

Marsh & McLennan and Human Rights

Marsh & McLennan respects the dignity and worth of every individual. We're committed to upholding human and workplace rights in all our operations, wherever we do business.

This policy applies to all Marsh & McLennan colleagues worldwide, candidates for hire and contingent workers. It applies to all locations and situations where our business is conducted and all events.

➤ We support and abide by recognized international human rights principles.

These include the United Nations Universal Declaration of Human Rights, the United Nations Guiding Principles for Business and Human Rights, the European Human Rights Convention, the Organisation for Economic Co-operation and Development's Guidelines for Multinational Enterprises and the UN Convention Against Corruption.

- ➤ As water is essential to life, we regard access to this critical natural resource as a fundamental human right.
- ➤ We support the fair treatment of all people in accordance with international, national and local labor laws.

Our commitment to human and workplace rights is embodied in "The Greater Good," our non-negotiable code of conduct that defines equal opportunities and responsibilities for every colleague around the world.

- ➤ Marsh & McLennan supports fulfilling its responsibility for:
 - A SAFE AND HEALTHY WORKPLACE for all colleagues in compliance with applicable laws, regulations and policies. We also expect our suppliers to comply with these practices.

- AN ENVIRONMENT OF RESPECT FOR ALL, free from unlawful discrimination and harassment, in which our colleagues and all with whom we do business are treated with dignity and respect.
- **PERSONAL SECURITY** in a workplace that is free from violence, harassment, intimidation or other unsafe conditions.
- **FAIR PAY, HOURS AND BENEFITS** in compliance with applicable local laws and regulations.
- PROHIBITION OF CHILD LABOR AND FORCED LABOR. We comply with applicable
 local laws and regulations relating to child labor. We prohibit the use of all forms of
 forced labor, including indentured labor, bonded labor, military labor, slave labor and
 any form of human trafficking.
- ➤ A formal grievance and remedy process is available for reporting human rights concerns.

Anyone is invited to use our third-party-operated <u>ethics and reporting portal</u> or <u>https://mmchotline.alertline.com/gcs/welcome</u>.

We promptly investigate allegations and act to mitigate any adverse human rights impacts.

We don't tolerate retaliation against anyone who makes a good faith report of possible violations of the law, our code of conduct or other company policies; or anyone who questions actions by the company or participates in an internal investigation.