

MY MONEY



MY CAREER



BENEFIT HIGHLIGHTS

2026 ENROLLMENT



• Benefit Highlights: What's New for 2026

- Summaries of Benefits and Coverage (SBCs)
- Legal Notices

DFIN

You are at the heart of our Win as One framework.

Every day, your dedication helps us deliver outstanding service to our clients and strong results for our shareholders. In return, we are committed to providing you with a world-class employee experience.

A key part of that experience is *My Total Wellbeing* — our comprehensive benefits program designed to support what matters most to you: your **money, time, health, and career.** Over the years, we have proudly expanded both the range and quality of our offerings, and this year is no exception. We are continuing these efforts by making further enhancements to better support your health, financial security, and life journey.

What you can expect:

- **Dental and vision premiums remain unchanged** for the sixth year in a row.
- **Maven Women's and Family Health** is being added to support women and families through key life stages including fertility, maternity, postpartum, parenting, menopause, and more.
- **Optional Employee and Spouse Life Insurance** rates will now be aligned to the non-tobacco user rate, with no increase from 2025.

We are continuing to offer a competitive package while keeping costs as manageable as possible for you. Despite consistently rising health care costs nationwide, we have worked hard over the years to keep your share of the cost as low as possible, often with little or no increase. While there will be no plan design changes for 2026, medical premiums will increase. To help minimize the impact on you, we are absorbing the majority of that increase.

As we look ahead to 2026, DFIN remains deeply dedicated to supporting you as an individual with unique goals, needs, and circumstances. Your wellbeing matters, and we are investing in benefits that reflect that. Please take the time to review the full scope of offerings available to you and your family.

Thank you for all that you do. Together, we Win as One.

Kirk Williams

Chief People & Administrative Officer

What's New for 2026

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Premiums

- While DFIN pays the majority of health care costs, we need to share a portion of medical increases for 2026 with employees. For 2026, **your medical plan premiums are increasing.** See page 10 for specifics.
- For six years in a row, your dental and vision care premiums remain the same.

Maven for Women's and Family Health

NEW! Maven provides support across every phase of the fertility and reproductive health journeys. With Maven, you have access to 30+ specialists, a dedicated Care Advocate, and a variety of resources and information, including fertility and family building, maternity and newborn care, parenting and pediatrics, and menopause and midlife health.

Maven is available for you and your dependents enrolled in a DFIN medical plan.

Savings and Spending Account Contributions

IRS limits have increased for 2026 Health Savings Account (HSA) and Dependent Care Flexible Spending Account (FSA) contributions. See pages 4 and 5 for details.

Optional Life Insurance

We are eliminating the tobacco rates for Optional Employee Life Insurance and Optional Spouse/ Domestic Partner Life Insurance. The current non-smoker rates will apply to everyone in 2026.

Easier Enrollment for Legal and Pet Insurance

You can now enroll for these benefits through mydfinbenefits.com:

- Enroll *during Annual Enrollment* for the **Group Legal Services Plan.** With this benefit, you 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.
- Enroll for **MetLife Pet Insurance** at any time by clicking the link on **mydfinbenefits.com** homepage. Pet insurance helps cover a wide range of veterinary services, such as illnesses, accidents, emergencies and routine care.

Important Plan Information Available Online

Your current DFIN Summary Plan Descriptions (SPDs), Summaries of Benefits and Coverage (SBCs) and legal notices are available on **mydfinbenefits.com**, **dfinsolutionsbenefits.com** or through 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.



Your Benefit Choices at a Glance

Medical Program Options

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

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	Bron	• Employee + Spouse	Silv	• Employee + Spouse	Gol	• Employee + Spouse	
Coverage Categories	Employee Only	• Employee + Child(ren) • Family	Employee Only	• Employee + Child(ren) • Family	Employee Only	• Employee + Child(ren) • Family	
Annual Deductible* In-Network	\$3,000	\$6,000	\$2,000	\$4,000	\$750	\$1,500 (individual \$750)	
Coinsurance In-Network Out-of-Network	• You pay 20% at		You pay 20% after deductibleYou pay 40% after deductible			You pay 20% after deductibleYou pay 40% after deductible	
Annual Out-of-		Combined Me	edical & Prescripti	ion Drug Out-of-Pocl	ket Maximum		
Pocket Maximum* In-Network	\$5,000	\$10,000 (individual \$5,000)	\$4,000	\$8,000 (individual \$4,000)	\$3,500	\$7,000 (individual \$3,500)	
HSA Contribution from DFIN	NA	NA	\$500	\$1,000	NA	NA	
Preventive Care In-Network Out-of-Network	You pay \$0 and no deductibleYou pay 40% after deductible		• You pay \$0 and		• You pay \$0 and		
Office Visit In-Network Out-of-Network	You pay 20% after deductibleYou pay 40% after deductible		You pay 20% after deductible You pay 40% after deductible		• You pay \$25 ar • You pay 40% a	nd no deductible fter deductible	
SpecialistIn-NetworkOut-of-Network	You pay 20% after deductibleYou pay 40% after deductible		You pay 20% after deductibleYou pay 40% after deductible		You pay \$40 and no deductibleYou 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 (does NOT apply to your deductible)		
Prescription	You pay (after deductible):		You pay (a)	fter deductible):		u pay to your deductible):	
Drugs	Retail & Mail Service		Retail & Mail Service		Retail	Mail Service	
Through CVS Caremark • Generic	0%			0%	\$10	\$20	
• Formulary	20%		20%		\$30	\$60	
• Non-Formulary	3	30%	30%		\$55	\$120	
• 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

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	Delta Dental Low	Delta Dental High
Benefit Description	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	Eye	Med	EyeMed Enhanced	
Description	In-Network	Out-of-Network	In-Network	Out-of-Network
Frequency of Service (months)	12 mo. exam24 mo. frames12 mo. lens	12 mo. exam24 mo. frames12 mo. lens	12 mo. exam12 mo. frames12 mo. lens	12 mo. exam12 mo. frames12 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		2026 IRS Limit ^{2,3}
Employee Only	\$500	+	\$3,900	(=)	\$4,400
All Other Coverage Levels	\$1,000	+	\$7,750	(=)	\$8,750

- 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 2026. 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 2026:
 - \$4,400 for Employee Only coverage
 - \$8,750 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.**

	Health Care FSA	Dependent Care FSA
Contribute Pre-tax	 \$200 to \$3,300 annually¹ Roll over up to \$660 each year¹ 	 \$200 to \$7,500 (or \$3,750 if married and filing separate tax returns) "Use it or lose it" at year end
Pay Expenses	 Use for eligible expenses for you and your eligible family members such as: Coinsurance and copayments Eyeglasses or contact lenses Prescription and over-the-counter drugs prescribed by a doctor Full-Use Health Care FSA if in Gold PPO medical plan Use immediately for eligible medical, prescription drug, dental and vision expenses² Limited-Use Health Care FSA if in Bronze HSA or Silver HSA medical plan For eligible medical and prescription drug expenses after you meet your medical plan deductible³ Use immediately for eligible dental and vision expenses 	For eligible dependent day care-related expenses such as day care for: Children Elderly parent Disabled spouse

- 1. The 2026 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**. 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

• Elect spouse/domestic partner life insurance from \$10,000 up to \$200,000 with certain restrictions

You purchase this coverage

Elect up to \$25,000 life insurance coverage for child(ren)

Universal Life Insurance with

You: \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000 not to exceed 5x annual salary

Option to Use for Long-term Care for yourself, spouse/domestic partner • You purchase this coverage

- **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

• You: 1x to 7x annual base pay, up to \$2 million

for yourself, spouse/domestic partner, child(ren)

- Eligible spouse/domestic partner if no covered children: 60% of the employee's amount (up to a maximum of \$750,000)
- You purchase this coverage
- 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:
 - **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)

MY MONEY



Disability Options

Disability Type

Coverage*

Short-term Disability (STD)

This company-provided benefit is provided to you automatically

- 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

- 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).

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

Enrolling for Your Benefits

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Look at your benefit choices and make decisions for 2026: OCTOBER 27 – NOVEMBER 7, 2025 or if newly hired: WITHIN 31 DAYS of your date of hire. Your elections will take effect January 1, 2026. 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, 2026.

Your Enrollment Checklist

this checklist to guide you through the ollment 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 added to your medical premium, 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.



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.

If You Don't Enroll by November 7

- You will maintain your current medical, dental, vision, life and AD&D, LTD Buy-up, Supplemental Health Care, and Group Legal Services Plan coverage for 2026. (This includes if you chose no coverage for 2025.)
- If you are currently covered by the HSA option, you *will not* make any contributions to your HSA beginning on January 1, 2026, 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, Dependent Care FSA and Group Legal Services Plan 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**.



Additional Benefits





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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.

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.

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*
- ClassPass: Studio and Gym Discounts

Livongo Whole Person*

- Hinge Health*
- Maven for Women's & Family Health*
- Tobacco: Kick It!
- 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.





2026 Monthly Medical, Dental & Vision Premiums

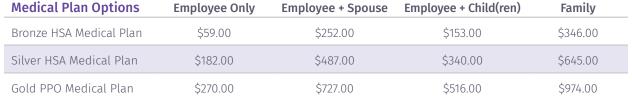
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DFIN supports wellbeing and living a healthy lifestyle. The medical premiums below reflect rates for employees that pledge they are either tobacco-free or submit proof you completed the tobacco-cessation program. Otherwise, a monthly surcharge of \$185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

No increase to your dental or vision costs!

2026 Monthly **Medical** Premiums





2026 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

2026 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) available on mydfinbenefits.com.
- **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.

2026 Monthly Optional Life, AD&D, LTD Buy-up and Group Legal Services Rates



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

	Employee or Spouse
<25	\$0.038
25-29	\$0.038
30-34	\$0.038
35-39	\$0.047
40-44	\$0.066
45-49	\$0.124
50-54	\$0.180
55-59	\$0.322
60-64	\$0.483
65-69	\$0.814
70+	\$1.684

Monthly Rate 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

Monthly Rate for Group Legal Services Plan

\$20.70

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.









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.





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.





Donnelley Financial Solutions 391 Steel Way Lancaster, PA 17601

Time to Enroll for 2026 Benefits



