

# Leave and Benefits



Willis Towers Watson (WTW) is proud of the benefit programs we provide our colleagues and their family members as part of our overall Total Rewards offering. WTW's global Total Rewards framework ensures all plans and programs align to a common set of guiding principles while providing the flexibility to adapt to local market practices.

## Guiding principles

At its core, our Total Rewards program is designed to:

- attract and compete in the local marketplace;
- promote an inclusive and diverse working environment and workforce;
- allow for meaningful choice, where appropriate, to address individual needs;
- clearly communicate benefits, so that plans are well understood; and
- be maintained on a compliant basis and monitored by our governance processes.

## How we invest in our talent

WTW invests significant resources in our most important asset – our colleagues. Our Total Rewards program ensures colleagues are protected in the event of accident or illness, have sufficient paid time off and have the opportunity to accumulate capital for personal needs and retirement. We are also committed to flexibility at work, including modified work arrangements and schedules (e.g. flex time, part-time, work-from-home) that enable colleagues to stay focused on their clients and business needs, while balancing personal commitments.

## Colleague feedback mechanisms

WTW regularly collects feedback from colleagues on our Total Rewards. Input is also provided by various local inclusion and affinity groups focused on topics such as physical well-being, mental health and financial wellness. Additionally, Inclusion and Diversity (I&D) is involved in all efforts, with formal I&D Councils established in every geography.

## Effective plan management

With the support of our Total Rewards team in Human Resources (HR), our local HR staff and leaders, and our vast consulting network, WTW stays on top of emerging trends and regulations in the ever-changing global Total Rewards landscape to deliver a consistent approach across the organization. These efforts are aided by software systems that allow us to collect and consolidate plan design and administrative information, enabling us to generate summary reports and compare against survey or other data, as needed.

## Governance

WTW's Total Rewards program is supported by a highly structured governance process. With the support of corporate staff partnering with local teams, plan design change recommendations and compliance activities are reviewed by multi-functional committees (e.g. HR, Finance, business leaders, subject matter experts) at higher organizational levels outside of the country. Recommendations are typically subject to reviews at the region, geography, and/or Operating Committee level of WTW. This review process helps WTW properly balance the needs of its plan participants with those of the business.

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.

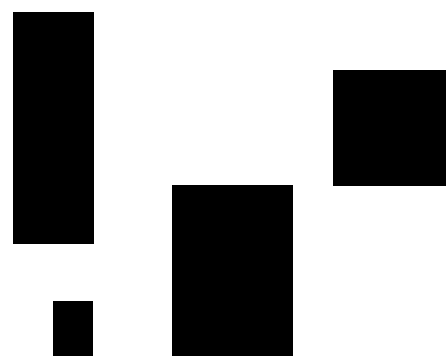
Our forward-looking statements speak only as of the date made and we will not update these forward-looking statements unless the securities laws require us to do so. In light of these risks, uncertainties and assumptions, the forward-looking events discussed on our website may not occur, and we caution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