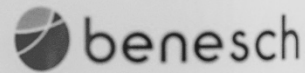


Benefits Information for Beneficiaries

The following information is designed to help family members and beneficiaries navigate the process of accessing available benefits after the passing of a Benesch employee. Our Benefits team is here to help with any questions or guidance you may need.



Benefits Contact:

Stacie Herditsky | Benefits Manager
sherditsky@benesch.com or 312-819-8202

Stock Ownership and Non-Qualified Contact:

Tina Horn | Chief Financial Officer
thorn@benesch.com or 402-304-5758

Life Insurance

Lincoln Financial Group (LFG)
<http://www.MyLincolnPortal.com> or 800-713-7384

Benesch will initiate a life insurance claim with Lincoln Financial Group. To fully process the claim, LFG will require a copy of the employee's death certificate. Please email the certificate to benefits@benesch.com at your earliest convenience.

If enrolled in Spouse Life, coverage is portable. The spouse should contact LFG directly for information.

401(K) Retirement Plan

Voya
www.voya.com or 800-584-6001

Benesch will start the 401(k) death claim process with Voya by mailing a Death Claim Form to the named beneficiary(s). Beneficiaries must complete and return the form to benefits@benesch.com.

We recommend consulting a tax advisor or attorney to avoid unexpected tax consequences.

Spousal beneficiaries may:

- Keep the balance in the Benesch 401(k) Plan (subject to annual Required Minimum Distribution rules)
- Roll it over to their own IRA
- Or take a lump-sum distribution



Non-spousal beneficiaries must:

- Withdraw the full balance within 10 years from the Benesch 401(k) Plan (or roll over to an inherited IRA subject to the 10-year rule)
- Or take a lump-sum distribution (taxable)

Medical, Dental and Vision Insurance

Chard Snyder/COBRA

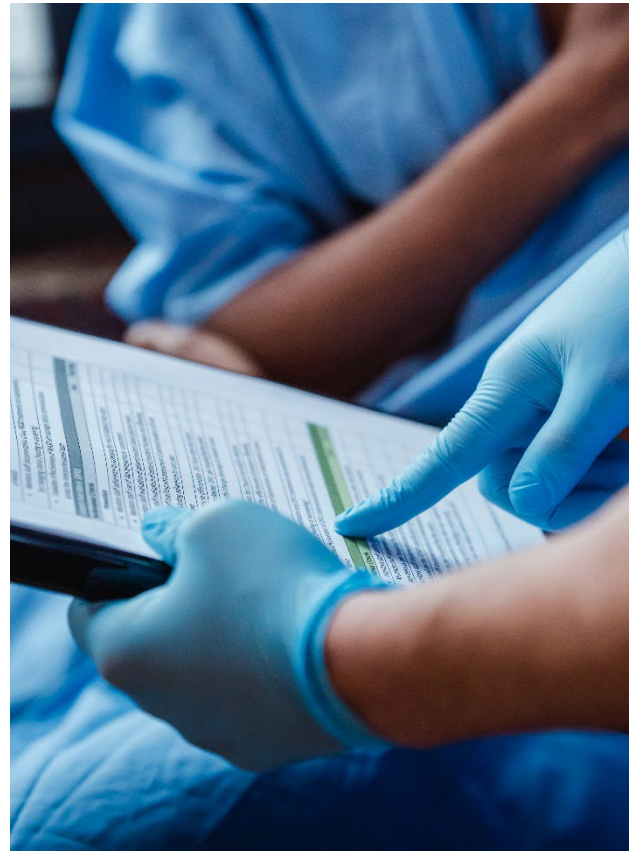
www.chard-snyder.com or 800-982-7715

Coverage Through Month-End

Medical, dental and vision coverage will continue through the end of the month in which the employee passed. All other voluntary benefits will end on the date of death.

COBRA

Information on how to enroll in COBRA for medical, dental and vision insurance will be mailed directly to the dependent(s) by Chard Snyder. Those benefits, if elected, will be effective on the first day of the month following death of the employee, so there will be no lapse in coverage.

**Health Savings Account (HSA)**

Chard Snyder

www.chard-snyder.com or 800-982-7715

A Death Distribution Form must be requested directly from Chard Snyder. Beneficiary(s) should work closely with a tax advisor to assess options.

Spousal beneficiaries may:

- Keep the account as an HSA and use funds tax-free for their own eligible medical expenses (an HSA-eligible health plan is not required to spend existing funds), or
- Request a cash distribution (taxes would apply).

Non-spousal beneficiaries:

- All HSA contributions (Employer & Employee) will stop on the date of death, and the money will be taxable to the beneficiary(s).
- The money in the HSA account may be used tax-free for up to one year for any eligible medical expenses incurred by the employee after the account was opened.

Flexible Spending Account (FSA)

Chard Snyder

www.chard-snyder.com or 800-982-7715

If there is a remaining FSA balance, the spouse can access the account and submit claims for eligible expenses incurred by covered dependents—or the employee that passed—on or before the date of death for up to 90 days following the employee's passing.

Employee Assistance Program (EAP)

ComPsych

www.guidanceresources.com or 800-272-7255

All household dependents have access to counseling and work-life services through ComPsych for three months following the employee's passing.

SHARE HOLDERS:

Non-Qualified Deferred Compensation (*If Applicable*)

Empower

Empower will require a death certificate to begin the distribution of funds. Funds will be distributed in a lump sum to the named beneficiary, and the beneficiary will be subject to ordinary federal and state income taxes.

Please contact Tina Horn (Thorn@benesch.com) to discuss the distribution of these funds.

Share Distribution (*If Applicable*)

Per Benesch's Shareholder Agreement, funds will be paid as directed by the executor of the employee's estate. Once the court has issued the Letters Testamentary or Letters of Administration naming the executor, the executor can forward them via email to Tina Horn at which time we will arrange for payment. Note that there are not named beneficiaries on the shares.

If the shareholder transferred their shares to an individual trust prior to their death, the proceeds can be paid to the trust without going through the probate process. Should you have any questions about the shares, please reach out to Tina Horn (Thorn@benesch.com).