

Now, more than ever, it is essential that your benefits administration partner also understands broader benefit issues. Willis Towers Watson has a long history of success in both benefit consulting and benefits administration. We understand the ins and outs of this rapidly changing world — and provide an unmatched focus on quality.

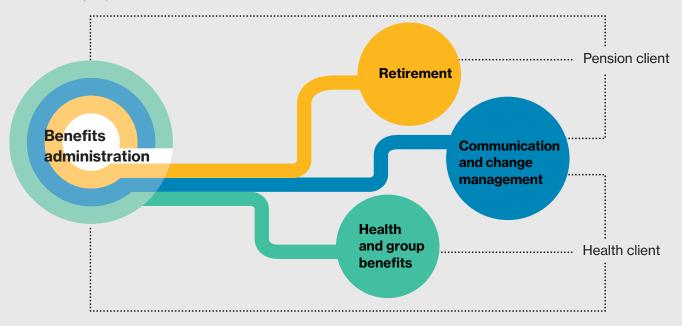
Willis Towers Watson's rich history of providing benefit consulting excellence dates back more than 135 years, and we carry that experience into our outsourcing business. For more than 35 years, we have been providing benefits administration services for many of the world's largest and most complex organizations. Our benefit expertise, consultative approach and focus on quality are unrivaled.

As your consulting partner, we work with you to develop a clear understanding of your organization, the way you work, your goals and your challenges. And we use our technical know-how and hands-on experience to deliver high-quality and accurate benefits administration for you and your participants.



We attract the best associates in the industry and they stick around! Willis Towers Watson has an 89% associate retention rate.

Our consulting expertise is embedded in our benefits administration service.



Your administration and consulting partner

With Willis Towers Watson, you have the best minds in the benefit business on your side. When you partner with us, you partner with all of us. You gain access not only to expert administrators, customer service associates and technology, but also skilled professionals in health and group benefits, retirement, and communication and change management. We believe that in order to deliver high-quality, accurate administration, you need individuals with deep benefit expertise, practical experience and business acumen to help put it all together and clarify the path forward. And you get a consistent team that sticks with you.

"I enrolled for my benefits through my iPhone while waiting for an oil change. It was so easy!"

The participant self-service website experience

Our self-service website, BenefitConnect, is powerful, easy to use and features user-friendly tools to enable participants to make educated decisions. It's one of the reasons the world's top technology companies partner with us for benefits administration.

Our newest platform transforms the traditional benefit enrollment experience into a consumer-grade shopping experience. The site's design and imbedded decision support features were based on prominent and popular online shopping sites. This allows users to engage in a familiar shopping experience when enrolling in their benefits.

"This is an excellent tool to help employees choose the right options."



The customer service experience

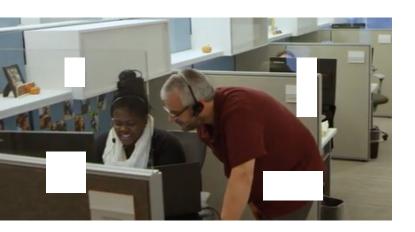
This is not your typical call center. Our company is focused on benefits, and so are our customer service center representatives (CSRs). In fact, many of our CSRs are actively enrolled in pursuing their Certified Employee Benefits Specialist designation.

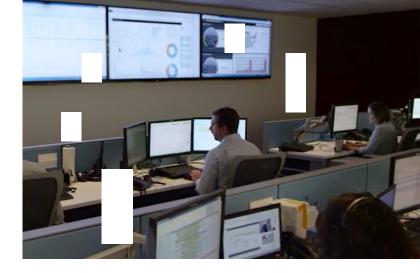
At Willis Towers Watson, we empower our CSRs to use their benefit knowledge to resolve issues, educate and explain. We do this through our comprehensive training program, which includes general benefit training as well as training on your benefit plan specifics. And we combine this knowledge with our web-based desktop technology to give CSRs complete, real-time access to each participant, and company-specific benefit information and processes. This equips CSRs with everything they need to provide clear, courteous and accurate information to participants.

Our industry-leading results mean our approach works. We have first-call resolution that is consistently great, at over 95%, and participant satisfaction scores that are off the charts - nearly 97% satisfied.

"My representative did an extraordinary job in helping me resolve my matter. This is probably the best service I have had over the phone in my 55 years of life. You guys are really great. Keep up the great work."*

Our CSRs are benefit and customer service specialists, and become a valuable part of your team.





The plan sponsor experience

With Willis Towers Watson, you gain the advantage of a partner that's a leader in shaping the future of employee benefits. We help you identify, understand and analyze the legislative and financial impact to ensure compliance and minimize risk. No two companies (and no two benefit strategies) are alike, so we've built our solutions to bend and flex with your needs - now and in the future.

Unlimited access. We give you the right tools and access to information to help you support your business and your participants. Our technology automates processes, both simple and complex, using proven methods and quality controls. All the while, you can see everything - data, case files, transactions, call notes and more. Regardless of whether you're outsourced or cosourced, no other provider gives you this level of access.

Accurate, worry-free results. We do the things that make a difference in quality so you get accurate results. And we measure our performance by working closely with you to determine the best ways to evaluate success over the shortand long-term, so you get the results that matter most to your business. Then we meet with you quarterly to discuss these results and create an action plan for your future needs.

We focus on getting it right - our pension payment accuracy is a stellar 99.96%.

"I was very impressed with the professionalism and time it took. I'm elderly, and so many times I don't understand what people are trying to say. This person was absolutely an excellent representative. Thank you. It made it a lot easier for me."*

^{*}Real quotes from real participants. The names have been withheld to protect their privacy.

Willis Towers Watson is the smart choice

We are different. Through our benefit consulting and administration expertise, cutting-edge technology and high-quality customer service, we will exceed your expectations.

Willis Towers Watson
Participation satisfaction

97%



We are a consultative partner. With Willis Towers Watson, you have the best benefit minds in the business on your side. We take that knowledge and experience, and provide practical and relevant guidance that gets results.

Our technology is cutting edge. Our self-service website, BenefitConnect, is powerful and easy to use. Its accessibility and user-friendly tools maximize employee engagement and enable participants to make educated decisions, just two of the reasons the world's top technology companies partner with us for benefits administration.

Our customer service is second to none. Our CSRs provide clear, courteous and accurate information to participants. Our industry-leading participant satisfaction, first-call resolution and call quality scores are testaments to the exceptional service we deliver.



Success is measured in your terms. We're in this together. We work with you to determine your definition of success and create service-level agreements that matter to your organization — and then we meet with you on a regular basis to discuss the results.

Join us and you'll see.

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 39,000 employees in more than 120 countries. We design and deliver solutions that manage risk, optimize 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.