



BENJAMIN F. EDWARDS[®]
INVESTMENTS *for* GENERATIONS[®]

2026

TOTAL REWARDS GUIDE

Financial Advisors



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Benjamin F. Edwards strives to provide you and your family with a comprehensive and valuable benefits package to help you thrive. We offer a range of benefits, programs and resources with flexible options. It's part of our commitment to making Benjamin F. Edwards a great place to work.

We want to make sure you're getting the most out of your benefits. Please take time to learn about your options and choose those that meet the needs of you and your family.

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Need Help? If you have any questions, contact the Total Rewards Team at benefitscommunications@benjaminfedwards.com

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.



When you can enroll

New employees must enroll within 30 days of becoming eligible. **Benefits begin on your date of hire.**

Existing employees can enroll during the annual open enrollment period.

If you miss the enrollment deadline, you'll need to wait until the next open enrollment period, unless you experience a qualifying life event as explained on the next page.

WHO IS ELIGIBLE?

Employees

Employees classified as regular "Full Time" employees are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 32 hours per week. Part-time employees working 30+ are eligible for medical insurance only.

Eligible dependents

- Spouse or domestic partner*
- Biological, adopted, or step-children up to end of the month they turn age 26 (Domestic partner's child(ren) are eligible)
- Children aged 26 or older who are incapable of self-support due to a mental or physical condition that existed prior to age 26 and who were eligible for coverage as dependents prior to age 26
- Children named in a qualified medical child support order (QMCSO)
- Children for whom the employee assumes legal guardianship

For additional coverage information, please refer to the Benjamin F. Edwards SPD.

Spouse or domestic partner Domestic Partners (DP) are not considered a spouse under federal law; therefore, employer contributions toward premiums are considered taxable income and will be reflected accordingly on your paycheck.

CHANGING YOUR BENEFITS



The choices you make during your enrollment period will remain in effect for the entire 2026 calendar year unless you experience a life-changing qualifying event. **You must update any elections within 30 days of the date of the qualified event to make changes to your coverage during the plan year.**

Some examples of a qualified life event include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse, child or other qualified dependent
- Change in employment status (such as Part Time to Full Time employment)
- Change in coverage under another employer-sponsored plan

To request special enrollment, log in to your [ADP account](#) and select Myself/ Benefits / Enrollments/ Qualifying Life Event.

YOUR ENROLLMENT CHECKLIST

- ✓ Read this guide for general information about your 2026 benefits options.
- ✓ Review all enrollment information you receive via email.
- ✓ Decide which benefits meet the needs and budget for you and your family in 2026.
- ✓ Ensure your doctors, labs, and hospitals are in network by visiting myUHC.com.
- ✓ Enroll by visiting [ADP](#) before the enrollment deadline.
- ✓ Select or confirm your beneficiaries for your retirement plans and your life insurance coverage.
- ✓ Verify your selections when you receive the Benefits Confirmation sent to your email address.

MEDICAL PLANS

You pay the deductible and copayment (\$). The coinsurance (%) shows what you pay after the deductible has been met. All three medical plans are administered by United Healthcare. Plans are effective 1/1/2026.

In-Network Services	PPO Plan Option EE73 Flex	Gold HSA Option EE9Q HSA	Silver HSA Option EE9T HSA
General Plan Information			
Deductible (Individual/Family)	\$5,000/\$10,000	\$3,400/\$6,800	\$6,000/\$11,500
Co-insurance	20% after deductible	10% after deductible	20% after deductible
Out-of-Pocket Maximum	\$6,850/\$13,700	\$4,000/\$8,000	\$6,650/\$13,300
Professional Services			
Preventive Care	\$0	\$0	\$0
Virtual Visits	\$0	\$0	\$0
Primary Care Visit	First 4 visits: \$30 All Other: Ded+20%	10% after deductible	20% after deductible
Specialist Office Visit	First 4 visits: \$75 All Other: Ded+20%	10% after deductible	20% after deductible
Diagnostic, X-Ray, Lab - Outpatient	*20% after deductible	10% after deductible	20% after deductible
Hospital Services			
Inpatient	20% after deductible	10% after deductible	20% after deductible
Outpatient	20% after deductible	10% after deductible	20% after deductible
Emergency Room and Urgent Care			
Emergency Room	20% after deductible	10% after deductible	20% after deductible
Urgent Care / Walk-in Clinic	First 4 visits: \$50 All Other: Ded+20%	10% after deductible	20% after deductible
Therapeutic Services			
Chiropractic Care	50%	10% after deductible	20% after deductible
Therapy (Physical, Occupational, Speech - 20 visits per year)	\$30 copay per visit	10% after deductible	20% after deductible
<p>This chart is a summary of benefits. Plan provisions are governed by the Plan Document or specific contractual agreement. *Applies to the designated network. For network providers, it's 50% coinsurance after the deductible. Prior authorization (PA) is required for out-of-network services. If you do not obtain PA, your benefit is reduced to 50% of the allowed amount.</p>			

To find a UnitedHealthcare provider or to learn if your physician is in the UnitedHealthcare Choice Plus network, go to welcometouhc.com and choose "Search for a Health Plan", and choose "Choice Plus" to view providers in the health plan's network.



PRESCRIPTION DRUG PLANS

Optum Rx manages the prescription drug program for all three plans. The amount you pay for prescriptions depends upon which coverage option you choose, the type of drug your doctor prescribes and where you get your prescription filled. You may also sign up for OptumRx mail service to have your prescriptions sent right to your home. You will receive one ID card for both Medical and Prescription.

In-Network Services	PPO Plan Option EE73 Flex	Gold HSA Option EE9Q HSA	Silver HSA Option EE9T HSA
Prescription Drugs			
Retail (30-day supply)		After deductible	After deductible
Tier 1 (Typically Generic)	\$10	\$10	\$10
Tier 2 (Typically Preferred Brand)	\$35	\$35	\$35
Tier 3 (Typically Non-Preferred)	\$125	\$125	\$125
Tier 4 (Typically Specialty)	\$250	\$250	\$250
Mail Order/Retail 90 (90-day supply)			
Tier 1 (Typically Generic)	\$25	\$25	\$25
Tier 2 (Typically Preferred Brand)	\$87.50	\$87.50	\$87.50
Tier 3 (Typically Non-Preferred)	\$312.50	\$312.50	\$312.50
Tier 4 (Typically Specialty)	\$625	\$625	\$625
<small>This chart is a summary of benefits. Plan provisions are governed by the Plan Document or specific contractual agreement.</small>			

Important note: If you choose one of the HSA Plan Options, you will pay the full contracted cost of prescriptions until after you meet your deductible.



Medical Contact:
United Healthcare

- (844) 637-7501
- www.myUHC.com

Prescription Drug Contact:
Optum Rx

- (800) 356-3477
- www.optumrx.com/

UHC HEALTHCARE PROGRAMS

Available with your enrollment in a UHC Plan Option

Infertility Services

New! Effective January 1, 2026, Benjamin F. Edwards medical plans will cover services for the treatment of infertility, such as insemination procedures, ovulation induction, coverage of assisted reproductive technologies (ART), pharmaceutical products for the treatment of infertility, and more up to a lifetime maximum of \$20,000 (combined medical and pharmacy).

No Cost Weight Loss Program

Real Appeal is a weight loss program intended to help employees and your covered dependents achieve real, lifelong results. The program uses highly interactive weekly videos and live online coaching to drive small behavior changes. Visit uhc.realappeal.com to enroll.

No Cost Tobacco Cessation

A clinically proven tobacco cessation program, **Quit for Life**, available at myUHC.com offered in collaboration with the American Cancer Society. The program combines digital and telephonic tools and resources, along with physical psychological and behavioral strategies to help employees overcome their tobacco addiction.

No Cost Telehealth Visits

You and covered dependents can see and speak with a doctor on a mobile device or computer at time that is convenient for acute conditions such as rashes, viruses, migraines, pinkeye, sore throat, behavioral health, and more. Doctors can diagnose a wide range of nonemergency medical conditions and prescribe treatments. No appointment is necessary. Available at myUHC.com or through the UHC mobile app.

UHC Rewards

With UHC rewards, a variety of actions – including things you may already be doing, like tracking your steps or sleep – lead to rewards. **You can earn up to \$300** by enrolling through myUHC.com or the UHC mobile app and connecting your activity tracker, getting an annual check-up, taking a health survey, and more. You can use the funds to deposit into your Health Savings Account or purchase different merchandise.

UHC EMOTIONAL HEALTH PROGRAMS

Behavioral Health Telehealth Visit

For when you are dealing with life's challenges, feeling stressed or need to speak with a professional, confidential support in your home and at a time that is convenient for you. Services are delivered by a network provider licensed within the member's state and may include psychiatrists, psychologists and other practitioners licensed in behavioral health. Visit myUHC.com for more information.



No Cost Calm Health

On-demand, integrated digital support for sleep, stress, and mindfulness, enhanced with evidence-based modules. This provides mental health screenings for personalized support. Library of stories and soundscapes for falling and staying asleep and activities, like breathing exercises, for managing emotions. In addition, receive access to meditations designed to help you focus and calm your thoughts. Visit Calm Health and sign in with your member ID or go directly from myUHC.com.



2026 MEDICAL/PRESCRIPTION DRUG RATES

Advisor Monthly Contributions *			
	\$0- \$150K	\$150K-200K	Over \$200k
PPO Plan Option (EE73 Flex)			
Employee	\$482.58	\$590.50	\$613.10
Employee + Spouse/*DP	\$1,060.45	\$1,181.01	\$1,226.22
Employee + Child(ren)	\$927.91	\$1,033.41	\$1,072.96
Family	\$1,458.13	\$1,623.90	\$1,686.07
Gold HSA Plan Option (EEgQ HSA)			
Employee	\$207.87	\$207.87	\$255.25
Employee + Spouse/*DP	\$521.45	\$737.08	\$780.20
Employee + Child(ren)	\$249.72	\$523.31	\$599.93
Family	\$716.99	\$1,013.47	\$1,072.77
Silver HSA Plan Options (EEgT HSA)			
Employee	\$117.11	\$135.73	\$184.68
Employee + Spouse/*DP	\$234.22	\$522.04	\$630.08
Employee + Child(ren)	\$136.19	\$400.06	\$468.13
Family	\$322.06	\$759.05	\$866.35

* Premium rates are determined based on your regular annual income for the prior 12 months. For plan year 2026, your regular rate of pay is defined as your base rate as of Oct. 1, 2025, including any percentage from commissions, annual discretionary bonus, and commissions earned between Oct. 2024 and Sept. 2025.

Domestic Partners (DP) are not considered a spouse under federal law; therefore, employer contributions toward premiums are considered taxable income and will be reflected accordingly on your paycheck.

DENTAL PLANS

The following chart outlines the dental benefits available through **Delta Dental of Missouri**. You have two national networks to choose from: PPO and Premier. When visiting a Delta Dental PPO dentist, you receive the highest benefit levels, and your out-of-pocket costs are likely to be lower. Below are the costs for what you pay for each plan.



	Dental Basic	Dental Plus
General Plan Information		
Deductible (Individual/Family)	\$50/\$150	\$25/\$75 (Delta Dental PPO Dentist) \$50/\$150 (Delta Dental Premier Dentist)
Annual Maximum*	\$1,000	\$1,500
Diagnostic and Preventive Services Exams, cleanings, fluoride treatments, X-rays, space maintainer, sealants	Covered at 100%	Covered at 100%
Basic Services Extractions, endodontics, periodontics, crowns, inlays, onlays	10% PPO Dentist 20% Premier Dentist	10% PPO Dentist 20% Premier Dentist
Major Services Prosthetics, bridgework, dentures, implants	40% PPO Dentist 50% Premier Dentist	40% PPO Dentist 50% Premier Dentist
Orthodontia (Adult and Child)	Not included	50% up to the \$2,500 lifetime maximum plan pay per member
MAXAdvantage Benefit	Charges for exams, cleanings, x-rays, and fluoride treatments do not apply towards your annual maximum.	

Monthly Advisor Contribution	Dental Basic	Dental Plus
Employee	\$0.00	\$9.29
Employee + Spouse	\$41.11	\$59.88
Employee + Child(ren)	\$40.43	\$88.52
Family	\$77.29	\$135.10

NEED HELP FINDING A DENTIST?

To see if your dentist is in the [Delta Dental PPO Network](#) or the [Delta Dental Premier Network](#) or to search for a new dentist, visit www.deltadentalmo.com or call 800-392-1167.



VISION PLAN

Eye health is an important part of your overall well-being. Enroll in **VSP Vision Care** and access savings and personalized vision care from a VSP network doctor for you and your family.



The following chart outlines in-network benefits through VSP.

	You Pay	Frequency
Exam	\$10 copay	Every calendar year
Prescription Glasses	\$25 copay	See Frames and Lenses
Frames	Copay + \$130 allowance + 20% off balance	Every Other Calendar Year
Lenses	Prescription Glasses copay applies then covered at 100%	Every calendar year
Lens Enhancements Standard Progressive lenses Premium Progressive lenses Custom Progressive lenses	\$0 \$95-\$105 copay \$150-\$175 copay	Every calendar year
Contacts (instead of glasses)	\$130 allowance	Every calendar year

Monthly Advisor Contribution (12 Deductions)	
Employee	\$0
Employee + Spouse	\$4.95
Employee + Child(ren)	\$5.65
Family	\$11.99

VSP

- (800) 877-7195
- www.vsp.com

Additional Savings:

- Extra \$20 to spend on featured frame brands
- 20% savings on additional glasses and sunglasses
- Average 15% off the regular price or 5% off promotional price for laser vision correction from contracted facilities
- No-cost retinal screenings for members with diabetes
- \$20 copay for additional exams and services to treat immediate issues such as pink eye or monitor ongoing conditions like dry eye, glaucoma and more.

Visit www.vsp.com/offers for more information

HEALTH SAVINGS ACCOUNT (HSA)

A Personal Savings Account for Health Care

A Health Savings Account (HSA) is an easy way to pay for health care expenses that you have today and save for expenses you may have in the future. You can use your HSA debit card to pay for eligible expenses like office visits, lab tests, prescriptions, dental and vision care, and even some drugstore items.

2026 IRS Contribution Limits	
Tiers	Total Contribution Limit
Individual	\$4,400 per year
Family	\$8,750 per year
Age 55 or older?	Additional \$1,000 per year

Advantages of an HSA

- 1. Tax-free.** No federal tax on contributions, or state tax in most states. Investment gains and withdrawals are also tax-free as long as they're for eligible health care expenses.
- 2. No "use it or lose it."** Your balance rolls over from year to year. You own the account and can continue to use it even if you change medical plans or leave the company.
- 3. Boosts retirement savings.** After you retire, you can use your HSA for health care expenses tax-free.
- 4. Investing your HSA.** To start investing your HSA, you just need a minimum balance of \$1,100 then you can begin saving for the future. An employee must invest in \$100 increments and must have a minimum balance of \$1,000 to continue investing.

Are you eligible?

You're eligible for the Benjamin F. Edwards HSA only if you are:

1. Enrolled in the Gold HSA and Silver HSA – this is a qualified High-Deductible Plan (HDHP).
2. Not enrolled in other non-HDHP medical coverage, including Medicare, Medicaid, or Tricare. (Remember to stop contributing to your HSA 6 months before you enroll in Medicare.)
3. Not a tax dependent.
4. Not enrolled in a health care Flexible Spending Account (FSA), unless it's a "limited purpose" FSA for dental and vision expenses.

You may receive an annual employer contribution into your HSA by submitting proof of a preventive visit for you or your covered spouse/domestic partner.




Special Note: Any funds contributed by Benjamin F. Edwards or Optum through the UHC Rewards program would apply toward the IRS Annual Maximum.

Find out more:

- [Eligible HSA Expenses](#)
- [Ineligible HSA Expenses](#)
- Manage your account at www.optumfinancial.com

FLEXIBLE SPENDING ACCOUNTS (FSA)

Benjamin F. Edwards offers you two types of Flexible Spending Accounts—a Health Care FSA and a Dependent Care FSA, administered by **Lively**. These accounts allow you to contribute pre-tax dollars from your paycheck to pay for qualified expenses.

Health Care FSA	Dependent Care FSA
<p>This account lets you use pre-tax dollars to cover eligible, out-of-pocket health care expenses, such as medical, prescription drug, dental, or vision services that aren't covered by insurance (like your deductibles, copays, coinsurance). Go to irs.gov Publication 969 for a list of eligible FSA expenses.</p> <p>You may not claim any expenses reimbursed from this account as an itemized deduction on your tax return.</p> <p>IMPORTANT NOTE: You are not eligible for the Health Care FSA if you are contributing to an HSA.</p>	<p>This account allows you to use pre-tax dollars to pay for childcare and/or eldercare expenses, such as daycare, preschool, before and after school programs and care for elderly dependents, when both parents work outside of the home or go to school full-time.</p> <p>For Dependent Care FSA, an eligible dependent is defined as a child under 13 or anyone you claim as an IRS tax dependent who lives with you and is unable to care for themselves (e.g., a disabled child over 13, disabled spouse, or elderly parent).</p>
<p>Lively additional documents: Quick Start Guide FSA Accounts 101 Handout Dependent Care FSA Handout Lively Mobile App</p>	

How much can I contribute?

Because these are tax-free accounts, the IRS limits how much you can contribute to these accounts annually.

The limits are outlined here:

Health Care FSA	Dependent Care FSA
<p>\$130 Annual Minimum \$3,400 Annual Maximum</p>	<p>\$100 Annual Minimum \$7,500 Annual Maximum</p>

USE IT OR LOSE IT!



These accounts are “**use it or lose it**”, which means any funds remaining at the end of the plan year are lost. It is important that you estimate your expenses as you will have until March 15, 2027, to incur expenses against your 2026 FSA. Any money left will be forfeited. IRS rules require that you use the funds in your FSA each year or forfeit them.

Plan carefully when determining your annual FSA elections because you cannot change them midyear unless you have a qualified life-changing event that allows you to make an election change.

EMPLOYEE ASSISTANCE PROGRAM (EAP)



The Employee Assistance Program (EAP), managed by SupportLinc, provides you and your household family members tools to cope with life's challenges and the demands that come with balancing home and work **at no cost to you**. The program provides confidential services for a wide array of personal and work-related concerns. Care Advocates are available 24 hours a day, 7 days a week.



Your EAP provides:

Confidential Counseling and Support

You and your eligible household family members can receive confidential in-person or virtual counseling, **up to five sessions per person, per issue, per year**. Licensed mental health counselors will listen to your concerns about many issues including:

- | | |
|------------------------|----------------------------|
| Anxiety and Depression | Grief and Loss |
| Stress and Trauma | Marriage and relationships |
| Physical health | Financial Wellness |

Getting Started is Easy

1. Visit supportlinc.com
2. Create a account using **company code: benjaminfedwards**

To access services, call SupportLinc **at (888) 881-5462** to help navigate your needs and personally arrange services to meet your end goal.

Work-life benefits

Utilize unlimited Work-life benefits to prevent everyday stressors from escalating to more serious mental health concerns.

- **Legal consultation** - Free in-person or telephonic consultation with post-case follow-up (excluding employment law)
- **Financial consultation** - Guidance and consultation from financial planners and budget specialists (planning only, no investment advice)
- **ID theft consultation** - Free consultation with ID theft recovery professional and tailored recovery plan
- **Child and Elder care** - Referrals for child and adult daycare, backup care, nannies, education, scholarships, recreation programs, assisted living and more
- **Convenience and concierge resources** - Home improvement, pet care, auto repair, wellness, travel, entertainment, plumbers, handymen, volunteering and more

DISABILITY INCOME BENEFITS

Benjamin F. Edwards provides full-time advisors with the opportunity to purchase Short-Term Disability (STD) and Long-Term Disability (LTD) income benefits.

In the event that you become disabled from a non-work-related injury or illness, disability income benefits will provide a partial replacement of lost income. You are not eligible to receive STD payments if you are receiving workers' compensation benefits.



Short Term Disability*	
Payments Begin**	Class 1 - 8 th day for accident/sickness Class 2 - 14 th day for accident/sickness
Maximum Period	Class 1 - 12 weeks Class 2 - 11 weeks
Percentage of Income Replacement	60% up to \$2,500 weekly

*Financial Advisors can enroll in either Class 1 or Class 2 STD Benefits upon hire and during Open Enrollment.

**The payment begin date may begin sooner if you are admitted as an inpatient in a hospital prior to the end of the time period specified.

New York Life
 (888) 842-4462
www.mynylgbs.com

Voluntary Long-Term Disability	
Payments Begin	After 90 days
Maximum Period	To age 65 or SSNRA
Percentage of Income Replacement	60%
Minimum Benefit	Greater of \$100 or 15% or 15% of monthly benefit
Maximum Benefit	\$15,000 monthly benefit

LIFE AND AD&D INSURANCE

New York Life administers the Life and AD&D life insurance benefits. All premiums are deducted on an after-tax basis. You can find more information on the rates on [theEddy](#)

Employee Basic Life & AD&D Insurance

The Firm provides Financial Advisors, at no cost to you, one times your eligible earnings, up to \$500,000 in group life and accidental death and dismemberment (AD&D) insurance.

Basic Life and AD&D will be reduced starting at age 65.



Voluntary Employee Life and AD&D Insurance

You may want to purchase additional life insurance and/or AD&D coverage. With voluntary life insurance, you are responsible for paying the total cost of coverage through post-tax payroll deductions. You can purchase coverage for yourself in \$10,000 increments up to the lesser of five times your annual salary or \$1,000,000.

The Guaranteed Issue amount for employees is up to the lesser of three times annual compensation or \$350,000.

Premiums for voluntary life are based on your age and annual pay and may change annually. Please review your premiums as a new hire and during open enrollment when making your elections.

Voluntary Life and AD&D will be reduced starting at age 75.

Spouse Life and AD&D

You may purchase life insurance for your spouse in \$5,000 increments up to \$500,000, but not to exceed your elected amount. Any coverage that exceeds \$50,000 will require EOI. You will receive information from ADP if you elect above the Guarantee Issue amount with the form to complete and submit to New York Life.

Dependent Child Life and AD&D

You may purchase dependent child life in \$2,000 increments up to \$20,000. Your dependent child(ren) are eligible from birth to the end of the month in which they turn age 26.

REVIEW YOUR BENEFICIARIES:

It is important to name one or more beneficiaries so that your life insurance can be paid according to your wishes if you pass away. The beneficiaries you designate for life and AD&D coverage can be different than those you designate for voluntary life. You are always the beneficiary for any dependent child life Insurance.

You can update your beneficiaries anytime in ADP by going to Benefits/Enrollments/All Benefits then clicking into your life insurance coverages.

NEW! INTRODUCING YOUR TOTAL REWARDS WEBSITE

Visit the [Total Rewards Website](#) or scan the code to get started.



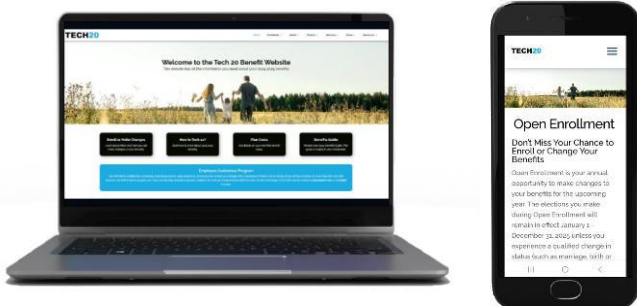
The Firm has announced the new Total Rewards Website that gives you and your family members 24/7 access to all their benefits information. The Total Rewards Website makes communicating benefits information easy, with benefit plan information, open enrollment details, tips for new hires, perks, time off, and more.

You get immediate access to:

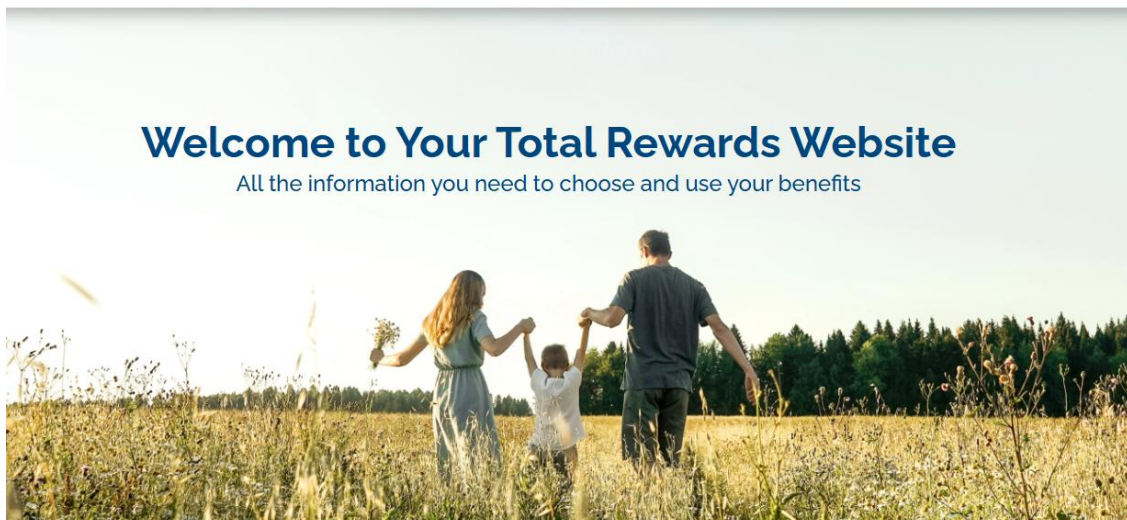
- Eligibility information
- Information on current benefit offerings
- Plan details, summaries, documents & more
- Provider contacts and web links
- Open Enrollment information

Site Features:

- No app to download
- Comprehensive content on all benefit plans
- Easy access – no login to remember



Home Open Enrollment Enrollment ▾ Health & Welfare ▾ Finance ▾ Wellness ▾ Ex



MYWELLBEING WALLET WITH ESPRESA



More Choice. More Flexibility. More You.

Wellbeing priorities are different for everyone. Benjamin F. Edwards partnered with Espresa to offer myWellbeing Wallet (your Lifestyle Spending Account – LSA) where benefits eligible employees receive **\$200 annually (\$100 in January and \$100 in July)** to spend on eligible wellbeing expenses.

Use your myWellbeing Wallet on eligible expenses that matter most to you.

You can purchase items through the Espresa marketplace or submit receipts to Espresa for reimbursement of eligible expenses. Reimbursements are distributed on your paycheck, 1-2 pay cycles after approval for your request. Reimbursements are taxable and subject to applicable payroll tax withholding. This means the amount you receive in your paycheck will be the amount you submitted for, minus federal and state income tax.

Below are some examples of eligible expenses.

Physical Wellbeing	Emotional Wellbeing	Family Wellbeing
<ul style="list-style-type: none"> Gym memberships Personal trainer fees Sports equipment and trackers Weight management apps and coaching 	<ul style="list-style-type: none"> Mindfulness and meditation classes and apps Certain spa services (i.e. massages and facials) 	<ul style="list-style-type: none"> Family wellbeing and mental health apps Parenting and child development resources

Special Note:

- Items covered under an LSA are being provided for general health and wellbeing purposes. These items are not covered when the services are for the treatment of a medical diagnosis or condition.
- The deadline to submit expenses for each calendar year is December 31st. myWellbeing wallet funds do not carry over to the following year.
- Eligible new hires will receive funds the distribution date following their hire date. There are two dates each year – Jan. 1 and July 1.

Getting Started with Espresa

- <https://app.espresa.com/portal/#/login>
- Use your company email to log in



ADDITIONAL OFFERINGS

Benjamin F. Edwards offers the below programs to benefits eligible employees.

Voluntary Accidental Injury

Accident insurance from Cigna helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, as well as physical therapy.



Voluntary Critical Illness Insurance

Critical illness insurance from Cigna can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness.



Lifestyle Spending Account

We're thrilled to announce the launch of a Lifestyle Spending Account (LSA) program in 2026! All benefits-eligible employees will have access to funds to enhance your well-being and choose how to spend on what matters to you!



Voluntary Hospital Care Coverage

Hospital care coverage from Cigna provides financial assistance according to the schedule when a covered person incurs a hospital stay resulting from a covered injury or illness. Usually covers the inpatient stay, such as room and board, surgeries and diagnostic test.



Employee Discounts

You have access to a variety of discounts on travel, attire, events, technology and more through **LifeMart**, available through ADP. You can find more information by visiting the LifeMart link on your ADP homepage.



[ADP Homepage](#)

Will Prep

ARAG's free online resources, offered by Principal, includes Will preparation to specify what happens to your property after you pass away. To access, visit your Principal account online then visit Planning Resources. You can find more information by visiting [theEddy](#).



Student Scholarships

Planning for college? Utilize the scholarship search tool within **Enrich**, offered by Principal. Scholarship search allows you to view open scholarships for students. This tool can help you and your children get more funds for higher education.



Visit the [theEddy](#) for additional information on these programs.

RETIREMENT PLANS

Benjamin F. Edwards offers you a 401(k) and Profit-Sharing plan. **You are immediately 100% vested in both your contributions and the Firm's contributions.**

The plan is offered through Principal. You will be enrolled as soon as administratively possible. You may reach Principal at 800-547-7754.

401(k)

To help you build a secure financial future, your 401(k) contributions **start automatically** upon hire.

Under the plan's provisions, you are enrolled in the plan and 6% of your regular gross pay will be withheld and invested into your account. You can increase, decrease or cancel your contribution at any time.

- You are automatically enrolled upon hire at 6% contribution
- The Firm matches **50%** of your contribution, up to 4% of your contribution. The chart below shows examples of the match:

Your contribution	0%	1%	4%	10%
Firm's Contribution	0%	.5%	2%	2%

- You can select either pre-tax or Roth contributions to your account.
- Wide range of investment options available to you

Profit Sharing

Each year, the Firm determines whether to make a discretionary contribution to employees' accounts based on profitability.

- You do not need to contribute to the 401(k) plan to be eligible for a profit-sharing contribution.
- To be eligible to receive your contribution, you must be an active employee on Dec. 31 and have 1,000 or more hours of service in the plan year.



Deferred Compensation

Financial Advisors may also be eligible to participate in the Deferred Compensation program, based on annual production. Eligible employees are notified of qualification tiers, eligibility and plan details in January of each plan year.

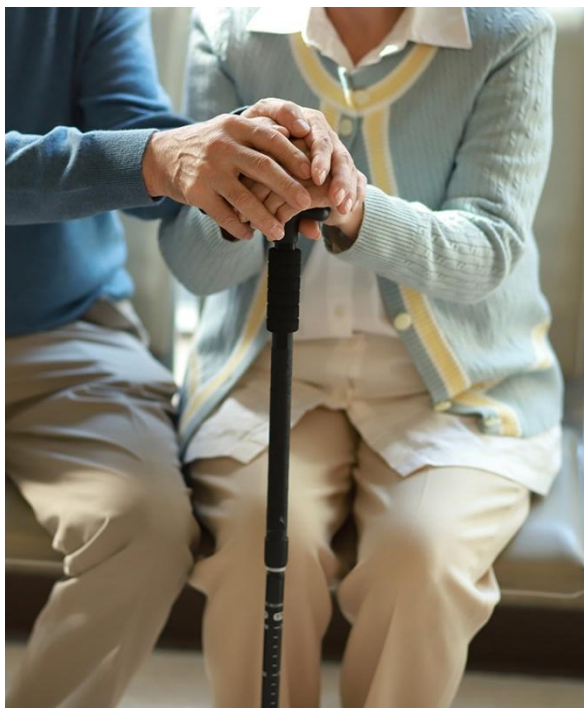
Review and update your beneficiary:

If the unthinkable should happen to you, wouldn't it be comforting to know your retirement savings are going to your loved ones? Naming a beneficiary for your retirement account helps make sure that happens.

Review and update your beneficiaries for your retirement accounts.

More information can be found: www.principal.com/individuals

TURNING 65? UNDERSTAND YOUR MEDICARE OPTIONS



Whether you retire or continue to work, choosing the right healthcare option is an important decision when you reach age 65

Most people become eligible for Medicare at age 65. When that happens, you'll probably have some time-sensitive decisions to make, based on your individual situation.

Introducing Alliant Medicare Solutions

Medicare can be complicated. Figuring out the rules—not to mention how Medicare works with or compares to your employer-provided medical coverage—can be a headache. That's why we are offering Alliant Medicare Solutions. The licensed insurance agents at AMS can help you understand Medicare, what is and isn't covered, and how to choose the best coverage for your situation.

How does it work?

1. Call Alliant Medicare Solutions at **(877) 888-0165** to speak to a licensed insurance agent. Have your current medical coverage information available when you call.
2. Discuss with Alliant Medicare Solutions your existing insurance coverage, your Medicare options, and which of those plans might work the best for you.
3. If Medicare is the best option, Alliant Medicare Solutions helps you enroll immediately or emails policy materials for you to review and enroll at a later date.

Find Out More

[Your Guide to Medicare](#)

[Medicare 101](#)

[Social Security Planning](#)



Alliant Medicare Solutions is a no-cost service available to you, your family members, and friends nearing age 65.

alliantmedicare.com

Alliant Medicare Solutions is provided by Insuractive LLC, a Nebraska resident insurance agency. Insuractive LLC is wholly owned by Alliant Insurance Services, Inc.



Scan the QR code to visit the website

VENDOR CONTACT INFORMATION

Vendor	Phone	Website
Medical United HealthCare	(844) 637-7501	www.myUHC.com
Prescription Drugs Optum Rx	(866) 234-8913 Fax or ePrescribe: 1-800-791-7658	www.myUHC.com Click on Manage my Prescriptions
Dental Delta Dental of MO	(800) 392-1167	www.deltadentalmo.com
Vision VSP	(800) 877-7195	www.vsp.com
Health Savings Account OptumBank	(866)-234-8913	optumbank.com
Flexible Spending Account & COBRA Lively	(888) 576-4837 (select option 2) (833)-654-3081 (COBRA)	livelyme.com livelycobra.com
Life and AD&D Insurance New York Life	(888) 842-4462	www.mynylgbs.com
Short and Long-Term Disability New York Life	(888) 842-4462	www.mynylgbs.com
401(k) Principal	(800) 547-7754	www.principal.com
Supplemental Health Cigna	(855) 358-8528	www.cigna.com
Employee Assistance Program (EAP)	(888) 881-5462	www.supportlinc.com Group code: benjaminfedwards

The information in this Total Rewards Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

IMPORTANT PLAN INFORMATION

HEALTH PLAN NOTICES

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located on [theEddy](#):

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid eligible dependents.
- **ACA Disclaimer:** Describes and informs employees that if they purchase a health plan through the Health Insurance Marketplace, they may lose any employer contribution toward their health benefits.
- **Illinois Consumer Coverage Disclosure Act:** Compares the company health plan benefits compared to the Illinois Essential Health Benefits.
- **The 'No Surprises' Rules:** Outlines federal protections against surprise medical bills.
- **Health Insurance Marketplace Coverage Options and Your Health Coverage:** Refers to the options available to you through the Health Insurance Marketplace (also called the Exchange), which helps individuals and families compare and enroll in private health insurance plans that meet the requirements of the Affordable Care Act (ACA).

COBRA CONTINUATION COVERAGE

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.