

An Overview of Benefits at Broadridge



At Broadridge, our goal is to be the best place to work for the industry’s most talented professionals—and we invest regularly in our people and our business to create new opportunities and pathways to success for all our associates. Our strong workplace culture is focused on ensuring you have the tools and resources you need to thrive at Broadridge and reach your personal and professional goals. In addition to competitive compensation and other incentive programs, we offer a broad selection of benefits as part of our Total Rewards package to support your needs at every stage of your life and career. Our flexible and high-value benefit options are designed to promote your physical, emotional, social, and financial well-being—at home and at work. We encourage you to take the time to explore this benefits overview and everything we have to offer!

Generally, associates who are regularly scheduled to work 20 or more hours per week are eligible to enroll in benefit options. Associates can also enroll their eligible spouse/domestic partner and children. Enrollment must be completed within 30 days of their date of hire. Once enrolled, benefits are retroactive to their date of hire.

The wide array of benefit options at Broadridge are thoughtfully designed to support our associates' holistic well-being, including physical and emotional.

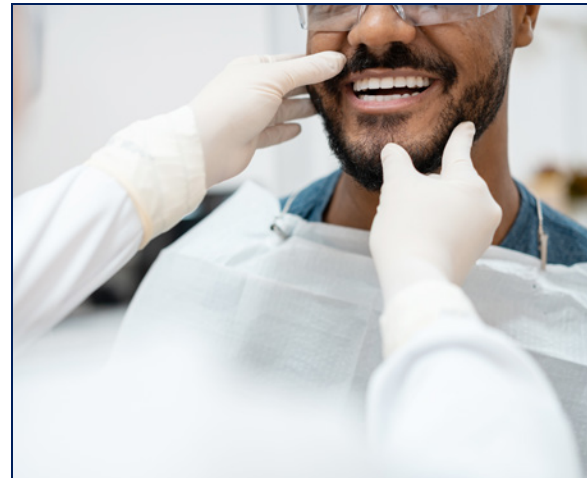
Medical (includes prescription drug coverage)

- **Traditional Choice Plus** – PPO option with \$900 individual/\$2,000 in-network family deductible.
- **SavingsPlus HSA** – High Deductible Health Plan (HDHP) option with \$1,800 individual/\$4,200 in-network family deductible; Broadridge makes an HSA contribution of \$500 individual/\$1,000 family coverage.
- **Basic Plus** – In-network only plan with Tier 1 consisting of high-performing low-cost providers and Tier 2 consisting of the wider Aetna network.



Dental

- **Indemnity Plan** – Same level of coverage from any provider; \$25 individual/\$75 family deductible and \$1,500 annual benefit maximum. Includes child and adult orthodontics.
- **PPO Plan** – Includes in- and out-of-network coverage; \$50 individual/\$50 family in-network deductible and \$1,500 annual in-network benefit maximum. Includes child and adult orthodontics.
- **DMO Plan** – In-network only plan with no deductible or annual benefit maximum. Includes child and adult orthodontics.



Vision

- **Vision Plan** – \$10 copay for exams and lenses; annual allowance of \$175 for frames or contacts.

Additional Voluntary Health Coverages

- **Hospital Indemnity Plan** – Provides a cash benefit in the event of a hospitalization.
- **Group Critical Illness** – Provides a cash benefit in the event of a diagnosis of covered illnesses.
- **Group Accident** – Provides a cash benefit in the event of covered accidental injuries.



Additional Programs Available through the Broadridge Medical Plan to Support your Health and Well-being

Those enrolled in a Broadridge medical plan option will have access to:

- Telehealth for general, dermatology, and behavioral health needs
- Health education, claims advocacy, and second opinion support
- Diabetes management program
- Behavioral health support programs for adults, pediatrics, and families, including digital resources and virtual care
- Personalized cancer care



Maven

Available to all benefits-eligible associates. Get support through all aspects of building your family. Includes Maven Wallet, which provides up to \$20,000 in adoption financial assistance and up to \$20,000 in surrogacy financial assistance.

On-site Health Centers

At some Broadridge locations, on-site physicians, nurse practitioners, physician assistants and nutritionists are available to diagnose and treat medical conditions, order diagnostic testing and prescription medications, provide preventive care, and more.

The health center located in our El Dorado Hills, CA office offers in-person care. The centers in NY, NJ, CT, CA and PA also provide medical and nutritionist telehealth care for all associates. Nutritionist telehealth services are also available to Kansas City associates.

Employee Assistance Program (EAP)

Confidential off-site counseling (up to five sessions per issue at no cost), as well as a variety of online tools, resources, and discounts are available to all associates and dependents for issues such as substance abuse, marital difficulties, parent/child conflicts, and many other areas of concern. Unlimited well-being coaching also available at no cost.

In addition to competitive pay and incentive plans, Broadridge programs help you save money today, build a sound financial future, and prepare for the unexpected.

401(k) Plan

Associates can set aside up to 35% of eligible pay (15% for highly compensated employees) each year as pre-tax or after-tax Roth contributions. After six months of service, associates are eligible for two Broadridge contributions:

- **Basic contribution** – Automatic contribution of 1% of eligible pay, increasing by .75% every five years of service (up to 6.25%)
- **Company match** – 70 cents for each dollar an associate contributes up to the first 6% of eligible pay. After five years of service, the match increases to 80 cents for each dollar an associate contributes up to 6% of eligible pay.



Financial Counseling

Free one-on-one counseling with financial coaches to help associates meet their financial goals, develop a budget, plan a savings strategy, and more. Service also includes digital tools and resources.

Health Savings Account (HSA)

Associates enrolled in the SavingsPlus HSA have the option of opening an HSA and making pre-tax contributions. Broadridge provides an annual contribution of \$500 for individual coverage or \$1,000 for family coverage.



Flexible Spending Accounts

- **Health Care Flexible Spending Account** – Contribute pre-tax dollars annually for eligible medical, prescription drug, dental, and vision expenses. When you contribute, Broadridge makes a \$100 contribution to your account.
- **Limited Purpose Flexible Spending Account** – Contribute pre-tax dollars annually for eligible dental and vision expenses.
- **Dependent Care Flexible Spending Account** – Contribute pre-tax dollars annually for eligible dependent daycare expenses.



Life, AD&D, and Business Travel Accident Insurance

- **Company-paid Coverage** – Associates are enrolled automatically in basic life and AD&D coverage of one-and-a-half times base salary, up to \$1 million. Business Travel Accident pays up to four times base salary, up to a maximum of \$2.5 million.
- **Optional Voluntary Coverage** – Voluntary term life insurance and accidental death and dismemberment insurance is available for associates and eligible dependents.



Commuter Benefits

Contribute pre-tax dollars monthly to pay for eligible mass transit and parking expenses to get to and from work. Broadridge provides a monthly subsidy of up to \$60 towards transit orders (for months in which you place a transit order).



Broadridge offers a variety of supplemental plans and programs to help with those “extras” in life, address the evolving needs of our associates, support the communities where we live and work, and make a difference across the globe.

Time Away from Work

Exempt associates can manage time away from work through Flexible Paid Time Off (FPTO), which offers the opportunity to take time off during the year as needed without accruals or limits. Non-exempt associates are offered 15 days of vacation each year (increased to 20 days after 10 years of service), three floating personal days and sick time* of up to 40 hours per year, plus the option to purchase up to five additional vacation days annually during Open Enrollment.

Broadridge also offers other opportunities for paid time away from work, for example:

- Holidays
- Bereavement
- Jury Duty

**May vary in certain states by laws governing sick time.*

Disability Insurance

• **Company-paid Coverage** – Company-paid basic Short-Term Disability (STD) covers the first 25 weeks of an eligible disability (after a seven-day elimination period). Company-paid basic Long-Term Disability (LTD) covers 40% of monthly base pay, up to \$15,000 per month after 180 days.

• **Optional Buy-up LTD Coverage** – Associates have the option of enrolling in Buy-up LTD, which provides an additional 20% of coverage, up to \$22,500 per month (basic and Buy-up combined).

New Parent Pay

When welcoming a child through pregnancy, adoption, surrogacy, or foster care placement, Broadridge offers New Parent Pay that provides 100% salary continuation for up to nine weeks to bond as a new family.



Other Voluntary Benefits, Programs & More

- **Family Support Program** – Back-up child and elder care resources, preferred enrollment and waived registration fees at childcare centers, discounts on tutoring and subsidized tutoring sessions, personalized guidance for college admissions, and more.
- **Group Auto and Home Insurance Discounts** – Get prices and no-obligation quotes through voluntary auto and home insurance offered through top-rated carriers.
- **Group Legal** – Easy access to legal advice and professional legal representation at an affordable price, including assistance on subjects such as creating a will, real estate closings, refinancing, and more.
- **ID Theft Protection** – Protection from full online activity, from financial transitions to social media activity.
- **Pet Discount Program** – 25% off at participating veterinarians on all in-house medical services and 24/7/365 lost pet recovery service.
- **Gym Discount Program** – Receive discounts from regional chains and local favorites, try gyms before joining, and have access to a variety of membership options.



Supporting Our Communities

- **Matching Gift Program** – Dollar-for-dollar match to help our associates leverage their personal contributions to eligible non-profit organizations up to \$3,000 per calendar year.
- **Volunteer Time Off (VTO)** – To support our associates' valuable community involvement and participation in volunteer-related activities, Broadridge offers up to three days (24 hours) annually of paid time off for eligible volunteer activities.
- **Disaster Volunteer Leave** – Broadridge is committed to supporting our associates who have special skills, abilities, or just a general desire to help those in need in a region or community where a natural disaster has occurred. Broadridge offers up to 10 days of paid volunteer leave for associates involved in disaster relief.

In addition to a wide range of benefits, you also have access to resources that can accelerate your career growth and programs to recognize and reward your contributions.

- **Learning and Development** – Broadridge has a variety of leadership and professional development programs available, and an extensive e-learning library through which associates can enhance their Fintech industry knowledge and professional and leadership skills. These resources supplement on-the-job learning opportunities provided by associates' managers.
- **Technology Career Framework** – Associates pursuing careers in technology can chart an individualized career path using the Technology Career Framework, which offers both managerial and technology expert avenues for career growth. Broadridge also invests in technology assessments and learning resources to support technology skills and career growth.
- **Tuition Reimbursement** – Available to associates working 32 or more hours per week. Provides up to \$5,250 for all approved courses, tuition, eligible fees, and books.
- **Additional Education Pathway Programs through Bright Horizons:**
 - **Fast Track** – Discounted rates to an accelerated education program to earn a bachelor's degree, including access to unlimited learning and self-paced courses.
 - **Master's Cap** – Discounted rates towards graduate-level courses for associates seeking to earn their graduate degree.
 - **Career Online High School** – Provides path to earn an accredited high school diploma.
 - **mytime English** – Provides an opportunity to advance English speaking, reading, and writing skills.
- **Student Loan Assistance** – Access repayment solutions, find free (or paid) help from experts, access a refinancing marketplace, and find other tools to save money on student loans.
- **Associate-led Networks** – Provide communities for associates with similar backgrounds and interests to find peer support, shape company policy and culture, receive mentorship from senior leaders, and develop their careers. Membership is open to anyone at Broadridge. Our networks include B.Pride, BeGreen, the Disability Equity Associate Network (DEAN), the Family Care Network (FCN), Lead For Next (LFN), the MultiCultural Associate Network (MCAN), the Veteran and First Responder Network (VFN), and the Women's Leadership Forum (WLF).
- **Ace Awards** – Provides recognition and rewards for associates who go above and beyond in demonstrating Broadridge's values.
- **Service Awards** – Recognizes associates for career achievements and for the important role that they play in Broadridge's success.

