

Benefit	Coverage Information
Health Care Coverage	<p>Active health insurance coverage ends at midnight on the day in which you separate from your employment. If your separation is determined to be a qualifying event under COBRA, you, your covered spouse/domestic partner and dependent child(ren), if any, will have an independent right to elect to continue medical, dental and vision coverage (known as "COBRA coverage") under the plan for up to 18 months from the date of your qualifying event. (In certain instances, this 18-month period may be extended to 36 months.) You and your eligible dependents, if any, will be able to continue with the same benefits you had prior to your separation from employment.</p> <p>Wex Health is our COBRA administrator. For questions or information on how to enroll, please go to mypremiumbill.com or call the Benefits Center at 1-877-308-1464. You will receive a COBRA notice through U.S. Mail to your address of record within two weeks of when Wex Health receives notification of your separation of employment. The COBRA election notice will outline coverage options and premium amounts.</p> <p>You must decide to elect continuation coverage within 60 days from the later of the loss of coverage date, or the notification date of your rights. Your initial COBRA continuation coverage premium is due by the 45th day after coverage is elected. All other payments are due on the first day of the month for which you are buying coverage, subject to a 30-day grace period. Please note that claims and prescriptions cannot be paid until your COBRA payment is received.</p>
401(k) Savings Plan	<p>You are no longer able to make contributions to the Savings Plan once your employment ends. You will receive a Separation from Service Notice through U.S. Mail to your address of record after your separation of employment. The Separation from Service Notice will outline your account information and include a Special Tax Notice regarding rollovers and related tax consequences.</p> <p>You will be entitled to receive the full vested value of your account upon separation. Contact Empower to request a distribution or rollover of your eligible account balance. If you elect to receive a distribution from your account, payment in cash or direct rollover will be made no sooner than 30 days after you terminate your employment.</p> <p>If you terminate employment with the Company, your ability to make loan payments through payroll deductions will generally end. However, you may elect to repay the loan in full, or continue to make monthly loan payments to Empower via ACH. If you do not elect, and follow through with, one of these options, any outstanding loan balance will be considered in default at the end of the subsequent calendar quarter and will be treated as a taxable distribution from the Plan.</p> <p>Contact Empower Retirement™ for further information.</p>

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Commuter Program	<p>Wex Health will automatically receive your termination information and cancel your eligibility to participate in the commuter program. Any scheduled recurring commuter orders will be cancelled on the date of your termination or the date that Wex Health receives notice of your termination date, whichever date is later.</p> <p>Depending on when Wex Health receives notice of your termination date, there is a possibility you could be charged for an additional month of commuter benefits. To ensure this does not occur, cancel your recurring monthly commuter election following your termination. You can do this by calling the benefits center at 1-877-308-1464 or logging onto myDFINbenefits.com and cancelling any elections that may be set to order for the next month. The benefit election cut-off date is the 10th day of each month for the next month's commuter benefit.</p>
Dependent Care Flexible Spending Account (FSA)	<p>You may submit eligible expenses up to the amount available in your current Dependent Care FSA as of your separation effective date.</p> <p>You have until March 31 of the year following your separation effective date to submit eligible expenses for reimbursement. If the dates of services for which reimbursement is requested is prior to your separation effective date. Any remaining funds left in the Dependent Care FSA at that time will be forfeited.</p> <p>Contact the DFIN Benefits Center for further information.</p>
Employee Assistance Program (EAP)	<p>EAP coverage ends at midnight on the day in which you separate from your employment, except if COBRA continuation coverage is available and elected. The EAP does not extend benefits for services completed after coverage ends or pay benefits for any service that begins after coverage ends. This applies even if the services began while you were covered under the EAP and you received a prior authorization for such services.</p> <p>Contact Carelon Behavioral Health for further information.</p>
Group Term Life/AD&D and Voluntary Term Life Insurance Coverage	<p>Coverage ends on your last day worked. If you are currently covered, you generally have 31 days from the separation effective date to port or convert your current coverage.</p> <p>You can log onto www.prudential.com/mybenefits (company code: 52179) under the forms section, to access the conversion or portability request form.</p> <p>Contact Prudential for further information.</p>

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Health Care Flexible Spending Account (FSA)	<p>Your FSA debit card will be deactivated as of your separation effective date. You may continue to submit eligible expenses to Smart-Choice for your Health Care FSA up to the full amount of your annual election, less any amount that has already been reimbursed, provided the services were incurred on or prior to your separation effective date. You have until March 31 of the year following your separation effective date to submit eligible expenses for reimbursement if the dates of services for which reimbursement is requested are prior to your separation effective date.</p> <p>You have the option of continuing your Health Care FSA until the end of the year in which you separate from employment by making a COBRA election. If you elect COBRA continuation coverage, you can only make after-tax contributions to your FSA account since you will no longer have payroll deductions. If no COBRA election is made, any remaining funds left in the Health Care FSA after March 31 of the year following your separation effective date will be forfeited.</p> <p>Contact the DFIN Benefits Center for further information.</p>
Health Savings Account (HSA)	<p>Your HSA is owned by you and any funds in the account, including employer and/or employee contributions, belong to you regardless of your employment status. You can continue to use your HSA for qualified health expenses, although you will no longer be able to contribute to your HSA through payroll deductions.</p> <p>If you continue to be enrolled in a high deductible health plan, you can still contribute to your HSA, whether you continue your Donnelley Financial Solutions coverage through COBRA or you enroll in a new high-deductible health plan. Keep in mind that nominal bank fees may apply if you are no longer enrolled in your HSA through Donnelley Financial Solutions.</p> <p>Contact Optum Bank for further information.</p>
Pension Plan	<p>Once you terminate employment, you will no longer be considered employed for purposes of accruing additional vesting service under the Pension Plan or for any other purpose of the Pension Plan. When you are eligible to begin your pension benefit, you may request a benefit package containing election paperwork from the Milliman website or call the Pension Service Center. You will be eligible to begin your pension benefit when you have satisfied any age and service requirements applicable under the Pension Plan.</p> <p>If you terminate employment and you do not call the Pension Service Center, you will receive a letter within six months after your termination date. The letter will indicate the amount of your pension benefit and when you can start to receive it (including whether you are eligible for an early retirement benefit or whether your benefit can be deferred beyond your normal retirement date to a later commencement date). If your employment ends and the present value of your vested benefit is greater than \$1,000 but no more than \$5,000, this letter will also confirm whether your account is subject to automatic rollover provisions under the Pension Plan.</p> <p>Contact Milliman for further information.</p>

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Short-term Disability (STD) and Long-term Disability (LTD) Insurance Coverage	<p>STD coverage generally ends on your last day worked except due to a qualified separation in accordance with the Donnelley Financial Separation Pay Plan. LTD benefits continue regardless of your employment status if you remain disabled.</p> <p>Contact the vendor directly for further information.</p>
Vacation Days (Hourly Employees Only)	<p>Except in locations where state law provides otherwise (e.g. California):</p> <p>Upon separation, you will be paid for vacation that you earned but did not use. This should be calculated by multiplying your monthly vacation hours accumulated by the number of months you worked and subtracting the number of hours you have used. This applies to both salaried and hourly employees.</p> <p>As an example, an employee whose standard workweek is 37.5 hours with 11 years of service who separates on October 16th and who has used six days of vacation would be given credit for 49 hours to be paid out. This is calculated as follows:</p> <ul style="list-style-type: none"> Employee earns 1.25 vacation days per month x 7.5-hour days = 9.375 hours per month. Employee is given credit for 10 months due to termination date of October 16th. Employee has earned 93.75 hours and has taken 45 hours of vacation (six days x 7.5 hours/day). Employee would receive (93.75 hours – 45 hours = 48.75 hours) 49 hours to be paid on the final check. <p><i>Refer to Vacation Policy or Vacation Policy California for more details</i></p>
Voluntary/Supplemental Benefits	<p>Your voluntary/supplemental benefits are generally portable, meaning you can take them with you if your employment status changes, if you continue paying the premium. However, certain eligibility requirements and limitations may apply.</p> <p>If you are participating in any of the voluntary or supplemental health care programs and wish to continue your coverage, contact MetLife directly.</p>
WorkTango	<p>To redeem unused reward points, email WorkTango support at customersupport@worktango.com with the subject line: Post-term Order.</p> <p>Please include your Employee Name, Employee email address and physical mailing address in email. The standard will be to issue a digital prepaid Mastercard gift card for unused points.</p>

**Disclaimer: This summary only provides the highlights of the benefits provisions. It is not intended to be a complete explanation. To learn more about the benefits described above, please refer to the SPDs, which are posted on dfinsolutionsBenefits.com. If there is a conflict between this summary and an SPD or legal plan document, the SPD or legal plan document will govern.*

For Questions About...	Contact...	At...
Workforce Reduction Separation Pay	Your HR Manager	Your location
Health & Welfare Benefits – General (includes COBRA)	DFIN Benefits Center	1-877-308-1464 myDFINbenefits.com
Medical Benefits	BlueCross BlueShield of Illinois	1-888-895-6981 www.bcbsil.com
Prescription Drugs	CVS/Caremark	1-800-268-5187 www.caremark.com
Dental Benefits	Delta Dental	1-800-323-1743 www.deltadentalil.com
Vision Benefits	EyeMed Vision	1-866-723-0514 www.eyemed.com
Health Savings Account (HSA)	Optum Bank	1-866-234-8913 www.optumbank.com
Flexible Spending Account (FSA)	Wex Health	1-877-308-1464 myDFINbenefits.com
Life Insurance	Prudential Life Insurance	1-800-778-3827 www.prudential.com/mybenefits NOTE: Company Code is 52179
Disability	The Hartford	1-855-427-5658 mybenefits.thehartford.com
Voluntary/Supplemental Benefits	MetLife	1-800-GET MET8 (1-800-438-6388) www.metlife.com/mybenefits
Employee Assistance Program (EAP)	Carelon Behavioral Health	1-877-409-1508 www.achievesolutions.net/dfs
Supplemental Short-Term Disability	Colonial Life	1-866-549-0730 www.visityouville.com/en/DFS

For Questions About...	Contact...	At...
Pension Plan	Milliman Pension Service Center	1-866-767-1212 www.MillimanBenefits.com
401(k) Savings Plan	Empower Retirement™	1-844-243-4773 www.empower-retirement.com/participant
Commuter Benefit	Wex Health	1-877-308-1464 myDFINbenefits.com
Online benefits resource with up-to-date benefits information, SBCs, SPDs, SMMs		dfinsolutionsbenefits.com
W-2 Statements for DFIN-issued wages		https://w2.adp.com

Address Changes after Your Employment Ends

- If you choose to elect COBRA coverage, please ensure that your address on file with DFIN is updated in Employee Central.



2024 MONTHLY MEDICAL, DENTAL & VISION PREMIUMS

For COBRA Participants

COBRA Monthly Premiums Effective January 1, 2024

Coverage Category	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Medical Options				
Bronze HSA Medical Plan	\$727.62	\$1,600.75	\$1,309.70	\$2,255.61
Silver HSA Medical Plan	\$745.81	\$1,640.79	\$1,342.46	\$2,312.02
Gold PPO Medical Plan	\$809.34	\$1,780.53	\$1,456.80	\$2,508.93
Dental Options				
Delta Dental Low	\$29.63	\$59.26	\$66.81	\$103.66
Delta Dental High	\$44.43	\$88.86	\$117.63	\$176.52
Vision Options				
EyeMed	\$6.58	\$12.01	\$11.69	\$16.17
EyeMed Enhanced	\$19.67	\$35.90	\$34.96	\$48.36

Wex is our COBRA administrator.

You will receive a COBRA election notice through U.S. Mail to your address of record once your termination of employment or other COBRA qualifying event is processed. Refer to the [Summary of Benefits When Your Employment Ends](#) for additional information.

For more information about your Medical, Dental & Vision benefits please go to dfinsolutionsBenefits.com.

Questions?

Please go to myDFINbenefits.com or call the Benefits Center at 1-877-308-1464, M – F, 7:30 a.m. – 6:00 p.m. CT

Options for your 401(k)

What do I do with my Donnelley Financial Savings Plan account?

When you change jobs or retire, you have an important decision to make: What should you do with the money you've saved in your retirement plan account? Here's a look at the choices that may be available to you:

1 **Leave your money where it is**

If the plan allows, you may be able to leave your money where it is. The downside to this option is that you'll no longer be able to contribute to your account after you leave your job, and you won't be eligible for any contributions your former employer might elect to make in the future.

2 **Roll over your funds into an IRA**

You may be able to roll over some or all of your account balance to a traditional IRA, including the Empower Premier IRA — giving you the benefits of continued tax-deferred saving, new investment choices and flexibility. Consider all your options and their features and fees before moving money between accounts. *Initial and/or annual fees may apply.*

3 **Roll over your funds into your new employer's plan**

You may be able to roll over some or all of your account balance to your new employer's plan (if permitted by the plan). This option would allow you to contribute to your new plan and be eligible for employer contributions (if applicable).

4 **Take your assets in cash**

You also have the option of taking a cash distribution, but keep in mind that the money you withdraw may be subject to federal and state taxes and an early withdrawal penalty if you're under the age of 59½. Not to mention, cashing out your account means you'll have to start over with regard to preparing for retirement. See the example on the next page to understand what this option may cost you.

	CASH DISTRIBUTION	ROLLOVER TO IRA/ELIGIBLE PLAN
Retirement account balance	\$27,800	\$27,800
20% federal income taxes	\$5,560	—
10% early withdrawal penalty ¹	\$0	—
Ending balance	\$22,400	\$27,800

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example assumes a single tax filer under the age of 59½, a 20% federal income tax bracket, and 5% state and local income taxes. State locality tax withholdings are different and may not apply to a distribution.

For more information, contact us ➤ 844-243-4773 or visit empowerinvesting.com

¹ Withdrawals are subject to ordinary income tax. A 10% early withdrawal penalty may apply to withdrawals made prior to you reaching age 59½. The 10% early withdrawal penalty does not apply to eligible governmental 457(b) plan withdrawals.

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