

Retirement Counseling Services

Willis Towers Watson's enhanced customer service experience



Willis Towers Watson understands that retiring is a once-in-a-lifetime event during which participants face complex choices that affect their lives, health and wealth for years to come. Willis Towers Watson's customer service team is available to help your participants navigate these important benefit decisions and activities at this critical time.

Our standard service offers comprehensive support for the benefit plans we administer. We also offer an optional retiree counseling service, which supplements our standard service with more in-depth support. Our work in this area varies somewhat from client to client based on your needs and your vendors.

Retirement benefit counseling

We specially train our retirement counselors to assist with the most complex cases, providing high-touch service to retiring participants. These counselors help participants navigate multiple vendors' processes to ensure they receive all the benefits for which they are eligible.

Retirement counselors help participants understand their retirement benefit options and the web-based tools they

can use to model and elect retirement benefits. We offer counseling sessions to review retirement materials and help the participant complete retirement-related forms. Counselors follow up with the participant throughout the retirement process.

We ensure successful coordination with other providers by incorporating the following into our standard operating model:

- Establish lines of communication with your various service centers and vendors
- Ensure any call transfers among service centers are handled efficiently and warmly
- Develop knowledgebase content that clearly delineates each service center's responsibilities while promoting seamless integration among the centers
- Provide the counselors an understanding of each service center's scope of services – and training on how to handle calls that fall into a gray area – to ensure a consistent, high level of service

Retirement process

All service center representatives are trained to assist participants with the retirement process. They are trained to answer questions regarding the benefits Willis Towers Watson administers for you, assist with the election process, inform participants of other retirement benefits and refer them to the appropriate available resources. The representative will offer the option to schedule a session with a retirement counselor. If the participant is interested, the representative can collect the relevant information and assign a counselor to work with the participant throughout the retirement process.

Benefits supported

Our counselors are equipped to provide in-depth support for each of the retiree plans (pension, health and welfare) that Willis Towers Watson administers for you. The counselor will also provide basic information on the other programs affecting retiring participants, based on content you provide.

Activity tracked for reference and workflow management

All activity from start to finish is tracked inside Willis Towers Watson's case management system. This gives our counselors and you, a real-time view of the retirement case and all steps leading to case completion.

Retirement customer service summary

Activity	Standard service	Retirement counseling
Accept notification from participant of intent to retire	✓	✓
Explain retirement process, timing and next steps	✓	✓
Inform participant about available benefits not administered by Willis Towers Watson	✓	✓
Assign retirement counselor		✓
Schedule counseling session to discuss benefit eligibility, steps, forms, timing and ancillary topics		✓
Coordinate communication, application and payment of benefits with third parties		✓
Distribute benefit-entitlement communication for Willis Towers Watson-administered benefits	✓	✓
Follow up with the participant through counselor-initiated communications		✓
Answer participant questions throughout the process	✓	✓
Track activity in case management system	✓	✓

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, 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.



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