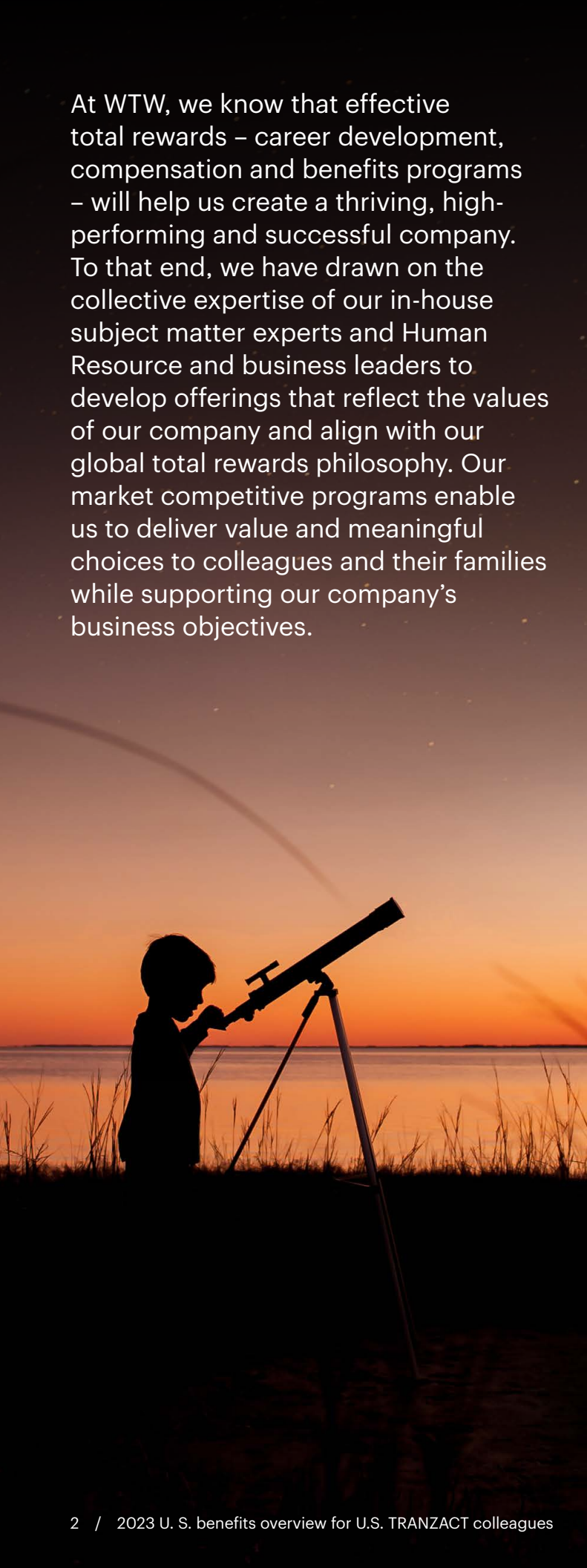




2023 Benefits overview

for U.S. TRANZACT colleagues

A silhouette of a young child looking through a telescope mounted on a tripod. The scene is set against a vibrant sunset or sunrise over a body of water, with a rainbow visible in the sky. The child is positioned on the left side of the frame, looking towards the right.

At WTW, we know that effective total rewards – career development, compensation and benefits programs – will help us create a thriving, high-performing and successful company. To that end, we have drawn on the collective expertise of our in-house subject matter experts and Human Resource and business leaders to develop offerings that reflect the values of our company and align with our global total rewards philosophy. Our market competitive programs enable us to deliver value and meaningful choices to colleagues and their families while supporting our company's business objectives.

2023 Benefits overview

for U.S. TRANZACT colleagues*

Health and welfare benefits

Our health and welfare benefits are designed to promote physical, mental and financial wellbeing, and to protect colleagues and their eligible dependents in the event of illness, injury or death. We offer a wide range of options so you can build a benefit package that makes sense for you based on your individual needs.

Health care eligibility

You will be eligible to participate in health and welfare benefits if you are a U.S. full-time regular or full-time reduced-hour colleague (scheduled to work at least 24 hours per week**). You will be eligible for many WTW health and welfare benefits, including medical, on your first day of employment as a full-time regular colleague or the effective date of the change if you become a full-time regular colleague after your initial date of hire.

Eligible dependents include your:

- Legal spouse
- Domestic partner (same-sex or opposite-sex)
- Children up to age 26
- Domestic partner's eligible dependents

The medical plan does not contain a preexisting condition limitation or exclusion clause.

*Some benefits described in this guide will differ for colleagues hired to work in Hawaii or Puerto Rico.

**In addition, all full-time reduced-hour and part-time (including temporary) colleagues who are scheduled to work at least 20 hours per week for four consecutive weeks in the State of Hawaii are eligible for medical coverage.



Medical

You'll have a choice of plans and carriers. We offer four medical plan options, which are all health savings account (HSA) qualified plans. The carrier choices are Aetna, Anthem BlueCross BlueShield, Cigna and

UnitedHealthcare. Depending on where you live, Kaiser Permanente may also be available. A broad network will be used for all carriers, except Kaiser Permanente.

Medical: Overview of in-network benefits*				
	\$1,500 deductible plan with HSA	\$2,000 deductible plan with HSA	\$3,000 deductible plan with HSA	\$4,500 deductible plan with HSA
Preventive care	Plan pays 100%, not subject to the deductible			
Deductible Individual Family	\$1,500 \$3,000 Aggregate	\$2,000 \$4,000 Aggregate	\$3,000 \$6,000 Embedded	\$4,500 \$9,000 Embedded
Coinsurance	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 70% after deductible	Plan pays 70% after deductible
Out-of-pocket maximum (includes deductible) Individual Family	\$3,000 \$6,000 Aggregate	\$4,000 \$8,000 Aggregate	\$6,000 \$12,000 Embedded	\$6,000 \$12,000 Embedded

*Out-of-network benefits are also available, but your costs will be higher when you receive services from out-of-network providers.
 Note about Hawaii coverage: If you are hired to work in Hawaii, a different medical plan administered by UnitedHealthcare will be offered to you due to Hawaii regulations.

Aggregate vs. embedded

For the plans that use an aggregate approach to calculate the deductible and out-of-pocket maximum, the family limit must be met before the plan begins paying its share. The family limit can be met by one member of the family or a combination of members.

For the plans that use an embedded approach, each family member needs to meet the individual limit before the plan begins paying its share. Once two or more members meet the family limit, the plan begins paying for all family members.



Your cost for medical coverage

Contributions

Contribution amounts vary among the four medical plan options since each provides different benefit levels. Carrier differences, such as the cost of services, the discounts available through their provider networks, where you live and other factors, also affect your personalized medical contribution amounts.

The following table shows the annual medical contributions for the lowest-cost carrier only (excluding Kaiser Permanente). The other carriers will have an incremental cost if you elect one of them, but that cost varies based on where you live. The lowest-cost carrier varies throughout the country and is based on home ZIP code. The lowest-cost carrier could be Aetna, Anthem BlueCross BlueShield, Cigna or UnitedHealthcare.

Spouse/domestic partner medical surcharge

If you enroll your spouse or domestic partner in medical coverage, you will pay a spouse/domestic partner surcharge if he or she has access to other employment-based medical coverage. The 2023 annual amount for the surcharge is \$1,200.

Tobacco surcharge for medical coverage

Going tobacco-free is one of the most important steps you can take toward maintaining good health. That's why if you enroll in medical coverage and either you or your spouse/domestic partner uses tobacco or has used tobacco products during the last six months, you will be required to pay a tobacco surcharge. The 2023 annual amount for the surcharge is \$600 per tobacco user covered by the plan.

Medical: 2023 Annual Contributions for Lowest Cost Carrier Where You Live*				
	\$1,500 deductible plan with HSA	\$2,000 deductible plan with HSA	\$3,000 deductible plan with HSA	\$4,500 deductible plan with HSA
Individual only	\$1,590	\$969	\$228	\$60
Individual + spouse/ domestic partner	\$3,528	\$2,286	\$805	\$160
Individual + child(ren)	\$3,342	\$2,161	\$754	\$140
Individual + family	\$5,864	\$3,875	\$1,506	\$453

*Amounts are approximate for illustration purposes.

Prescription drugs

If you enroll in medical coverage, you'll have prescription drug coverage for preventive, generic and brand-name medications. Express Scripts will administer prescription drug coverage for all carriers except Kaiser Permanente. The benefits are the same for all four medical plan options. For long-term/maintenance prescriptions (those you need for more than 60 days), you can get the original prescription plus one refill at a retail pharmacy and then

will need to obtain any additional refills of the prescription through mail order using the Express Scripts Pharmacy or at a Walgreens retail pharmacy.

If you (or a family member) need any prescription drugs that are classified as a specialty medication, you'll need to use Accredo, the Express Scripts specialty pharmacy.

Prescription drug coverage if you enroll in medical coverage

Preventive drugs (not subject to medical deductible)

Preventive drug	<ul style="list-style-type: none">• Prescription drugs listed as preventive by the Affordable Care Act are covered at 100%.• Other prescription drugs on our preventive drug list that are not covered under the Affordable Care Act are covered the same as non-preventive drugs shown below, but no deductible applies
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Non-preventive drugs (subject to the medical deductible and out-of-pocket maximum)

	Retail (30-day supply)	Mail order or Walgreens retail pharmacy (90-day supply)
Generic drug	After medical deductible: plan pays 100% after \$10 copay.	After medical deductible: plan pays 100% after \$25 copay.
Preferred brand-name drug	After medical deductible: plan pays 70% (minimum cost per prescription is \$30, maximum cost is \$90).	After medical deductible: plan pays 70% (minimum cost per prescription is \$75, maximum cost is \$225).
Non-preferred brand-name drug	After medical deductible: plan pays 60% (minimum cost per prescription is \$60, maximum cost is \$120).	After medical deductible: plan pays 60% (minimum cost per prescription is \$150, maximum cost is \$300).



Dental

You'll have a choice of plans and carriers. We offer three dental plan options. The carrier choices are Aetna, Cigna, Delta Dental, MetLife and UnitedHealthcare.

If you enroll in dental, your contributions will be based on the plan and carrier you choose along with the coverage tier you elect.

Dental: Overview of benefits*

	\$2,500 max plan with orthodontia	\$1,500 max plan with orthodontia	\$1,000 max plan
Deductible	\$50 per individual (up to \$150 family limit)		
Annual maximum benefit	\$2,500 per person	\$1,500 per person	\$1,000 per person
Preventive care	100%, no deductible		
Basic services	90% after deductible	80% after deductible	80% after deductible
Major Services	60% after deductible	50% after deductible	50% after deductible
Orthodontia	Adult and dependent child up to age 26 50% (no deductible) up to \$2,500 lifetime maximum per person	Child only (under age 19) 50% (no deductible) up to \$1,500 lifetime maximum per person	Not covered

*Benefit levels are the same in and out of network, but in-network dentists usually provide services at lower costs, which saves you money.

Dental: 2023 annual contributions*

	Aetna	Cigna	Delta Dental	MetLife	UnitedHealthcare
\$2,500 max plan with orthodontia					
Individual only	\$309	\$286	\$279	\$319	\$306
Individual + spouse/domestic partner	\$698	\$653	\$638	\$719	\$694
Individual + child(ren)	\$659	\$616	\$602	\$679	\$655
Individual + family	\$1,165	\$1,093	\$1,069	\$1,198	\$1,158
\$1,500 max plan with orthodontia					
Individual only	\$188	\$169	\$164	\$196	\$185
Individual + spouse/domestic partner	\$457	\$419	\$408	\$474	\$451
Individual + child(ren)	\$430	\$394	\$384	\$446	\$424
Individual + family	\$780	\$718	\$702	\$806	\$769
\$1,000 max plan					
Individual only	\$105	\$88	\$85	\$112	\$101
Individual + spouse/ domestic partner	\$291	\$258	\$250	\$305	\$283
Individual + child(ren)	\$273	\$240	\$234	\$286	\$265
Individual + family	\$514	\$460	\$448	\$536	\$501

*Amounts are approximate for illustration purposes.

Vision

You'll have a choice of plans and carriers. We offer two vision plan options. The carrier choices are Aetna, EyeMed, UnitedHealthcare and VSP.

If you enroll in vision, your contributions will be based on the plan and carrier you choose along with the coverage tier you elect.

Vision: Overview of benefits

	High plan	Low plan
Comprehensive exam, lenses, frames	One per policy year	One per policy year
Routine/comprehensive eye exam	\$10 copay	\$20 copay
Frames	\$180 plan allowance per year	\$130 plan allowance per year
Single vision and bifocal lenses	\$10 copay	\$20 copay
Contact lenses	\$180 plan allowance per year	\$130 plan allowance per year

Vision: 2023 annual contributions*

	Aetna	EyeMed	UnitedHealthcare	VSP
High plan				
Individual only	\$136	\$101	\$118	\$128
Individual + spouse/domestic partner	\$259	\$202	\$218	\$256
Individual + child(ren)	\$272	\$192	\$273	\$275
Individual + family	\$400	\$323	\$381	\$438
Low plan				
Individual only	\$66	\$61	\$69	\$87
Individual + spouse/domestic partner	\$125	\$122	\$129	\$174
Individual + child(ren)	\$132	\$116	\$161	\$186
Individual + family	\$193	\$195	\$225	\$297

*Amounts are approximate for illustration purposes.

Health savings account

The medical options are all Health Savings Account (HSA) qualified plans, with the HSA administered by WTW's Via Benefits Accounts. An HSA is a tax-advantaged account used in combination with a consumer directed health plan with a high deductible. Contributing money to an HSA can help you pay or save for unreimbursed eligible health care expenses during your working years and into retirement. You can contribute your own money tax-free, and you can earn additional contributions from WTW when you participate in wellbeing activities through Virgin Pulse. See the "Wellbeing program" section for more details. Your HSA contributions, all investment earnings and money used to reimburse eligible expenses are always tax-free.*

Your total annual contributions (including company contributions and your contributions) cannot exceed \$3,850 for individual only coverage or \$7,750 for other coverage tiers. If you will be age 55 or older in 2023, you can make an additional catch-up contribution of up to \$1,000. Contribution limits are set each year by the federal government and may be prorated if you enroll in an HSA-qualified plan midyear. Unused money rolls over from year to year and the funds are yours to keep even if you change employers.

*In several states, HSA contributions do not reduce taxable income for state income tax purposes.

Flexible spending accounts

WTW offers a Health Care Flexible Spending Account (FSA) and a Dependent Care FSA, administered by WTW's Via Benefits Accounts. These accounts offer a tax-efficient way to pay for eligible health care and dependent care expenses.

Contributions are made before federal taxes, Social Security taxes and (in most cases) before state and local taxes are withheld. You can contribute up to \$2,850 per year to a Health Care FSA and up to \$5,000 per year to a Dependent Care FSA.

Commuter accounts

The Commuter Accounts benefit, administered by WTW's Via Benefits Accounts, lets you set aside pre-tax and after-tax dollars to pay for eligible mass transit and parking expenses. The program offers the convenience of automatic payroll contributions and a variety of ways to use your account to cover the cost of eligible expenses. Like FSAs, commuter accounts are subject to IRS regulations. If your monthly cost is greater than the pre-tax contribution limit, you can contribute the remainder from your pay on an after-tax basis.

Mental health and emotional wellbeing

We know access to mental health providers is a critical issue, and finding providers matched to your specific needs is even harder. WTW is committed to making sure you and your dependents have the support you need.

You will have access to services through Lyra Health, a market-leading mental health and emotional wellbeing partner. Lyra will connect you and your dependents to mental and emotional health care that is effective, convenient and personalized.

If you or your dependents are feeling on edge or disconnected from others, looking for support through a life transition, wanting to learn strategies for taking care of yourself or building new skills, Lyra can help. With research-backed treatment methods and top therapists, coaches and digital tools, you and your dependents can tap into support to start feeling better. Coaches and therapists are available through live video and messaging, phone or in-person. Individuals can get matched to care and providers based on particular challenges, schedule appointments online and track symptoms and progress in care.

All colleagues and eligible dependents are eligible for eight sessions per year with a Lyra provider at no cost, regardless of medical plan enrollment. If you and your eligible dependents enroll in WTW medical coverage with Aetna, Anthem BlueCross BlueShield, Cigna or UnitedHealthcare,* you'll have access to additional coaching, therapy and medication management support from a Lyra network provider (beyond the eight sessions). These sessions are billed through the medical plan and are subject to the deductible and the plan's in-network mental health cost share.

*If you are enrolled in a Kaiser medical plan option, mental health coverage is provided by Kaiser Permanente.



Wellbeing program

Our wellbeing program, administered by Virgin Pulse, is your gateway to getting healthier — and wealthier, too. Whether you want to eat healthier, lose weight, reduce stress, quit tobacco products or something else, there are wellbeing activities that can help you work toward and achieve your goals. And you'll get paid for it!

You can earn wellbeing dollars if you enroll in WTW medical coverage and have an HSA through WTW.* Your spouse or domestic partner is also eligible if enrolled in medical coverage through the company. Any wellbeing dollars you or your spouse/domestic partner earn will be deposited into your HSA.

Maximum wellbeing dollars if you enroll in medical coverage

For you	\$750 per calendar year
For your spouse/ domestic partner	\$750 per calendar year

*Colleagues in Hawaii and Puerto Rico are not eligible for an HSA and, therefore, are not be eligible to earn wellbeing dollars.
U.S. colleagues who are Canadian residents are not eligible for an HSA and, therefore, are not be eligible to earn wellbeing dollars.

Life insurance and AD&D

Life insurance and accidental death and dismemberment (AD&D) is administered by MetLife. You can choose from a variety of options for you and your eligible family members.

- As an active colleague, you'll receive company-paid life insurance equal to one times eligible pay*, up to a maximum of \$1,000,000. You cannot waive basic life coverage, but you will have the option to limit coverage to \$50,000 if you want to avoid tax based on imputed income.
- You can purchase supplemental life insurance coverage from one to eight times eligible pay*, up to a maximum of \$3,000,000. You can elect the lesser of three times pay or \$1,000,000 in supplemental life insurance when you are first eligible to enroll without providing evidence of insurability (EOI).
- You can elect coverage for your spouse or domestic partner in amounts ranging from \$25,000 to \$300,000, but your election cannot be greater than your combined total of basic life plus supplemental life insurance elections. You can elect up to \$50,000 in spouse/ domestic partner life insurance when you are first eligible to enroll without providing EOI.
- You can elect coverage for your dependent children in amounts ranging from \$5,000 to \$15,000 per child. Child life is not subject to EOI.
- AD&D coverage offers additional financial protection if you suffer a serious injury or die due to an accident. You can elect AD&D for yourself, or for you and your family, in amounts ranging from \$25,000 to \$1,000,000. AD&D coverage is not subject to EOI. Dependent AD&D is available as a fixed percentage of individual coverage.

*Eligible pay is generally defined as your base pay plus some types of bonuses.

Disability

WTW provides you with company-paid disability coverage, administered by Aflac, in the event that you are injured or ill and unable to work for an extended time.

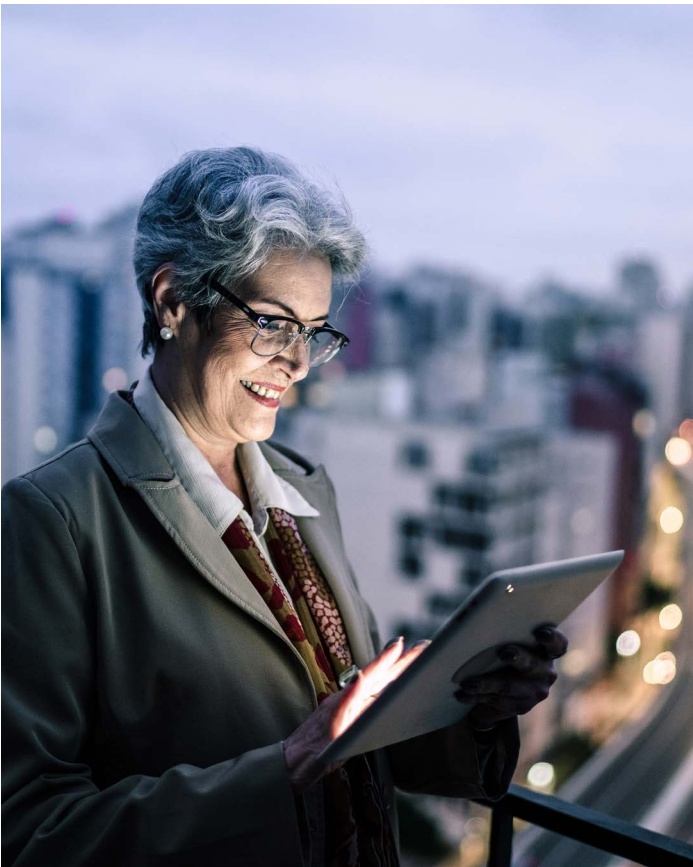
Short-term disability

If you are injured or ill and cannot work for seven consecutive calendar days, you may be eligible for short-term disability (STD) benefits. STD will replace 100% of your base salary for up to 13 weeks (weeks two through 14 of your disability) and then 60% of your salary for weeks 15 through 26 if you remain disabled.

Long-term disability

If you remain disabled after 26 weeks, you may be eligible for company-paid long-term disability (LTD) benefits. LTD will replace 60% of your eligible pay* to a maximum monthly benefit of \$30,000.

*Eligible pay is generally defined as your base pay plus some types of bonuses.



Voluntary benefits

Group critical illness

You can elect group critical illness, administered by Allstate Benefits. The plan offers you additional financial protection in case of a major illness. The group critical illness plan pays additional cash benefits to you if you are diagnosed with certain critical illnesses (for example, cancer). This money is intended to help you pay for additional expenses — medical and otherwise — that are common when a major illness occurs. Three plan options are offered and your cost is based on the plan you elect, your attained age and tobacco user status. You pay for this coverage with after-tax dollars deducted from your pay.

Group accident coverage

You can elect group accident coverage, administered by Allstate Benefits. The plan pays benefits when you or a covered family member are injured as the result of an accident on or off the job. The plan covers a wide variety of services, such as hospitalization, emergency room and doctor’s office visits, physical therapy and lodging for family if the care you receive is away from home. Three plan options are offered. You pay for this coverage with after-tax dollars deducted from your pay.

Group accident: 2023 annual contributions*			
	High	Median	Low
Individual only	\$94	\$81	\$65
Individual + spouse/ domestic partner	\$162	\$139	\$112
Individual + child(ren)	\$207	\$174	\$136
Individual + family	\$271	\$235	\$191

*Amounts are approximate for illustration purposes.



Group legal

You can elect group legal, administered by MetLife Legal Plans, which gives you and your family access to a range of covered legal services including advice, document preparation, living trusts/wills and more. You have two plan options. You pay for this coverage, which covers you and your eligible dependents, with after-tax dollars deducted from your pay. The Enhanced plan option also includes select services for parents and parents-in-law.

Group legal: 2023 annual contributions*

	Enhanced	Basic
Individual + any eligible dependents	\$258	\$89

*Amounts are approximate for illustration purposes.

Identity theft protection

You can elect identity theft protection, administered by Allstate Identity Protection, for access to a fraud detection and prevention plan. The plan features identity protection and restoration, access to free online tools, monthly credit scores, a free annual credit report and more. You pay for this coverage with after-tax dollars deducted from your pay.

Identity theft protection: 2023 annual contributions*

	Pro+ Cyber
Individual only	\$90
Individual + family	\$162

*Amounts are approximate for illustration purposes.

Auto and home insurance

The auto and home insurance program, administered by Farmers Insurance, gives you the opportunity to purchase a variety of types of insurance at a special group discount, including:

- Auto
- Home
- Personal excess liability
- Boat
- Condo
- Renters
- Motor home
- Motorcycle
- Recreational vehicle

You pay premiums through after-tax payroll deductions.

Pet insurance

You can purchase health insurance, administered by Nationwide, for your dog, cat, bird or other animals through the pet insurance program. Like a regular health insurance plan, a pet insurance policy can help you plan for your pet's health care, and offset costs for routine care and unexpected illness or injury. Your premium is based on your pet's species and age, the benefit coverage you select, and where you live. If you purchase a policy, you'll make payments directly to Nationwide.

Work/life resources

Work/life services

In addition to mental health benefits to support your emotional wellbeing, Lyra also offers work/life resources. You are eligible for these services on your first day of employment.

- Dependent care services include resources and referrals for child, elder and pet care.
- Legal services include a free 30-minute consultation with an attorney or mediator and access to 24-hour emergency support.
- Financial services include a free 30-minute consultation with a financial counselor and a free 30-minute consultation with a CPA.
- Identity theft protection services include a free 60-minute consultation with a fraud resolution specialist and a free ID emergency response kit.

The group legal and identity theft protection voluntary plans are also available as separate employee-paid benefits if you're looking for a more comprehensive offering.

Health advocacy

Through Health Advocate, you'll have confidential, unlimited access to a personal health advocate who can help you and your eligible family members resolve health

care and insurance-related issues. This service is available at no cost to you, and it's available to you and your dependents, parents and parents-in-law.

Personal health advocates are typically registered nurses supported by medical directors, and benefit and claim specialists. They'll help cut through the red tape and help clarify insurance coverage, work on claim denials, help understand medical bills, find specialists, address elder care issues and help negotiate fees for non-covered services.

Medical review services

Through Teladoc Medical Experts, you'll have access to in-depth medical review services from an expert specialist. It works like a second opinion — only better — and can provide the peace of mind and support you need to make the right medical decisions. This confidential phone-based service is available at no cost to you, and it's available to you and your dependents, parents and parents-in-law.

Teladoc Medical Experts works with the top 5% of doctors in the country to review every aspect of your medical case and provide valuable feedback to make sure you have the right diagnosis and treatment plan for you. The Teladoc Medical Experts team will even collect your medical records for you.



Time off

Paid time off

Paid Time Off (PTO) combines vacation, sick leave and personal leave into a pool of days that you can earn each pay period. There are two PTO schedules and the one that applies to you depends on your role.

The following tables show the annual accrual amount. You will accrue Basic PTO hours each pay period.

In addition to your Basic PTO, you can purchase up to five additional PTO days (PTO Purchase) in eight-hour increments. At the end of each calendar year, you can carry over up to 120 accrued Basic PTO hours to the next calendar year.

PTO for TRANZACT hourly paid sales agents, team leads, qualifiers and quality assurance representatives and investigators

Years of service	Basic PTO*	PTO purchase**	Maximum annual accrual
Less than 2 years	Up to 5 days	Up to 5 days	Up to 10 days
2 or more years	10 days	Up to 5 days	Up to 15 days

PTO for all other colleagues

Years of service	Basic PTO*	PTO purchase**	Maximum annual accrual
Levels 48 through 83***			
Less than 1 year	Up to 19 days	Up to 5 days	Up to 24 days
1 to 4 years	19 days	Up to 5 days	Up to 24 days
5 to 9 years	22 days	Up to 5 days	Up to 27 days
10 to 14 years	25 days	Up to 5 days	Up to 30 days
15 or more years	28 days	Up to 5 days	Up to 33 days
Level 43 and more senior			
Less than 1 year	Up to 25 days	Up to 5 days	Up to 30 days
1 to 9 years	25 days	Up to 5 days	Up to 30 days
10 or more years	28 days	Up to 5 days	Up to 33 days

*You accrue Basic PTO hours with each pay period. For colleagues working full-time reduced hours, accruals are prorated based on scheduled percentage of full time.

**PTO Purchase is prorated based on your month of hire/eligibility. If you are hired/eligible for benefits in June or later, you will not be eligible to make a PTO Purchase election until annual enrollment (for the following year). You accrue PTO Purchase hours with each pay period, except for the last two pay periods of the year.

***If you do not have a WTW level in the PTO processing system, this schedule will apply to you.



Holidays

In addition to PTO, WTW will observe the following nine paid fixed holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

In some parts of the company, business needs will require some colleagues to work on company holidays. If this applies to you, a request for holiday credit can be submitted.

Parental and adoption leave

If you are a full-time regular colleague, you can take up to eight weeks of time off with pay for the birth or adoption of a child. Leave is prorated if you work full-time reduced hours. You must use this parental or adoption leave within 12 months of the birth or adoption of a child. This leave is in addition to any short-term disability leave for the birth of a child.

Multiple births constitute one event, so the available paid leave for a mother or father of newborn twins (for example) would still be eight weeks of time off with pay. Paid leave for the adoption of more than one child at the same time is also limited to eight weeks of time off with pay.

Adoption assistance

WTW offers an adoption assistance program to help lower your out-of-pocket cost for both domestic and international adoption. If you choose to adopt, you can apply for pre-tax reimbursement of eligible adoption expenses, up to \$10,000 per child, as soon as the child is placed in your home. There is no lifetime maximum for reimbursement.

Surrogacy assistance

WTW offers a surrogacy assistance program to help offset your out-of-pocket cost for a surrogate. You can apply for after-tax reimbursement of eligible surrogacy expenses, up to \$10,000 per child.

Additional time off

WTW also provides:

- Bereavement leave
- Jury duty leave
- Family and medical leave
- Military leave

Retirement benefits

WTW provides competitive retirement benefits to help you attain financial independence.

Savings plan

The WTW Savings Plan is a 401(k) plan that helps you save for your retirement needs. The Savings Plan is administered by Empower. All WTW U.S. colleagues (except colleagues in Puerto Rico) are eligible to contribute to the Savings Plan.

For purposes of the WTW Savings Plan, eligible earnings are generally defined as your base pay plus some types of bonuses. You can make pre-tax contributions, Roth 401(k) after-tax contributions or a combination of both, totaling 1% to 75% of your earnings, up to the Internal Revenue Code (IRC) annual limits on earnings (\$330,000 in 2023) and contributions (\$22,500 in 2023). Beginning in the year you turn age 50, the IRC contribution limit will automatically increase to allow you to make additional catch-up contributions (\$7,500 in 2023). If your earnings exceed the limit, you may earn a benefit on your earnings over the limit through a non-qualified plan.

If you participate in the Savings Plan, WTW will match 100% of the first 1% of eligible earnings you contribute and 50% of the next 5%. So, if you contribute 6% of your eligible earnings, WTW will contribute 3.5%.

You will be enrolled automatically in the plan at a pre-tax contribution rate of 6% of your eligible earnings unless you choose to opt out of the plan or you elect to contribute at a rate other than the automatic 6% pretax.

You are always 100% vested in your contributions and the investment earnings on your contributions. This means the value of your contributions and any earnings are yours when you leave the company, regardless of your years of service. You will be 100% vested in any company matching contributions after two years of eligible service.

The plan offers a range of investment options to help you diversify your account to best meet your personal financial goals. You can select investment options from among four tiers, including custom target-date funds, index options, actively managed options and a self-directed brokerage account.

myFiTage™

You'll have access to myFiTage, WTW's own online modeling and planning tool. It calculates your financial independence target age or FiT AgeSM, the projected age when your financial resources could be enough to cover your expected living expenses.

The engaging and easy-to-use tool is designed to help you make smart, actionable financial decisions, no matter where you are in your career or saving for the future. Everyone's circumstances are different, and myFiTage can help you decide how to best use your available resources to achieve your financial goals.

Retiree medical

All U.S. colleagues who terminate employment with WTW, regardless of age at date of termination, will have access to our private Medicare insurance marketplace, through Via Benefits Insurance Services, upon becoming Medicare eligible and turning age 65. Via Benefits Insurance Services provides Medicare-eligible retirees and their Medicare-eligible spouses/domestic partners with access to a wide range of health care plans from the nation's leading insurance carriers in the individual Medicare market. Retirees will receive guidance from expert Benefit Advisors to help them find coverage that is best for their individual needs. Additionally, friends and family of WTW colleagues who are age 65 or older and Medicare eligible can also access Via Benefits Insurance Services.

This guide contains information about benefit plans that WTW intends to offer TRANZACT U.S. full-time regular and full-time reduced-hour, benefits-eligible colleagues in 2023. Some differences apply to Hawaii and Puerto Rico colleagues and U.S. colleagues who live in Canada. If any statement in this guide is inconsistent with official plan documents and contracts, those documents will govern. WTW reserves the right to amend or terminate any plan, at any time, for any reason. No statement in this guide is to be considered a guarantee of eligibility for WTW benefits.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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