



Report for MARRIOTT INTERNATIONAL INC. EMPLOYEES PROFIT SHARING RETIREMENT AND SAVINGS PLAN AND TRUST

CONTACT INFORMATION

Sponsor Name: MARRIOTT INTERNATIONAL INC

Employer ID #: 52-2055918

Address: 10400 Fernwood Rd Dept 52/93562

Phone: Bethesda, MD 20817
(301) 380-7245

Website: <http://marriott.com>

HUMAN RESOURCES

Mr. Karl Fischer
karl.fischer@marriott.com
Chief Human Resources Officer

FINANCE

Mr. Leeny Oberg
leeny.oberg@marriott.com
Executive Vice President and Chief Financial Officer

ACCOUNTANT

MAYER HOFFMAN MCCANN PC

Accountant

Plan Renewal Month: January

Estimated Filing Date: 10/2020

PLAN TYPE FEATURES

| | |
|----|--|
| 2E | DC: Profit sharing |
| 2F | DC: ERISA 404(c) |
| 2G | DC: Total part. directed |
| 2J | DC: 401(k) |
| 2K | DC: 401(m) |
| 2O | DC: ESOP |
| 3H | Other: Controlled group |
| 2T | Total or partial participant-directed - default investment account |

SPONSOR'S OTHER PLANS

Year

| | |
|---|------|
| MARRIOTT INTERNATIONAL INC. POOLED INVESTMENT TRUST FOR PARTICIPANT DIRECTED ACCOUNTS | 2018 |
|---|------|





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RED FLAGS



**High Percentage of
Retirees**

A high percentage of this plans participants are retired. The plan sponsor may be interested in rolling over the assets to individual retirement accounts.

PLAN FINANCIALS

| | Current | 1 Year | 3 Year * | 5 Year* |
|---|-----------------|---------|----------|---------|
| Total Assets | \$7,661,127,456 | 10.59% | 51.68% | 65.97% |
| Average Account Balance | \$66,330 | -22.24% | 1.02% | 9.42% |
| Rate of Return | - | -8.18% | 8.32% | 7.36% |
| Rate of Return vs S&P500 | - | -3.80% | -0.92% | -1.12% |
| Rate of Return vs National Average | - | -4.07% | 2.45% | 2.46% |
| Rate of Return vs Peer Group | - | 0 | 0 | 0 |
| Employee Contributions Per Participant | \$2,760 | 39.57% | 25.13% | 45.87% |
| Employer Contributions Per Participant | \$1,678 | 124.72% | 92.04% | 112.46% |

* Annualized Returns

Employee vs. Employer Contributions

Employer Contributions (Total): \$197,652,757

Employee Contributions (Total): \$325,063,285



- **62% Employee Contributions**
\$325,063,285
- **38% Employer Contributions**
\$197,652,757

PARTICIPANT INFORMATION

| | Current | 1 Year | 3 Year | 5 Year |
|---|---------|---------|--------|---------|
| Total Active Participants | 117757 | -0.60% | 27.03% | 24.32% |
| Total Eligible Participants | 145976 | 6.01% | 32.78% | 31.36% |
| Participants with Account Balance | 88158 | 40.98% | 46.68% | 46.65% |
| Eligible but not Participating Employees | 30475 | -46.04% | -7.67% | -12.86% |
| Retirees Currently Receiving or Entitled to Benefits | 27343 | 46.38% | 62.49% | 70.52% |
| Participation Rate | 79% | 34.14% | 13.07% | 15.45% |

Participant Information Chart



- **60% Active with Balance**
88,158 Participants
- **21% Eligible, w/o Balance**
30,475 Participants
- **19% Retired**
27,343 Participants

PLAN PROVIDERS

| | Current | 1Year | 3 Year | 5 Year |
|--|---------|-------|--------|---------|
| Administrative Fees Per Participant | \$23 | 9.73% | -6.52% | -10.95% |
| Investment Management Fees | \$0 | 0 | 0 | 0 |



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Schedule C Section 2: Directly or Indirectly Compensated Providers:

| EIN | Name | Service Code(s) | Direct Comp. | Indirect Comp.? | Indirect Including Eligible? | Indirect Comp. Amount |
|------------|----------------------------------|---|--------------|-----------------|------------------------------|-----------------------|
| 36-4171366 | CURCIO WEBB LLC | 16:Consulting (general) 50:Direct payment from the plan | \$46,105 | No | No | \$0 |
| 26-1429809 | NEPC | 16:Consulting (general) 50:Direct payment from the plan | \$158,623 | No | No | \$0 |
| 04-1867445 | STATE STREET BANK & TRUST CO | 25:Trustee (directed) 50:Direct payment from the plan 51:Investment management fees paid directly by plan | \$34,408 | No | No | \$0 |
| 52-2055918 | MARRIOTT INTERNATIONAL | 14:Plan Administrator 50:Direct payment from the plan | \$306,228 | No | No | \$0 |
| 04-3516284 | ING VOYA | 37:Participant loan processing 50:Direct payment from the plan 64:Recordkeeping fees 99:Other (specify) | \$19,796 | No | No | \$0 |
| 43-1947695 | MAYER HOFFMAN MCCANN | 10:Accounting (including auditing) 50:Direct payment from the plan | \$57,000 | No | No | \$0 |
| 94-3112180 | BLACKROCK INSTITUTIONAL TRUST CO | 28:Investment management 50:Direct payment from the plan 51:Investment management fees paid directly by plan | \$35,034 | No | No | \$0 |
| 61-0736136 | MERCER | 27:Investment advisory (plan) 50:Direct payment from the plan | \$75,000 | No | No | \$0 |
| 82-1061233 | ALIGHT | 15:Recordkeeping and information management (computing, tabulating, data processing, etc.) 50:Direct payment from the plan | \$2,582,118 | No | No | \$0 |
| 81-4017137 | STATE STREET GLOBAL ADVISORS | 49:Other services 50:Direct payment from the plan | \$9,425 | No | No | \$0 |

Schedule D DFE Information:

| EIN | Name | DFE Sponsor | Service Code | Amount Invested |
|------------|-------------------------------------|----------------------------|--------------|-----------------|
| 52-2055918 | MARRIOTT POOL INVST TRST PPT DIRECT | MARRIOTT INTERNATIONAL INC | M | \$7,286,636,490 |





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PLAN SCORECARD

The Plan Score summarizes each plan's overall performance compared to that of other plans nationwide, based on data on its most recent form 5500. The Plan Score is out of 100. A good score, meaning the plan is performing well compared to its peers, is anything over 75 and will appear in green. A moderate score is between 50 and 75 and will appear in yellow. A low score, meaning the plan is performing poorly compared to its peers, is anything below 50 and will appear in red. Plans with low scores may be more receptive to changing providers and other vendors.

National Plan Score

50

State 47 **Industry** 57 **Assets** 35 **Participants** 49

| METRIC | ACTUAL VALUE | RANK (out of 100) |
|---|--------------|-------------------|
| Rate of Return This is the growth rate of the underlying investments of the plan over the most recent plan year, excluding contributions. | -8% | 22 |
| Participation Rate The ratio of active plan participants to the total number of eligible employees. | 79% | 37 |
| Participant Loans as a Percentage of Plan Assets Indicates whether plan participants are borrowing excessively from their retirement accounts. | 2% | 40 |
| Average Participant Contributions The average amount of money that each plan participant contributes to the plan. | \$2,760 | 49 |
| Change in Average Participant Contributions The size of the increase or decrease in participant contributions since the previous plan year, on a per-participant basis. | 40% | 88 |
| Average Employer Contributions per Participant The average amount of money the employer contributes to the plan for each participant. | \$1,678 | 57 |
| Change in Average Employer Contributions The size of the increase or decrease in average employer contribution per participant since the previous plan year. | 125% | 95 |

<https://www.judydiamond.com/planscore/>





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TALKING POINTS INFORMATION

This plan has a lot of retirees.

A large percentage of plan participants in this plan are actually retirees, receiving benefits from the plan. Depending on how the plan is structured, the sponsor may be paying some or all of the administrative costs for these retirees.

This plan sponsor may welcome an advisor who can help work with these retirees to roll their money out of the plan and into an IRA.

This plan has a much lower account balance (per-participant) than the average for a plan of its size in this industry.

Compared to other plan sponsors in Hotels (except Casino Hotels) and Motels (721110), this plan has a low average account balance. The industry average is **\$129,174** and this plan is only **\$66,330**.

This plan has a much lower plan score (per-participant) than the average for a plan of its size in this industry.

Compared to other plan sponsors in Hotels (except Casino Hotels) and Motels (721110), this plan has a low plan score. The industry average is **54** and this plan has a score of **50**.

The employee contributions for this plan are much lower than the average for a plan of this size in this industry.

Compared to other plan sponsors in Hotels (except Casino Hotels) and Motels (721110), participants in this plan are contributing very little. The industry average is **\$10,659** per participant and this plan is only seeing **\$2,760** per participant.

Low employee contributions can be caused by many factors, but can often be improved by offering education about the benefits of savings, or a restructure of the existing match system.





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BENCHMARK - JDA Recommended Peer Group

**MARRIOTT INTERNATIONAL INC. EMPLOYEES PROFIT SHARING RETIREMENT
AND SAVINGS PLAN AND TRUST vs Peer Group (0 plans)**

| Metric | Plan Value | Peer Group Value | Difference | |
|-------------------------|-----------------|------------------|-----------------|---|
| Total Assets | \$7,661,127,456 | \$0 | \$7,661,127,456 | + |
| Rate of Return | -8% | 0% | -8% | - |
| Participation Rate | 79% | 0% | 79% | + |
| Average Account Balance | \$66,330 | \$0 | \$66,330 | + |
| Employee Contributions | \$2,760 | \$0 | \$2,760 | + |
| Employer Contributions | \$1,678 | \$0 | \$1,678 | + |
| Plan Score | 50 | 0 | 50 | + |

