

**HELLOWALLET SWEEPSTAKES FOR MARSH & MCLENNAN COMPANIES,
INC. OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE
WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE
PROHIBITED BY LAW.**

Entry into this Sweepstakes constitutes your acceptance of these Official Rules.

1. ELIGIBILITY: The HelloWallet Sweepstakes for Marsh & McLennan Companies, Inc. ("Sweepstakes") is open only to persons who are (a) legal residents of the fifty United States and/or the District of Columbia, (b) 18 years of age or older at the time of entry; and (c) employed by Marsh & McLennan Companies, Inc. or its subsidiaries. Participants must be on the payroll of Marsh & McLennan Companies, Inc. or its subsidiaries in an eligible position during the entire Sweepstakes Period and when prizes are awarded. By entering, you agree that you have read and consent to be bound by these Official Rules. Eligibility is conditioned on the acceptance of this Official Rules at the time of entry. Officers, directors, and employees of HelloWallet ("HelloWallet" or "Sponsor"), its parents, affiliate companies, subsidiaries, agents, or advertising and promotion agencies (collectively "Sweepstakes Parties"), and the immediate family members or persons living in the same household of same, are not eligible to enter or win the Sweepstakes.

2. SWEEPSTAKES PERIOD/HOW TO ENTER: The Sweepstakes begins at 9 am ET on September 1, 2010 and ends at 11:59 pm ET on March 2, 2011, and consists of one (1) monthly drawing ("Monthly Drawing") conducted each month over six (6) months. Each Monthly Drawing will consist of a random drawing (a "Monthly Drawing"), conducted on the Monthly Drawing Date specified in the chart below, from among all eligible entries received since the start of the Sweepstakes period. There will be one (1) winner selected during each Monthly Drawing. There will be a total of six (6) winners during the Sweepstakes. Entries for each Monthly Drawing must be received by the applicable "Monthly Drawing Date" for that particular Monthly Drawing as specified in the chart below. You may enter the Sweepstakes by going to www.hellowallet.com/mmc (the "Sweepstakes Site") and following the onscreen instructions to sign up for the HelloWallet service.

Monthly Drawing	Monthly Drawing Date
1	October 4, 2010
2	November 4, 2010
3	December 4, 2010
4	January 4, 2011
5	February 4, 2011
6	March 7, 2011

Limit one entry per person during the Sweepstakes. Entries from the same person in excess of one (1) will be disqualified. Non-winning entries from a particular Monthly Entry Period will be held over into subsequent Monthly Drawings.

Sponsor's clock is the official time clock for the Sweepstakes. Entries generated by a script, macro or other automated means will be disqualified. Entries that are incomplete, illegible, corrupted, or mutilated are void and will not be accepted. Proof of submission does not constitute proof of receipt. If there is a dispute as to the identity of an online entrant, the entrant will be deemed the authorized account holder of the email address used to enter. The "authorized account holder" is defined as the natural person to whom the email address is assigned by an internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address.

3. ODDS OF WINNING: Odds of winning will depend upon the number of eligible entries received during the Sweepstakes period.

4. WINNER SELECTION AND NOTIFICATION: On or about the "Monthly Drawing Date", one (1) potential winner ("Monthly Winner") will be selected in a random drawing from among all eligible entries by employees or representatives of Sponsor, whose decisions are final and binding with respect to all matters related to the Sweepstakes. (See chart above for specific Monthly Drawing Dates). Sponsor will make two (2) attempts to notify each potential Monthly Winner by mail, email or phone, in its sole discretion. If potential Monthly Winner cannot be reached, if he/she is found to be ineligible, if he/she cannot or does not comply with these Official Rules, or if his/her prize or prize notification or any prize correspondence is returned as undeliverable, potential Monthly Winner may be disqualified and an alternate Monthly Winner may be selected from the remaining eligible entries from the corresponding Monthly Entry Period.

5. PRIZE: There will be one (1) prize awarded per Monthly Drawing, for a total of six (6) prizes awarded during the Sweepstakes, each consisting of a check for \$500 from HelloWallet. The estimated total value for all prizes is \$3000. All taxes are the sole responsibility of winner.

6. GENERAL CONDITIONS: Prize is not transferable. All federal, state and local laws apply. If prize is won by a minor it will be awarded in the name of his/her parent or legal guardian. Potential Monthly Winner (or parent or legal guardian if Monthly Winner is a minor) may be required to sign an affidavit of eligibility/release of liability and publicity (where permitted) within a time period designated by Sponsor, or prize may be forfeited. By accepting prize, Monthly Winner (or parent or legal guardian if Monthly Winner is a minor) consents to use of Winner's name and likeness for advertising purposes in all media worldwide without limitation and without additional compensation, except where prohibited by law. Monthly Winner agrees to release Sponsor and its parent companies, subsidiaries, affiliates, sales representatives, related companies and advertising and promotion agencies, and each of their respective officers, directors, employees and agents from any and all liability, loss or damage of any kind arising out of

or in connection with their participation in this Sweepstakes or with respect to awarding, receipt, possession, use and/or misuse of any prize.

Sponsor is not responsible for: (a) late, lost, stolen, damaged, garbled, incomplete, misaddressed or misdirected entries, e-mails or other communications; errors, omissions, interruptions, or deletions in any communications of any kind, (b) defects or delays in operations or transmission of information, in each case whether arising by way of technical or other failures or malfunctions of computer hardware, software, communications devices or transmission lines; data corruption, theft, destruction, unauthorized access to or alteration of entry materials; loss; or for any other reason; or (c) electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind or insufficient space in entrant's e-mail account to receive e-mail messages. Sponsor disclaims any liability for damage to any computer system resulting from participation in, or accessing or downloading information in connection with, this Sweepstakes and reserves the right, at its sole discretion, to modify, cancel, terminate or suspend this Sweepstakes if any virus, bug, technical failure, unauthorized human intervention or other cause outside of Sponsor's control corrupts or affects the administration, security, fairness, integrity or proper conduct of this Sweepstakes. In the event of any such cancellation, termination or suspension, a notice will be posted at the Sweepstakes Site and a random drawing will be conducted from among all eligible, non-suspect Entries received for the then-current Monthly Drawing as of the termination date. Sponsor reserves the right, at its sole discretion, to disqualify any entrant (and all of her/his Entries) from this Sweepstakes or any other promotion conducted now or in the future by Sponsor or any of its affiliates if she/he tampers with the entry process or if her/his fraud or misconduct affects the integrity of this Sweepstakes. Sponsor is not responsible for any printing, typographical, mechanical or other error in the printing of the offer, administration of the Sweepstakes or in announcement of the prize. Without limiting the foregoing, Sponsor reserves the right to correct any such error.

7. CHOICE OF LAW: Any and all legal actions or claims arising in connection with this Sweepstakes must be brought in a court of competent jurisdiction within the United States. Except where prohibited, each entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees; and (3) no punitive, incidental, special, consequential or other damages, including without limitation lost profits may be awarded (collectively, "Special Damages"), and (4) entrant hereby waives all rights to claim Special Damages and all rights to have such damages multiplied or increased. District of Columbia law, without reference to the District of Columbia's choice of law rules, governs the Sweepstakes and all aspects related thereto.

8. WINNERS' LIST:

For the name of the Monthly Winner (available on the 4th of the month following a particular Monthly Drawing), send an email to geraldine@hellowallet.com with the

following subject line “HelloWallet Sweepstakes for Marsh & McLennan Winners List,”
to be received by March 1, 2011.

Sponsor: HelloWallet, 1101 17th Street NW, Suite 1102, Washington, DC 20036