Aon Savings Plan
Safe Harbor Automatic Contribution Arrangement and Qualified Default Investment Alternative Annual Notice

The Aon Savings Plan (the “Plan”) contains provisions facilitating the opportunity for employees to save for retirement by incorporating automatic enrollment and default investment features plus a Safe Harbor Matching Contribution and non-elective employer profit sharing contribution. This is a required notice which describes the terms of the Plan as in effect for the 2017 Plan year.

Contributions to the Plan

Automatic Enrollment Contributions
If you are hired as (a) a permanent full time employee or a part-time employee scheduled to work 20 hours or more per week, or (b) a permanent part-time employee scheduled to work less than 20 hours per week or a temporary employee, and you have completed a year of service and are at least age 21, 3% of your eligible pay determined on a pre-tax basis will be automatically contributed to the Plan through payroll deductions. This rate will automatically be increased by 1% on the April 1 following at least 6 months of service and then annually thereafter in 1% increments, up to a maximum default contribution rate of 9%.

How to Stop Automatic Enrollment Contributions
If you were automatically enrolled and do not want to continue with these contributions or be subject to the automatic annual rate escalations, you may stop your future contributions or elect a different rate of contribution at any time. In addition, during the 90 days following the date your first automatic contribution is deducted from your paycheck, you can withdraw the full amount of your automatic contributions, adjusted for any investment gain or loss. If you withdraw your automatic contributions, you will forfeit any corresponding safe harbor matching contributions. Your withdrawal will be subject to federal income tax, but not the extra 10% penalty tax that normally applies to early distributions. If you withdraw your automatic contributions, the Plan will also consider it an election to stop further contributions.

You can elect to stop your automatic contributions by accessing UPoint® or by calling the Aon HR Service Center. However, you must call the Aon HR Service Center if you want to withdraw your automatic contribution. By ending your contributions, you will miss the benefit of receiving company matching contributions. You may elect to contribute to the Plan at any time in the future.

Employee Plan Contributions
Eligible employees may affirmatively elect to contribute to the Plan by specifying a dollar amount or percentage of eligible pay to be deferred per paycheck, on a combined before-tax and Roth 401(k) basis, up to a total amount that is not more than the lesser of fifty percent (50%) of eligible compensation or the applicable IRS limit (for 2017, this limit is $18,000). Additional contributions, known as catch-up contributions, are permitted for those who have attained age 50 prior to the close of the calendar year and are limited by the IRS in 2017 to $6,000.

Safe Harbor Matching Contributions
Under the Plan, Aon makes safe harbor matching contributions that permit the Plan to avoid certain annual testing requirements which may otherwise limit the before-tax and Roth 401(k) deferrals of Highly Compensated Employees. The safe harbor matching contribution is 100% on the first 1% of eligible pay you contribute, plus 50% on next 6% of eligible compensation (up to a total annual matching contribution of 4% of your eligible pay). Eligibility for this safe harbor matching contribution will begin on first January 1 or July 1 following attainment of a year of service and age 21, unless you were eligible to receive matching contributions under the Plan prior to January 1, 2016, in which case, you will be immediately eligible to receive the safe harbor matching contribution. Aon will automatically true-up your matching contributions no later than the quarter end following the quarter in which you made your eligible deferrals so that you will receive the maximum matching contributions based on your average deferral percentage for the period.
The maximum eligible pay considered under the Plan for 2017 is $270,000 in accordance with IRS limits. The types of compensation that are considered to be eligible pay under the Plan are explained in the Definition of Compensation section of the Aon Savings Plan Summary Plan Description (SPD). If you have any questions or need an additional copy of the SPD, please use the contact information provided at the end of this Notice to get assistance.

Other Plan Contributions
In addition to the 401(k) deferrals and safe harbor matching contributions described above, employees may save regular after-tax contributions and, under certain circumstances, may make rollover contributions from another qualified employer plan or IRA to the Plan. Please note that regular after-tax contributions that are not Roth 401(k) contributions are not eligible for safe harbor matching contributions. After-tax contributions also count towards the 50% limit described in the preceding paragraph.

Retirement Account Contribution
Aon contributes 2.5% of each participant’s eligible compensation to his or her Plan account following the end of each Plan year. To qualify for the contribution, you must be at least age 21, have one year of service and be active on U.S. payroll on December 31 (or such earlier date as determined by the Plan Administrator for administrative convenience), unless you were eligible to receive matching contributions under the Plan prior to January 1, 2016, in which case, you are immediately eligible to receive the Retirement Account Contribution. Notwithstanding the foregoing, you may qualify for the contribution if you were not active on U.S. payroll on December 31 (or such earlier date as determined by the Plan Administrator for administrative convenience) because you were on an approved leave of absence (other than due to permanent disability) or because you terminated employment during the Plan year due to death, voluntary termination of employment at or after age 55 with at least five years of service, or under circumstances that qualified you for severance benefits under the Aon Severance Plan.

You do not have to contribute in order to receive a Retirement Account Contribution.

Plan Details That May Impact You

Beneficiary Designations
If you are enrolled in the Plan, you can designate a beneficiary who will receive your Aon Savings Plan account balance if you die. To do this, access UPoint® or by calling the Aon HR Service Center.

If you do not choose a beneficiary, the benefit will be paid based on the provisions of the Plan. You can change your beneficiary at any time.

Your beneficiary will be paid the vested amount in your account when you die. If you die while employed, your account will be fully vested.

Vesting
You will always be fully vested in your contributions to the Plan. You are immediately vested for safe harbor matching contributions and Retirement Account contributions if you were actively employed by Aon prior to January 1, 2016. If you are hired on or after January 1, 2016, safe harbor matching contributions and Retirement Account contributions are subject to a 2-year cliff vesting schedule based on your years of service, including eligible prior service if you are rehired.

You can learn more about vesting for other company contributions by referring to the Aon Savings Plan SPD.

Limits on Withdrawals
Even if you are vested in your account, there are limits on when you may withdraw your money. Generally, you may only withdraw vested money after you either:
Separate from service  
Reach age 59-1/2  
Become disabled  

Withdrawals from the Plan are subject to taxation, including income taxes and, if applicable, the extra 10% penalty tax on early distributions. Please consult with a tax advisor before requesting a withdrawal. You also may be able to borrow certain amounts from your vested Plan account.

**Hardship Withdrawals**

You may be able to withdraw a portion of your vested account if you have a qualifying financial hardship. Safe harbor matching and Retirement Account contributions and earnings thereon may not be withdrawn due to hardship. Before-tax and Roth 401(k) contributions, but generally not earnings, may be withdrawn under this provision.

Hardship distributions must be for specific qualifying reasons, such as:

- Medical expenses  
- Costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence)  
- Post-secondary education expenses

Before you can request a hardship withdrawal, you must exhaust other options, such as taking out a loan, from the Aon Savings Plan or other sources. Other restrictions may also apply.

You can learn more about hardship withdrawal and loan rules in the Plan's SPD.

**Qualified Default Investment Alternative**

The Plan provides a default investment option that is intended to satisfy Department of Labor regulations on Qualified Default Investment Alternatives. If your enrollment in the Plan occurred on or after April 1, 2007 and you have not elected otherwise, your and company contributions continue to be invested in a premixed portfolio based on your date of birth on record at the time of the default investment. These portfolios are called the Target Date Portfolios and are intended to qualify as Qualified Default Investment Alternatives. The Qualified Default Investment Alternatives are suited for those participants seeking a managed investment option with a targeted retirement date. Each Qualified Default Investment Alternative primarily uses the core funds of the Aon Savings Plan and is designed to provide a long-term diversified investment strategy that automatically reduces equity exposure as the target retirement date nears.

The specific Qualified Default Investment Alternative applicable to you is based on the following chart:

<table>
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<tr>
<th>Your Birth Date</th>
<th>Qualified Default Investment Alternative</th>
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<tbody>
<tr>
<td>6/30/1947 or earlier</td>
<td>Target Date Retirement Income Portfolio</td>
</tr>
<tr>
<td>between 7/1/1947 – 6/30/1952</td>
<td>Target Date 2015 Portfolio</td>
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<tr>
<td>between 7/1/1952 – 6/30/1957</td>
<td>Target Date 2020 Portfolio</td>
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<tr>
<td>between 7/1/1957 – 6/30/1962</td>
<td>Target Date 2025 Portfolio</td>
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<tr>
<td>between 7/1/1962 – 6/30/1967</td>
<td>Target Date 2030 Portfolio</td>
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<tr>
<td>between 7/1/1967 – 6/30/1972</td>
<td>Target Date 2035 Portfolio</td>
</tr>
<tr>
<td>between 7/1/1972 – 6/30/1977</td>
<td>Target Date 2040 Portfolio</td>
</tr>
<tr>
<td>between 7/1/1977 – 6/30/1982</td>
<td>Target Date 2045 Portfolio</td>
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<tr>
<td>between 7/1/1982 – 6/30/1987</td>
<td>Target Date 2050 Portfolio</td>
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<tr>
<td>between 7/1/1987 – 6/30/1992</td>
<td>Target Date 2055 Portfolio</td>
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<tr>
<td>7/1/1992 or later</td>
<td>Target Date 2060 Portfolio</td>
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The Fact Sheet for each Qualified Default Investment Alternative provides more details about the investment objectives and risk and return characteristics of each Qualified Default Investment Alternative, including the related investment fees and expenses. Note that other non-investment fees and expenses may be applied to your account. The latest investment information on the Qualified Default Investment Alternatives is available at: http://aonbenefits.com/link/retirement_highlights.html.

Amounts may also be invested on your behalf in a Qualified Default Investment Alternative in the following situations: a rollover into the Aon Savings Plan from another qualified plan or IRA or the removal of an investment option from the Plan.

**How to Change Your Savings Rate or Investment Choices**
You can make changes based on your unique saving needs and the amount of investment risk you want to assume. Your changes can include:

- Contributing at a different before-tax, Roth 401(k), or regular after-tax rate up to a combined maximum rate of 50% of eligible pay (not to exceed any Plan or IRS contribution limits)

- Changing your investment choices

You can make these changes by accessing UPoin® or by calling the Aon HR Service Center.

You can transfer any amounts initially invested in a Qualified Default Investment Alternative to any other investment option available under the Plan. There are no restrictions, fees, or expenses associated with that transfer. You can get more information about the Plan’s other investment options or request a fund transfer by accessing UPoin® or by calling the Aon HR Service Center.

Also, you may use Aon Hewitt Financial Advisors, an investment advice provider, to help determine the right contribution rate, risk level, and fund combination for you. After you are enrolled, you may change your contributions and direct investment choices at any time.

**Contact Information**

If you have any questions about this notice or wish to make an election, please log in to UPoin® at http://resources.hewitt.com/aon or by calling the Aon HR Service Center at 1.855.625.5500 from 8:00 a.m. to 4:30 p.m. Central time, Monday through Friday.