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**Summary Annual Report**  
**for**  
**Marsh & McLennan Agency, LLC**  
*Dated: June 29, 2022*

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## Summary Annual Report

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This is a summary of the annual report of the Marsh & McLennan Agency, LLC, EIN 263237576, Plan Marsh & McLennan Agency Upper Midwest Employee Benefit Plan, Plan No. 570, a welfare benefit plan, for period January 01, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Marsh & McLennan Agency, LLC has committed itself to pay certain Dental claims incurred under the terms of the plan.

### Insurance Information

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The plan has contracts with ANTHEM LIFE INSURANCE COMPANY, BLUE CROSS BLUE SHIELD OF MICHIGAN, BLUE CARE NETWORK OF MICHIGAN, UNUM LIFE INSURANCE COMPANY OF AMERICA, EYEMED, MEDICA INSURANCE COMPANY, Sanford Health Plan, HEALTHY ALLIANCE LIFE INSURANCE COMPANY and SUN LIFE ASSURANCE COMPANY OF CANADA to pay Other (CRITICAL ILLNESS, HOSPITAL, ACCIDENT, LONG TERM CARE), Life Insurance, Death Benefits (ACCIDENTAL DEATH & DISMEMBERMENT), Health, Vision, Temporary Disability, Long-term Disability, Prescription drug incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$11,857,197.00.

Because they are so called “experience-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2021, the premiums paid under such “experience-rated” contracts were \$1,633,708.00 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$1,332,051.00.

### Your Rights to Additional Information

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You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Marsh & McLennan Agency, LLC, who is the Plan Administrator, at 755 W. Big Beaver Rd, Suite 2300, Troy, MI, 48084, or by telephone at +1 (248)-822-8000. You have the right to receive from the plan administrator, on request and at no charge.

You also have the legally protected right to examine the annual report at the main office of the plan 755 W. Big Beaver Rd, Suite 2300, Troy, MI, 48084 and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.