigated.
- (f) Portability: You can ask us to transmit the personal information that you have provided to us to a third party.
- (g) Raise a complaint: You can raise a complaint about our processing with the data protection regulator in your jurisdiction (for example in the UK, Information Commissioner's Office).

No Liability

The Company cannot be held liable for errors or omissions in information on this site, or for any damages, losses, or expenses that may occur while accessing this site, or any linked site, or the inability to access these sites; or any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, unless due to gross negligence of the Company.

Applicability of This Privacy Statement to International Users:

This Privacy Statement is provided in accordance with and subject to U.S. law. If you access this Site from a location outside of the United States, you agree that your use of this Site is subject to the terms of this Privacy Statement and the Terms of Use and you recognize and accept that your personal information may be transferred to and processed in the U.S. and other countries that may not be deemed to provide the same level of data protection as your home country and that may have been deemed to have inadequate data privacy laws under the laws of your jurisdiction.

Rights of California Residents:

Under California's "Shine the Light" law, Site visitors who are California residents may request and obtain a notice once a year about the personal information the Company shared with other businesses for their own direct marketing purposes. Such a notice will include a list of the categories of personal information that was shared (if any) and the names and addresses of all third parties with which the personal information was shared (if any). The notice will cover the preceding calendar year. To obtain such a notice, please contact us as described below. In addition, under this law you are entitled to be advised how our Site handles "do not track" browser signals. As described above, the Company does not use technology that recognizes do-not-track signals from your browser.

If you DO NOT ACCEPT these terms and conditions, please exit our Site.