

MARSH

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GUY CARPENTER OLIVER WYMAN

Marsh USA Inc.
1166 Avenue of the Americas
New York, NY 10036-2774
www.marsh.com

May 22, 2009

Dear Client:

At Marsh, we are proud that we have led the industry in transparency by providing our U.S. clients with clear disclosures concerning the amount of compensation we will receive with respect to individual placements.

Considering that our annual statement summarizing the compensation received by Marsh with respect to a client's account in the previous year duplicates our individual placement disclosures and is costly to compile, we will only provide annual statements upon the client's request.

If you would like to receive a summary of the U.S.-based compensation earned on your account during calendar year 2008 and/or 2007, you can submit a request to us in one of the following ways:

- 1) Send an email client.disclosure@marsh.com.
- 2) Call our Annual Disclosure Line @ 1-866-397-6088.
- 3) Contact your Marsh Client Executive who will make the request on your behalf.

In order to process your statement quickly and establish a point of contact, we will need you to include the following information when you submit this request:

Your Name
Your Title
Your Company's Name
Your Reference Number (Your account number shown on our invoices)
Your Phone #
Your e-mail address (not required for direct e-mail requests)

A statement will then be issued to you in due course.

Sincerely,

Marsh Client Annual Disclosure Team