



# Business Continuity

Willis Towers Watson (WTW) is committed to identifying and mitigating issues that could impact our colleagues, clients and partners. Our approach is designed to help minimize disruption, is broad enough to enable us to respond to various types of incidents and is aligned to international standards such as Business Continuity Institute Good Practice Guidelines and International Organization for Standardization (ISO) 22301. We believe the Company's business continuity management policy and standards provide the governance, tools and processes necessary for an embedded and effective program. Our program structure is focused on both mitigating the risk of business interruption and enabling a controlled resumption of normal business services.

## Planning and response

We believe WTW's operations are inherently resilient, with critical activities undertaken across multiple geographies, supported by widespread agile and remote working capabilities.

Business continuity plans are designed to document the key resources needed to support continuity of critical activities. Plan owners are responsible for regularly testing business recovery plans. Incident/crisis management teams are established to coordinate the Company's response to any incident that threatens and/or significantly disrupts business operations, assets or resources. Each team has specific responsibilities and escalation protocols based on the severity and geographic scope of a given incident. We use a leading emergency notification tool to stay in touch with colleagues, which is updated regularly directly from our Human Resources system. We are committed to providing clients with information whenever an incident threatens to impair our ability to meet our obligations.

## Information Technology (IT)

Our IT infrastructure supports our business applications and services. Most mission-critical services are provided from WTW-owned and/or co-sourced data centers. These are subject to formal change control processes and annual disaster recovery exercises. In some cases, applications interface with assorted third-party vendors to transmit/receive data as part of the normal operations of the systems. These critical systems and services are subject to disaster recovery provisions as part of the contractual terms and are also incorporated into annual test cycles.

Please note the following Legal Disclaimer is incorporated by reference herein. As noted in the Disclaimer and our public filings with the U.S. Securities and Exchange Commission, we face numerous risks that could cause results to differ.

## Legal Disclaimer

### Forward-Looking Statements

Some of the statements contained on the Company's website are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, and Section 21E of the Securities Exchange Act of 1934, which are intended to be covered by the safe harbors created by those laws. These forward-looking statements include information about possible or assumed future results of our operations. All statements, other than statements of historical facts, that address activities, events or developments that we expect or anticipate may occur in the future, are forward-looking statements. Also, when we use words such as "may," "will," "would," "anticipate," "believe," "estimate," "expect," "intend," "plan," "probably," or similar expressions, we are making forward-looking statements. Such statements are based upon the current beliefs and expectations of the Company's management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. All forward-looking disclosure is speculative by its nature.

A number of risks and uncertainties that could cause actual results to differ materially from the results reflected in these forward-looking statements are identified under "Risk Factors" in Item 1A of our Annual Report on Form 10-K and in our subsequent filings. These statements are based on assumptions that may not come true and are subject to significant risks and uncertainties.

Although we believe that the assumptions underlying our forward-looking statements are reasonable, any of these assumptions, and therefore also the forward-looking statements based on these assumptions, could themselves prove to be inaccurate. In light of the significant uncertainties inherent in the forward-looking statements included in our Annual Report on Form 10-K and subsequent filings, our inclusion of this information is not a representation or guarantee by us that our objectives and plans will be achieved.

Our forward-looking statements speak only as of the date made and we will not update these forward-looking statements unless the securities laws require us to do so. In light of these risks, uncertainties and assumptions, the forward-looking events discussed on our website may not occur, and we caution you against unduly relying on these forward-looking statements.

### Risk Factors

As discussed above, a number of risks and uncertainties could cause actual results to differ materially from those projected in any forward-looking statements. The Company's risk factors are described in "Risk Factors" in Item 1A of our Annual Report on Form 10-K and in our subsequent filings and should be carefully considered in evaluating our business. The risk factors described in our filings are not the only risks and uncertainties that we face. Additional risks and uncertainties that are presently unknown to us could also impair our business operations, financial condition or results.

### Policy Statements

Each of the policy statements attached to this Legal Disclaimer is a statement of general policy. It is possible that specific circumstances in our global operations may differ from those described in our policy statements.



### About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).



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