

MY MONEY



MY TIME



MY HEALTH



MY CAREER



October 28 – November 8, 2024

2025 ENROLLMENT

Benefit Highlights

ENROLL OCTOBER 28 - NOVEMBER 8

Or if newly hired, enroll within **31 DAYS** of your date of hire. Your benefits will take effect the first day of the month after your date of hire, regardless of the day of the month you started employment.

REVIEW ALL ANNUAL ENROLLMENT INFORMATION

- Benefit Highlights: What's New for 2025
- Summaries of Benefits and Coverage (SBCs)
- Legal Notices

As an employee, you are vital to DFIN's success. We count on you to help deliver exceptional service to our clients and deliver solid financial results to our shareholders. In return, you should count on us to deliver a world-class employee experience based on a culture of respect, accountability and collaboration, and a pay-for-performance mindset.

One of the ways the company has delivered this world-class experience is by offering a competitive, robust benefits package through My Total Wellbeing, a strategy oriented around your money, time, health and career.

We are pleased to present this guide, which provides an overview of what is available to employees. While there are no significant design changes to the plan, it nonetheless reflects the advances we have made consistently over the years to increase the range and quality of benefit options available.

Even though health care costs have increased by an average of 9% each year since 2022, we have done our best to not pass those costs on to you. DFIN has been able to absorb increases up to this point to provide employees some breathing room during inflationary times. While DFIN will continue to pay the majority of health care costs, we will need to share a portion of the increases for 2025 with employees. The good news regarding costs:

- The cost of prescription drugs will be lower for our Bronze HSA and Silver HSA Plans.
- Preventive drugs on the Affordable Care Act (ACA) list will be available at no cost to you.
- The deductible and emergency room copay will decrease for the Gold PPO Plan.
- And, for five years in a row, dental and vision care premiums remain the same.

New in 2025 is the option for universal life insurance that allows you (and your spouse/domestic partner) to use a portion of your death benefit in the event you need long-term care.

Benefits Annual Enrollment is one of those times when we make critical decisions that directly impact both our money and health. Please take the time to learn about the full scope of benefits available to you and your family.

Be well and make good choices!

Kirk Williams, Chief People & Administrative Officer



What's New for 2025

Premiums

- While DFIN pays the majority of health care costs, we need to share a portion of medical increases for 2025 with employees. For 2025, **your medical plan premiums are increasing**. See page 8 for specifics.
- For five years in a row, **your dental and vision care premiums remain the same**.

Universal Life Insurance with Option to Use for Long-term Care

NEW! To help protect your finances from health care costs, you can choose **universal life insurance** that allows you to use a portion of your death benefit **for long-term care** at home, in a facility or if confined to a hospital.

Decreases to Prescription Drug Costs

- If you're covered by the DFIN medical plan, you **will pay \$0** for the cost of preventive prescription drugs listed on the Affordable Care Act (ACA) Preventive Service Drug List. Find the list by logging in at [caremark.com](https://www.caremark.com) > Covered Drug Lists > Drug Lists by Plan.
- Non-formulary drugs will decrease from 40% **to 30%** in the Bronze and Silver HSAs.

Changes to the Gold PPO

- The deductible will decrease from \$1,000 to **\$750 for employees**, and from \$2,000 to **\$1,500 for families**.
- The out-of-pocket maximum will increase from \$3,000 to **\$3,500 for employees** and from \$6,000 to **\$7,000 for families**.
- Emergency room visits will decrease from a \$250 copay to a **\$150 copay**.

Health Savings Account (HSA) Contributions

DFIN will continue to make quarterly contributions to your account if you are in the Silver HSA medical option. Also, IRS limits have increased for HSA contributions in 2025. See page 3 for details.





Your Benefit Choices at a Glance

Medical Program Options

Medical coverage is through Blue Cross Blue Shield of Illinois (BCBSIL).

Coverage Categories	★ Bronze HSA		★ Silver HSA		★ Gold PPO	
	Employee Only	<ul style="list-style-type: none"> Employee + Spouse Employee + Child(ren) Family 	Employee Only	<ul style="list-style-type: none"> Employee + Spouse Employee + Child(ren) Family 	Employee Only	<ul style="list-style-type: none"> Employee + Spouse Employee + Child(ren) Family
Annual Deductible*						
In-Network	\$3,000	\$6,000	\$2,000	\$4,000	\$750	\$1,500 <i>(individual \$750)</i>
Coinsurance						
<ul style="list-style-type: none"> In-Network Out-of-Network 	<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 	
Annual Out-of-Pocket Maximum*	<i>Combined Medical & Prescription Drug Out-of-Pocket Maximum</i>					
In-Network	\$5,000	\$10,000 <i>(individual \$5,000)</i>	\$4,000	\$8,000 <i>(individual \$4,000)</i>	\$3,500	\$7,000 <i>(individual \$3,500)</i>
HSA Contribution from DFIN	NA	NA	\$500	\$1,000	NA	NA
Preventive Care						
<ul style="list-style-type: none"> In-Network Out-of-Network 	<ul style="list-style-type: none"> You pay \$0 and no deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay \$0 and no deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay \$0 and no deductible You pay 40% after deductible 	
Office Visit						
<ul style="list-style-type: none"> In-Network Out-of-Network 	<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay \$25 and no deductible You pay 40% after deductible 	
Specialist						
<ul style="list-style-type: none"> In-Network Out-of-Network 	<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay 20% after deductible You pay 40% after deductible 		<ul style="list-style-type: none"> You pay \$40 and no deductible You pay 40% after deductible 	
Emergency Room						
In-Network and Out-of-Network	You pay 20% after deductible		You pay 20% after deductible		You pay \$150 copayment <i>(does NOT apply to your deductible)</i>	
Prescription Drugs	You pay <i>(after deductible)</i> : Retail & Mail Service		You pay <i>(after deductible)</i> : Retail & Mail Service		You pay <i>(does NOT apply to your deductible)</i> :	
					Retail	Mail Service
<i>Through CVS Caremark</i>						
<ul style="list-style-type: none"> Generic 	0%		0%		\$10	\$20
<ul style="list-style-type: none"> Formulary 	20%		20%		\$30	\$60
<ul style="list-style-type: none"> Non-Formulary 	30%		30%		\$55	\$120
<ul style="list-style-type: none"> Specialty 	40% retail only		40% retail only		\$60	Not allowed

*Out-of-network deductible and out-of-pocket maximum amounts are double the in-network amounts. See the Summaries of Benefits and Coverage on dfinsolutionsbenefits.com for specifics.



Dental Program Options

Benefit Description	Delta Dental Low	Delta Dental High
	In-Network & Out-of-Network	In-Network & Out-of-Network
Deductible (no deductible applies for preventive/diagnostic services)	\$50 individual/\$150 family	\$50 individual/\$150 family
Annual Benefit Maximum — Non-Orthodontia	\$1,500 per individual	\$2,000 per individual
Lifetime Orthodontia Maximum Benefit	NA	\$2,000 per individual receiving treatment per lifetime
Preventive (routine exams, cleanings, bitewing x-rays, fluoride application to age 19, sealants to age 16, etc.)	You pay \$0	You pay \$0
Basic (fillings, full mouth x-rays, routine extractions, root canals, periodontics, oral surgery, surgical extractions, etc.)	You pay 50%	You pay 20%
Major (crowns, dentures, bridges, implants, etc.)	You pay 50%	You pay 50%
Orthodontia	NA	You pay 50%



Vision Program Options

Benefit Description	EyeMed		EyeMed Enhanced	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Frequency of Service (months)	<ul style="list-style-type: none"> 12 mo. exam 24 mo. frames 12 mo. lens 	<ul style="list-style-type: none"> 12 mo. exam 24 mo. frames 12 mo. lens 	<ul style="list-style-type: none"> 12 mo. exam 12 mo. frames 12 mo. lens 	<ul style="list-style-type: none"> 12 mo. exam 12 mo. frames 12 mo. lens
		Plan pays up to the allowance below, you pay the rest		Plan pays up to the allowance below, you pay the rest
Routine Vision Exam	You pay \$10 copay	Up to \$35 allowance	You pay \$0 copay	Up to \$35 allowance
Frames	You pay \$0 copay — \$130 allowance; 20% off balance over \$130	Up to \$60 allowance	You pay \$0 copay — \$160 allowance; 20% off balance over \$160	Up to \$80 allowance
Lens (single vision)*	You pay \$20 copay	Up to \$25 allowance	You pay \$10 copay	Up to \$25 allowance
Contacts*	You pay \$0 copay — \$150 allowance; 15% off balance over \$150	Up to \$150 allowance	You pay \$0 copay — \$170 allowance; 15% off balance over \$170	Up to \$150 allowance
Laser Surgery	You pay 15% off retail price or 5% off promotional price	NA	You pay 15% off retail price or 5% off promotional price	NA

*Benefit coverage is for either contact lenses OR frame lenses but not both.



Worth a Look: Why a Health Savings Account (HSA)?

The HSA is a component of the **Bronze HSA and Silver HSA medical plans**. It provides a savings account to help cover deductibles and expenses. An HSA has many benefits:

- **GET TRIPLE TAX SAVINGS:**

1. Your contributions are tax free, and DFIN's contributions (available in the Silver HSA plan) are also tax-free.
2. Money can be invested and grows tax-free with interest/earnings.
3. Withdrawals are tax-free for eligible expenses.

Tax treatment of HSAs may differ in your state and is **subject to change at any time**.

Please consult with your tax adviser for details about the specific tax rules that may apply in your state.



- **DFIN CONTRIBUTES TO YOUR HSA.** In the **Silver HSA medical plan**, DFIN makes quarterly contributions to help you manage your medical plan deductible and pay for eligible health care expenses. You can contribute to your HSA as well.

Silver HSA Medical Plan					
Medical Coverage Level	DFIN Contribution ¹		Your Maximum Contribution ²		2025 IRS Limit ^{2,3}
Employee Only	\$500	+	\$3,800	=	\$4,300
All Other Coverage Levels	\$1,000	+	\$7,550	=	\$8,550

1. DFIN makes quarterly contributions before the end of January, April, July and October. You must be an active employee on the first day of the quarter and when contributions are made to your account. DFIN's contribution to your HSA is based on your benefit effective date/elections at the beginning of each quarter.

2. If you are age 55+ you can make an additional \$1,000 catch-up contribution.

3. These amounts are the IRS limits for 2025. Your and the company's combined HSA contributions count toward the IRS limit.



- **CONTRIBUTE TO YOUR HSA:** In the **Bronze HSA medical plan** you can contribute up to the IRS limit for 2025:
 - \$4,300 for Employee Only coverage
 - \$8,550 for all other coverage
 - If you are age 55+ you can make an additional \$1,000 catch-up contribution.
- **USE IT NOW OR LATER.** Use the money in your HSA to pay for current or future eligible health care expenses. TIP: Use your HSA dollars for larger expenses and pay for smaller ones out of your own pocket.
- **KEEP THE MONEY.** Any unused account balance rolls over from year to year, and money in your account is always yours — even if you change medical plans, leave DFIN or retire.
- **INVEST YOUR HSA FUNDS.** Once you meet the investment threshold, you can invest your HSA funds in a choice of mutual fund investment options that are available through an independent investment advisor. Any investment earnings are tax-free. Be sure to talk with your financial advisor to see if investing your HSA funds is right for you.
- **BEGIN OR CHANGE YOUR CONTRIBUTIONS** at any time at mydfinbenefits.com. Visit optumbank.com for calculators that can help you manage your HSA now and in the future.



Flexible Spending Account (FSA) Options

FSAs allow you to pay for eligible out-of-pocket health care and dependent day care expenses using **pre-tax dollars**. FSAs can help you **save up to 40%** or more on eligible expenses, depending on your tax bracket.

	Health Care FSA	Dependent Care FSA
Contribute Pre-tax	<ul style="list-style-type: none"> • \$200 to \$3,200 annually¹ • Roll over up to \$640 each year¹ 	<ul style="list-style-type: none"> • \$200 to \$5,000 (or \$2,500 if married and filing separate tax returns) • “Use it or lose it” at year end
Pay Expenses	<p>Use for eligible expenses for you and your eligible family members such as:</p> <ul style="list-style-type: none"> • Coinsurance and copayments • Eyeglasses or contact lenses • Prescription and over-the-counter drugs prescribed by a doctor <p>Full-Use Health Care FSA if in Gold PPO medical plan</p> <p>Use immediately for eligible medical, prescription drug, dental and vision expenses²</p> <p>Limited-Use Health Care FSA if in Bronze HSA or Silver HSA medical plan</p> <ul style="list-style-type: none"> • For eligible medical and prescription drug expenses <i>after</i> you meet your medical plan deductible³ • Use immediately for eligible dental and vision expenses 	<p>For eligible dependent day care-related expenses such as day care for:</p> <ul style="list-style-type: none"> • Children • Elderly parent • Disabled spouse

1. The 2025 amounts will be announced later this year.

2. Applies for expenses for eligible dependents even if they do not have coverage under your Medical Program option.

3. Even if the medical or prescription drug expense is not a covered expense under the Medical Program, you cannot pay it through your FSA until you have met your deductible.

For More Information

Find more information on FSA-eligible expenses at [irs.gov](https://www.irs.gov). Manage your FSA and estimate your contribution amount by going to mydfinbenefits.com.





Life and Accident Options

Life Insurance Type	Coverage*
Basic Life and AD&D Insurance These company-provided benefits are provided to you automatically	1x annual base pay up to \$250,000 for basic life insurance and an additional 1x annual base pay up to \$250,000 for basic accidental death & dismemberment (AD&D) insurance
Optional Employee Life Insurance You purchase this coverage	1x to 7x annual base pay, up to a combined benefit (basic and optional) of \$2 million
Optional Spouse/Domestic Partner and Child Life Insurance You purchase this coverage	<ul style="list-style-type: none"> Elect spouse/domestic partner life insurance from \$10,000 up to \$200,000 with certain restrictions Elect up to \$25,000 life insurance coverage for child(ren)
Universal Life Insurance with Option to Use for Long-term Care <i>for yourself, spouse/domestic partner</i> You purchase this coverage	<ul style="list-style-type: none"> You: \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000 not to exceed 5x annual salary Eligible spouse/domestic partner: \$25,000 Use a portion of your death benefit for long-term care at home, in a facility or if confined to a hospital
Optional AD&D Insurance <i>for yourself, spouse/domestic partner, child(ren)</i> You purchase this coverage	<ul style="list-style-type: none"> You: 1x to 7x annual base pay, up to \$2 million Eligible spouse/domestic partner if no covered children: 60% of the employee's amount (up to a maximum of \$750,000) Eligible dependent child if no covered spouse/domestic partner: 25% of the employee's amount (up to a maximum of \$150,000) If an eligible spouse AND child(ren) are covered: <ul style="list-style-type: none"> Spouse: 50% of the employee's amount (up to a maximum of \$750,000) Eligible child(ren): 20% of the employee's amount (up to a maximum of \$150,000)

*Go to dfinsolutionsbenefits.com for information on evidence of insurability (EOI). Your tobacco declarations for medical and optional life insurance must match.

Disability Options

Disability Type	Coverage*
Short-term Disability (STD) This company-provided benefit is provided to you automatically	<ul style="list-style-type: none"> 100% of your pre-disability earnings for weeks 2-8 and 60% for weeks 9-26 Benefits begin on the 8th calendar day even if you are hospitalized
Basic Long-term Disability (LTD) This company-provided benefit is provided to you automatically	<ul style="list-style-type: none"> 50% of your covered earnings up to a monthly benefit of \$10,000 Monthly LTD benefits continue until the earlier of age 65 or the date you are no longer disabled according to the Program If you become disabled after age 60, your benefits duration schedule may vary
LTD Buy-up You purchase this coverage	Additional 10% of LTD coverage, which would provide a total LTD benefit of 60% of your covered earnings up to \$15,000 a month NOTE: Evidence of insurability (EOI) is required for the LTD Buy-up plan if you waived coverage previously. If you are a new hire or newly eligible, you are not subject to EOI if you enroll within your benefit eligibility period.

*Go to dfinsolutionsbenefits.com for information on evidence of insurability (EOI) and pre-existing condition limitations.






Enrolling for Your Benefits

Look at your benefit choices and make decisions for 2025: **OCTOBER 28 – NOVEMBER 8, 2024** or if newly hired: **WITHIN 31 DAYS of your date of hire**. Your elections will take effect January 1, 2025. **Or if newly hired:** your benefits will take effect the first day of the month after your date of hire, regardless of the day of the month you started employment. Choose carefully! With some exceptions, your choices remain in effect through December 31, 2025.

Your Enrollment Checklist

Use this checklist to guide you through the enrollment process:

- Register and create a password** at mydfinbenefits.com if you haven't already done so, and, if desired, download **Benefitexpressway**, the WEX Benefits app.
- Use the modeling tool** at mydfinbenefits.com to assist you with choosing the best plan for you and your family.
- Review, update or add your dependents** at mydfinbenefits.com. You'll need to verify any new dependents or any dependents previously terminated from coverage.
- Make your Tobacco-free Pledge** if you didn't already or make one if newly hired. Contact BCBSIL or the Benefits Center for details. To avoid a monthly surcharge, you must be tobacco-free or submit proof you completed the tobacco-cessation program.
- Decide how much you want to contribute** to your HSA and/or your Limited-Use Health Care FSA if enrolled in the Bronze HSA or Silver HSA medical plan, or your Full-Use Health Care FSA if enrolled in the Gold PPO medical plan.
- Review or complete your beneficiary information:**
 - Life insurance at mydfinbenefits.com
 - 401(k) at empower-retirement.com/participant
 - HSA at optumbank.com
- Enroll or make changes.** It's important to take a fresh look at your benefits. You have three ways to enroll:
 -  mydfinbenefits.com, 24/7
 -  **Benefitexpressway app**, 24/7
 -  **1-877-308-1464**, Monday – Friday, 7:30 a.m. – 6:00 p.m. CT

NOTE: If you don't have online access, call the Benefits Center to set up your user ID and password and to enroll in your benefits.

If You Don't Enroll by November 8

- You *will* maintain your current medical, dental, vision, life and AD&D, LTD Buy-up, Supplemental Health Care and Supplemental STD coverage for 2025. (This includes if you chose no coverage for 2024.)
- If you are currently covered by the HSA option, you *will not* make any contributions to your HSA beginning on January 1, 2025, even if you currently contribute.
- You *will not* be able to contribute to an FSA, even if you currently contribute.

If Newly Hired and You Don't Enroll

If you don't take action within 31 days of your date of hire:

- You *will not* receive medical, dental, vision, Supplemental Health Care, Health Care FSA and Dependent Care FSA coverage.
- You *will* receive basic employee life insurance coverage of 1x base pay, up to \$250,000 plus basic AD&D insurance coverage in the same amount.
- You *will* receive basic STD and LTD.

Making Benefit Changes

You may change your elections during the year **only if you experience a qualifying status change**. For more information, go to dfinsolutionsbenefits.com.



Have Questions? Visit dfinsolutionsbenefits.com or call the Benefits Center at **1-877- 308-1464**. You can schedule an appointment to speak with a Benefits Center representative by logging on at mydfinbenefits.com and clicking on the appropriate tile on the home page.



Additional Benefits

Adoption Assistance

DFIN provides financial assistance for eligible adoption expenses, **up to a maximum of \$5,000** per calendar year per adoption.

Business Travel Accident & Assistance

The global Business Travel Accident Policy provides death and disability coverage for eligible employees traveling on company business. International SOS Assistance gives you access to worldwide medical, travel and emergency assistance.

Commuter Benefit

The commuter benefit saves you money by letting you pay for eligible work-related parking and transportation expenses with pre-tax payroll deductions.

Employee Assistance Program (EAP)

Access the EAP and additional work/life resources at **achievesolutions.net/dfs** or **1-877-409-1508**, 24 hours a day, 7 days a week. The EAP is completely confidential and free to you and your family.

Group Legal Services Plan

With the Group Legal Services Plan, get quick legal advice at an affordable price. You can receive a virtual consultation with a participating attorney on legal matters such as preparing a will, buying a home, working with creditors, or losing a parent or spouse.

Parental/Maternity Leave

To support you and your growing family, **6 weeks of paid parental leave** is available to any mother or father adding a new child to the family through birth, adoption or foster care, and can be used in 1-week increments.

The **mother can receive up to 12 weeks of paid leave** when combined with short-term disability (STD) benefits. For more information, go to the DailyDFIN.

Pet Insurance

MetLife offers pet insurance to help cover a wide range of veterinary services, such as illnesses, accidents, emergencies and routine care. You can enroll at any time. To learn more, select the DFIN Exclusives tab at PerkSpot.

Supplemental Health Care Coverage

MetLife can help supplement your existing health care coverage and provide cash benefits due to illness or injury. Policies include accident insurance, critical illness insurance and hospital insurance.

Wellness

DFIN offers you a number of programs that can help you on your Total Wellbeing journey such as:

- BCBSIL Fitness Program*
- Livongo Whole Person*
- ClassPass: Studio and Gym Discounts
- Tobacco: Kick It!
- Hinge Health*
- Weight Watchers
- Wondr*

*Available if you're enrolled in a DFIN medical option through BCBSIL.

IMPORTANT! The voluntary and supplemental benefit programs are not sponsored, maintained, subsidized nor endorsed by DFIN.

Learn more at dfinsolutionsbenefits.com



2025 Monthly Medical, Dental & Vision Premiums

DFIN supports wellbeing and living a healthy lifestyle. The medical premiums below reflect rates for employees that pledge they are either tobacco-free or submit proof you completed the tobacco-cessation program. Otherwise, a monthly surcharge of \$185 will be added to your medical premium.

No increase to your dental or vision costs!

2025 Monthly **Medical** Premiums

Medical Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
★ Bronze HSA Medical Plan	\$53.00	\$228.00	\$138.00	\$313.00
★ Silver HSA Medical Plan	\$164.00	\$440.00	\$307.00	\$583.00
★ Gold PPO Medical Plan	\$244.00	\$657.00	\$466.00	\$880.00

2025 Monthly **Dental** Premiums

Dental Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Delta Dental Low	\$29.05	\$58.10	\$65.50	\$101.63
Delta Dental High	\$43.56	\$87.12	\$115.32	\$173.06

2025 Monthly **Vision** Premiums

Vision Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Eyemed	\$6.45	\$11.77	\$11.46	\$15.85
Eyemed Enhanced	\$19.28	\$35.20	\$34.27	\$47.41

IMPORTANT!

- **References to spouses** throughout the enrollment materials include covered domestic partners.
- **For information on dependent eligibility**, please refer to the Summary Plan Descriptions (SPDs).
- **If you cover eligible children**, you can cover them up to age 26 under medical, dental, vision, optional AD&D and child life insurance.
- See dfinsolutionsbenefits.com for Plan details.



2025 Monthly Optional Life, AD&D and LTD Buy-up Rates

Monthly Rates for **Optional Employee or Spouse Life Insurance** (Per \$1,000 of Coverage)

Age	Employee or Spouse	
	Non-Smoker	Smoker
<25	\$0.038	\$0.076
25-29	\$0.038	\$0.095
30-34	\$0.038	\$0.124
35-39	\$0.047	\$0.142
40-44	\$0.066	\$0.152
45-49	\$0.124	\$0.227
50-54	\$0.180	\$0.350
55-59	\$0.322	\$0.662
60-64	\$0.483	\$1.022
65-69	\$0.814	\$1.976
70+	\$1.684	\$3.177

Monthly Rates for **Optional Dependent Child Life Insurance** (Per \$1,000 of Coverage)

Child Age	Dependent Child
<26	\$0.105

Monthly Rates for **Optional Accidental Death & Dismemberment Insurance** (Per \$1,000 of Coverage)

Employee	Employee + Dependent
\$0.015	\$0.024

Monthly Rates for **Long-term Disability (LTD) Buy-up** (Per \$100 of Covered Monthly Payroll)

Your company-paid basic LTD coverage is 50% of your pre-disability earnings up to \$10,000 a month. You may purchase an additional 10% of LTD coverage (60% total), of your pre-disability earnings, up to \$15,000 a month.

Age	LTD Rate
<25	\$0.018
25-29	\$0.022
30-34	\$0.032
35-39	\$0.047
40-44	\$0.076
45-49	\$0.108
50-54	\$0.150
55-59	\$0.177
60-64	\$0.186
65-69	\$0.186
70+	\$0.209

IMPORTANT!

- Please see dfinsolutionsbenefits.com for evidence of insurability (EOI) requirements for optional life.
- If you wait to elect LTD Buy-up coverage, EOI will be required, and the pre-existing limitation will apply to any increase in coverage.

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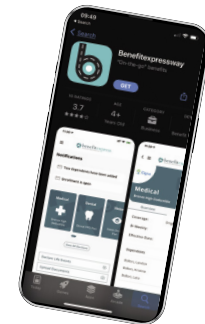


Our Enrollment Partner: WEX Benefits

mydfinbenefits.com

Visit the mydfinbenefits.com site to review your benefits, use the modeling tool to assist you with choosing the best plan for you and your family, and enroll.

TIP: Visit the Apple App Store or Google Play to download the **Benefitexpressway** app for easy use on your mobile device.



Plan Information Available Online

Your current DFIN Summary Plan Descriptions (SPDs) and legal notices are available from the DFIN Benefits Team through an email request to dfinbenefits@dfinsolutions.com. (Paper copies are available at no charge.) An SPD summarizes the key features, terms and provisions of a benefit plan.

IMPORTANT!

This Benefit Highlights Guide describes the coverage offered to the majority of benefits-eligible employees under the Donnelley Financial Group Benefits Plan (“the Plan”). Your benefits eligibility will determine the coverage that is offered to you, your spouse, your domestic partner and/or your dependent child(ren). More details on benefits eligibility are available online at dfinsolutionsbenefits.com.

The descriptions in this Benefit Highlights Guide are based on official Plan documents. Every effort has been made to ensure the accuracy of this material. In the unlikely event there is a discrepancy between this document, the SPDs, SMMs, any other materials summarizing the Donnelley Financial Solutions Plan and the official Plan documents, the official Plan documents will control. Donnelley Financial, LLC reserves the right to amend, change or terminate any or all of the benefit Plans it sponsors, including without limitation, the Donnelley Financial Group Benefits Plan and the Donnelley Financial Flexible Benefits Plan in whole or in part, at any time.