

# WHAT DOES MERCER DO WITH YOUR PERSONAL INFORMATION?

NOVEMBER 2017

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## FACTS

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service we provide. This information may include: <ul style="list-style-type: none"><li>• Social Security number and employment information</li><li>• Insurance claim history and medical information</li><li>• Credit-based insurance scores</li></ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons that financial companies can share their customers' personal information, the reasons Mercer chooses to share and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES MERCER SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	We don't share

### QUESTIONS

For questions regarding this notice, contact your Mercer representative or email [privacycoordinator@mercer.com](mailto:privacycoordinator@mercer.com).



## WHO WE ARE

Who is providing this notice? Mercer Health & Benefits LLC; Mercer Health & Benefits Administration LLC, in CA d/b/a Mercer Health & Benefits Insurance Services LLC and MMC Securities LLC, member FINRA/SIPC  
Main office: 1166 Avenue of the Americas, New York, NY 10036

## WHAT WE DO

How does Mercer protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Mercer collect my personal information? We collect your personal information, for example, when you:

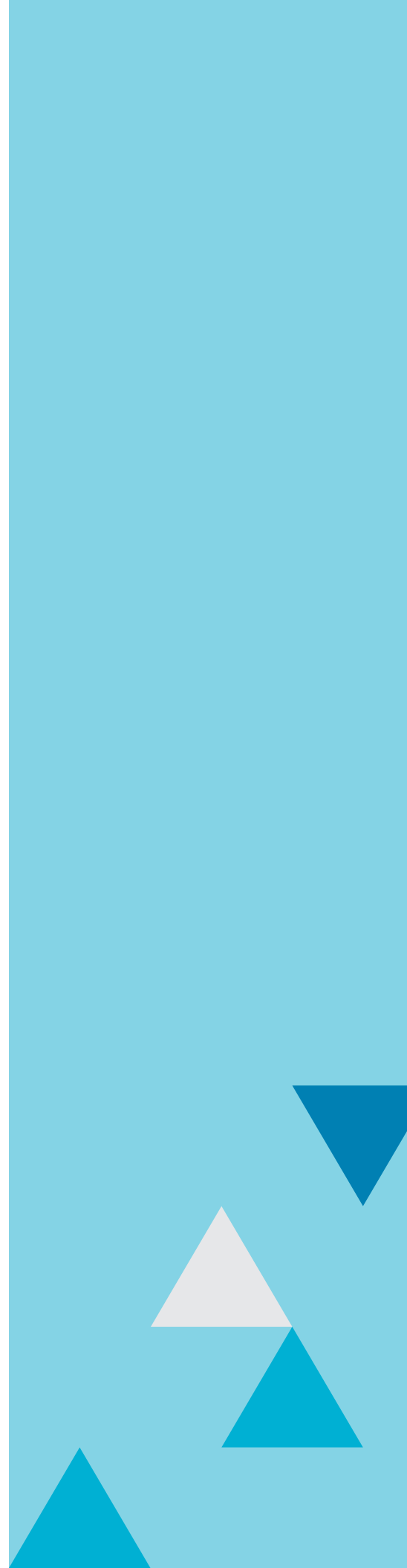
- Apply for insurance
- Pay insurance premiums
- File an insurance claim
- Provide employment information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.



## DEFINITIONS

Affiliates	<p>Companies related by common ownership or control</p> <p>They can be financial and nonfinancial companies. Our affiliates include Marsh &amp; McLennan Companies, Inc.; Marsh, Inc.; Guy Carpenter &amp; Co., LLC, and Oliver Wyman Group.</p>
Non-affiliates	<p>Companies not related by common ownership or control</p> <p>They can be financial and nonfinancial companies. Mercer and MMC Securities LLC do not share your personal information with non-affiliates so that they may market to you.</p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you</p> <p>Mercer and MMC Securities LLC do not engage in such joint marketing.</p>

## OTHER IMPORTANT INFORMATION

**Nevada:** We are providing Nevada residents this notice under state law. If you prefer not to receive marketing calls from us, you will be placed on our internal Do Not Call List. You may notify us at [privacycoordinator@mercer.com](mailto:privacycoordinator@mercer.com). Nevada law requires us to provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone: +1 702 486 3132; email: [bcpinfo@ag.state.nv.us](mailto:bcpinfo@ag.state.nv.us).

**California:** Under California law, we will not share information we collect about you with companies outside Mercer unless the law allows. For example, we may share information with your consent to service your accounts or to provide you with benefits to which you are entitled. We will limit sharing to the extent required by California law.

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with non-affiliates unless the law allows. For joint marketing, we will only disclose your name, contact information and information about your transactions. We will not share information about your creditworthiness with our affiliates except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.