

## Legal & Compliance

Mercer's public website, based on what we believe to be reliable sources contains only general information about our role in underwriting, our consulting, - and other services . The information is not intended as advice in individual situations and therefore cannot be construed as such.

Passages on legal, tax or accounting issues should be read as general observations based solely on our experience as insurance brokers and therefore they should not be construed as legal, tax or accounting advice. We have no authority to do so.

### Annual reports and meetings

Global results of our financial performance can be found on the [investors](#) page on the website of our parent company, Marsh & McLennan Companies, Inc.. Here you will find an overview of the latest news, financial results, stock and shareholder information, annual reports and annual meetings.

### Company information

Mercer is a wholly owned subsidiary of [Marsh & McLennan Companies](#) (NYSE: MMC), a global professional services firm that provides its clients with risk, strategy, and people consulting and solutions. Marsh & McLennan Companies, Inc. is also the parent company of [Guy Carpenter](#), [Marsh](#) and [Oliver Wyman](#).

In the Netherlands, our company is registered with the local Chamber of Commerce as Mercer (Nederland) B.V. under number 33272848. For more information, visit the Chamber of Commerce website.

In addition, Mercer (Nederland ) B.V. is subject to the authority and rules of the Netherlands Authority for the Financial Markets (AFM). Our registration number is 12007473. For more information, visit [website of the AFM](#).

Finally, Mercer (Nederland) B.V. is affiliated with an organization that sets quality standards for their members. These requirements apply to the content of the advice, the manner in which the advice is given and how the professional knowledge of the staff is maintained. This organization is:

- [Advisors in Financial Security \(Adfiz\)](#).

### Remuneration Policy

Information on Mercer's Remuneration Policy can be found [here](#)

### Complaints handling

We constantly strive to provide excellent service to our customers and always be open to their opinions. All complaints are handled efficiently, effectively and fairly.

A complaint, which may be made in writing, by telephone or in person, should be directed initially to your own contact at Mercer. In all other cases, please direct your complaint to:

Mercer (Nederland) B.V.  
attn. Legal & Compliance Department  
Postbox 232  
3000 AE Rotterdam  
+31 10 40 60 600

Fax +31 10 42 06 806

[Send an email to](#)

However, if you are not satisfied with the way we have handled a complaint, you have the right to address your complaint to:

Financial Services Complaints Institute (Kifd)

Postbox 93257

2509 AG The Hague

0900 35 52 248

[info@kifid.nl](mailto:info@kifid.nl)

[www.kifid.nl](http://www.kifid.nl)

If you see reason to file a complaint, we will handle it according to our complaint handling procedures. These procedures are in accordance with the requirements and guidelines of our regulator.

### **Whistleblower Reporting Procedure**

Asking questions and raising concerns is an essential part of our code of conduct The Greater Good. By reporting wrongdoing, you are acting in the spirit of The Greater Good and helping to protect our organization and reputation. When the situation calls for it, we would like to see you use the Whistleblower Reporting Procedure.

If you wish to report, or suspect a violation or imminent violation of our code of conduct The Greater Good, laws and regulations or our company policy, or conduct involving the public interest (malpractice), you can do so in writing or verbally (on request, a personal interview can be held on location) via confidential mail:

1. Mercer Legal & Compliance Department (+31 (0)10 4060600)/ [LCPANederland@mmc.com](mailto:LCPANederland@mmc.com) ).
2. Our [MMC Ethics & Compliance Line](#).

It is possible to make an anonymous report through the Ethics & Compliance Line. However, from a practical standpoint, investigating an anonymous report can be difficult, so we encourage reporters to include their name with their report so that it can be followed up appropriately.

It is also possible to seek information, advice or support from a confidential advisor appointed within our organization. Any concerns you may have can be discussed with the confidential advisor. If it is a case of wrongdoing that (possibly) qualifies as wrongdoing covered by the Whistleblower Protection Act, it can also be submitted to the Advisory Division of the House of Whistleblowers. Such abuses can also be reported externally (anonymously) to an appropriate authority. The Advisory Division can advise on which authority has jurisdiction in a specific case.

We take all reports seriously and will investigate them honestly, confidentially and independently according to our investigation procedure. We will take no action against the person who filed a report. If you do feel that you have been harmed as a result of your report, please report it to the Legal & Compliance Department or through the MMC Ethics & Compliance Line. You can also contact the Advice Department or the Investigation Department of the House for Whistleblowers in such a case if it involves a wrongdoing that qualifies as a wrongdoing covered by the Whistleblower Protection Act.

You can find the full [Whistleblower Reporting Procedure Mercer](#) here.

## **Terms of Engagement**

The engagement terms applicable to Mercer's services are contained in our [General Conditions](#) and our [insurance distribution information](#) (if applicable). Before Mercer enters into an agreement with a client, a copy of these documents will be provided to the client.

The terms that apply to you may vary from country to country and depend on the country in which you do business and the services offered to you. Please contact your local representative at Mercer if you wish to receive the terms and conditions applicable to your specific situation.