

Global Pension Risk Survey 2025

Conditions of participation

1. Subject

The purpose of this document is to define the terms and conditions of participation in the Global Pension Risk 2025 survey proposed by Aon France, a simplified joint stock company with capital of 46,027,140.00 euros, having its registered office at 31-35, rue de la Fédération, 75015 - PARIS, registered with the PARIS Trade and Companies Register under number 414 572 248.

2. Definitions

In these conditions:

- a. "Aon" includes Aon France and its subsidiaries.
- b. The terms "we", "us" or "our" refer to Aon and/or the Aon Group.
- c. "you" and "your" mean you and your company, including any employees, subcontractors or agents who use the survey and/or report.
- d. The terms "parties" refer jointly to the client and Aon.

3. Conditions of participation

Aon France guarantees the complete confidentiality of data provided by companies and takes technical and organizational measures to ensure its security. This guarantee extends to any type of factual observations or analyses that could lead to the identification of a company. This clause extends to any subsequent use of the information, within the framework of a consolidated database, which the Aon Group reserves the right to use for a period of 5 years. If the Client cites the company's name, this name may be cited in the list of participants and in the reports resulting from the analysis, unless otherwise stated by the company.

Aon France collects identification and contact information for the purpose of registering for the survey and communicating the results.

The data is retained for a period of 5 years.

You have the right to access, rectify, and delete your data in accordance with applicable legislation regarding the protection of personal data by contacting donneespersonnelles@aon.com. For more information, we invite you to consult the Aon France data protection policy: <https://www.aon.com/france/aon-france/donneespersonnelles.jsp>

In return for your participation into this survey, Aon undertakes to send you the results of the survey free of charge. These results will be presented in the form of a global report, which will be sent to you by Aon.

4. Aon's obligations

Aon undertakes to exercise all due care and diligence in the performance of the services described.

Aon undertakes to perform the services in accordance with the best practices of its profession and in particular to contribute its know-how, experience and expertise as well as any hardware and/or software required. It is solely responsible for the means and methods it implements in the context of the present contract.

5. Client obligations

You must not, and you must not allow any other person to:

- knowingly transmit data, send or upload material that is corrupt or contains viruses, Trojan horses, keyloggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware or perform any act that would make the survey unavailable for use by others (including via any form of denial of service attack);
- access without authorization, interfere with, damage or disrupt all or part of our survey, any software, the server or any other equipment or network used in connection with our survey (including where owned or used by a third party).

In addition, you agree not to use this survey or its results or to allow any other person to use this survey or its results:

- in a manner that violates any applicable local, national or international law or regulation;
- in a fraudulent manner or with a fraudulent purpose or effect;
- in order to resell them;
- to modify, adapt or decipher any software used for the purposes of the survey;
- to reproduce, duplicate, copy, modify, publish, resell or transmit them.

By answering this survey you are also forbidding yourself:

- send, knowingly receive, upload, download (other than page caching necessary to view this survey on the internet in accordance with these terms), post, distribute, disseminate or otherwise transmit any information which is inaccurate, unlawful, defamatory, offensive, infringing, obscene, indecent, unsolicited, unauthorized (including "spam") or otherwise objectionable or which may expose you or us to legal liability or reputational damage;
- obtain or attempt to obtain unauthorized access to or interfere with, damage or disrupt any part of the survey, any computer system, equipment, software or network on or through which the survey is stored or operated.

6. Consequences of a breach of any of its obligations by the client

If we have reason to believe that you have used or are likely to use the Survey in breach of these Survey Participation Terms, we may take such action as we deem reasonably appropriate, including: immediate, temporary or permanent withdrawal of your right to use the Survey; immediate, temporary or permanent deletion of any material you have contributed to the Survey; legal action against you;

and/or disclosure of information to law enforcement or regulatory authorities as we deem reasonably necessary.

7. Price

Participation in the survey and the provision of the results by Aon to the client are free of charge for the client.

8. Liability

Aon accepts no responsibility for any decisions you may or may not make on the basis of the report and/or survey provided.

Furthermore, although Aon takes all reasonable steps to protect its computer systems with anti-virus software, any content downloaded from the survey is your responsibility. We accept no responsibility for any loss or damage resulting from computer virus attacks, Trojan horses, or other harmful elements resulting from your use of the survey. It is your responsibility to protect your computer systems from exposure to viruses by using anti-virus software, firewalls and any other necessary technical measures.

Aon can only be held liable for the consequences of direct damage suffered by you as a result of the survey. Aon shall not be liable for indirect damages. Indirect damage includes loss of profits, turnover, margins, revenue, loss of orders, clients, operations, commercial actions, damage to brand image and actions by third parties.

Aon's liability is limited in any event to the sum of 5,000 euros (five thousand euros). The limitations of damages shall continue to apply even in the event of resolution or termination of this contract.

9. Intellectual property rights

All intellectual property rights in the survey and in any report(s) produced in connection with the survey, and in any material published in connection with the survey, are owned by or licensed or sublicensed to Aon. All content of the survey and/or reports is subject to copyright, all rights reserved.

You must not remove any indication that we or one of our contributors is the author of the content of a survey or report.

You can download or print the content or individual sections or pages of the survey for use in your capacity as an employer of your business.

You must not use illustrations, photographs, video or audio sequences or graphics separately from the text or explanation that accompanies them.

You must not post on social media or alter hard or digital copies of any material you have printed or downloaded from this survey or report.

You may not modify, adapt, copy, distribute, download (other than page caching necessary to view this survey on the Internet in accordance with these terms) or publish any part of the survey, or store any part of the survey on any other website or include it in any public or private electronic retrieval system or service.

If you print off, copy, download or post on social media any part of our survey in breach of these terms, you must, at our discretion, return or destroy all copies of the material you have made.

You must not use any part of our survey material or any report for commercial purposes without our prior written consent.

10. Applicable law

This contract is governed by French law. This applies to both substantive and formal rules.