

SUMMARY ANNUAL REPORT

FOR PUBLICIS BENEFITS CONNECTION BUSINESS TRAVEL & ACCIDENT INSURANCE PLAN

This is a summary of the annual report of the Publicis Benefits Connection Business Travel & Accident Insurance Plan, EIN 36-2677628, Plan No. 509, for the period January 01, 2009 through December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Federal Insurance Company to pay Accidental Death & Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$62,985.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call MMS USA Holdings, Inc., 35 W. Wacker Drive 20th Floor, Chicago, IL 60601, (800) 933-3622.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (MMS USA Holdings, Inc., 35 W. Wacker Drive 20th Floor, Chicago, IL 60601) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.