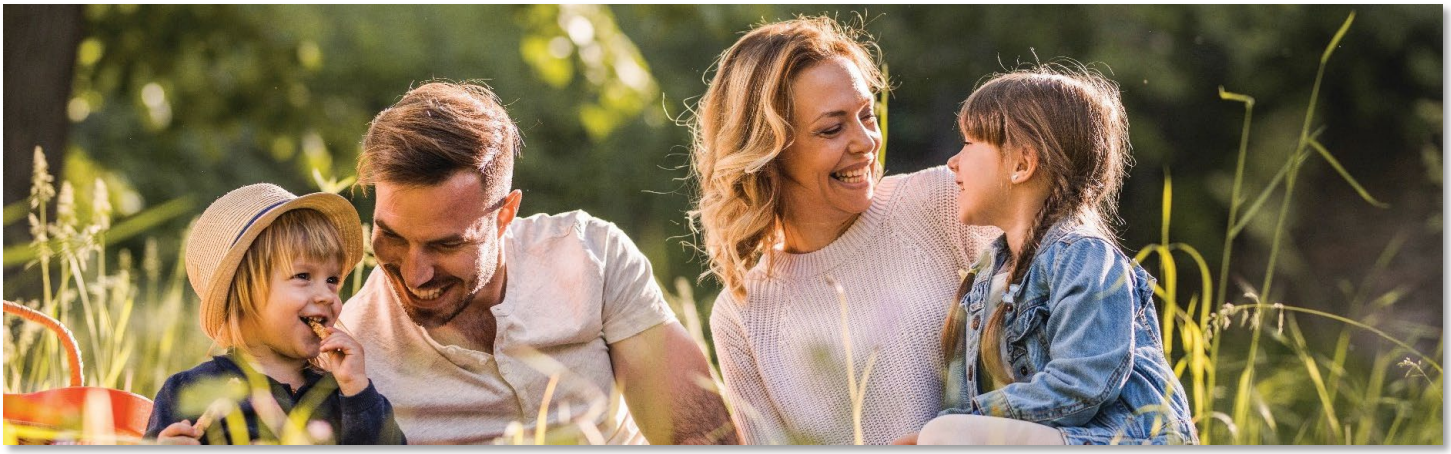
2027

BENEFITS
SUMMARY GUIDE

VictoryCapital®



Visit vcmbenefits.com
to view information on your benefit package



A Message to our Valued Employees,

VCM is pleased to offer a comprehensive benefits package that provides quality plans & programs for you & your family. We remain committed to providing you with the best plan options & tools to optimize your health, wellness & financial security.

In addition to the traditional benefits that VCM provides, we have also partnered with the national vendors listed below for discounts and savings on theirservices:

- **VITAMIX** – Monthly promotional offers, free shipping.
- **AT&T Employee Discount Program** – As a Victory Capital employee, you can save $10 per line/per month on the AT&T Unlimited Elite plan. Plus, you can get other great deals and exclusive benefits in the AT&T Signature Program.
- **Dell Member Purchase Program** – All Victory Capital employees can take advantage of Dell's Member Purchase Program, which offers discounts of up to 30% on select items, including laptops, desktops, and tablets. However, this discount does not apply to printers, gaming devices, batteries, and power adapters. Additional savings may be available on select electronics and accessories, along with monthly promotions exclusive to members.
- **Microsoft Home Use Program** – All employees at Victory Capital can take advantage of the Microsoft Workplace Discount Program, which offers discounted Microsoft products for personal use during employment. Through this program, employees can purchase Microsoft 365 subscriptions at a 30% discount, with options including Microsoft 365 Family for $9.99 per month or $69.99 per year, and Microsoft 365 Personal for $6.99 per month or $48.99 per year. However, this discount does not apply to Microsoft Windows products like Windows 10 or 11.
- **Tickets@work** – Access to 20-60% off, across the U.S., on tickets for movies, hotels, shows, concerts, sporting events and much more!
- **Comparion Advantage Program** – Expansive array of insurance product offerings such as Auto, Home, Renters, Umbrella, Motorcycle, etc.

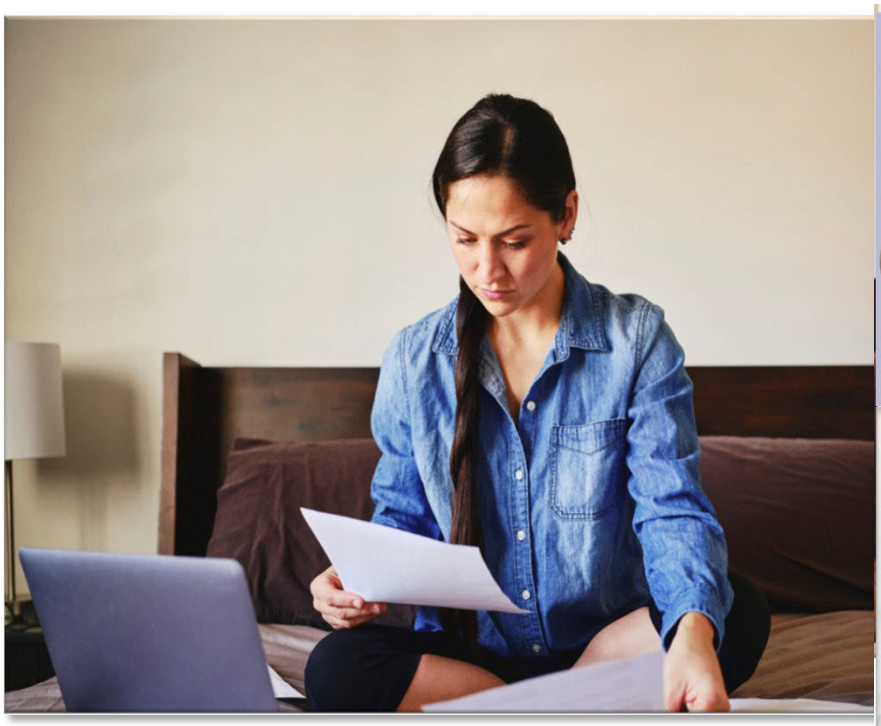
As we continue to seek opportunities for new and innovative benefits to offer to our employees, we hope that you will take full advantage of these discounts and savings, as well as maximize your participation in our Employee Benefits offerings.

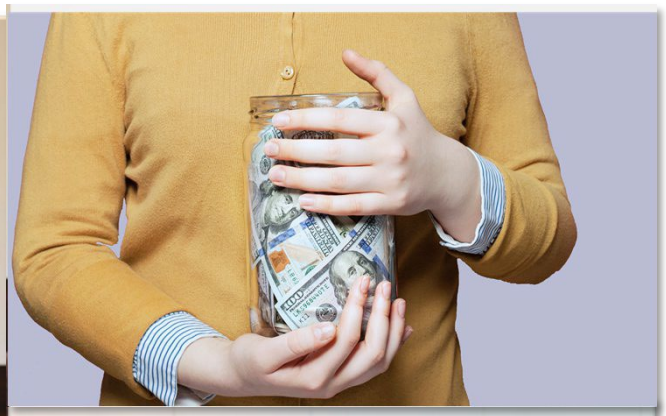
Sincerely,

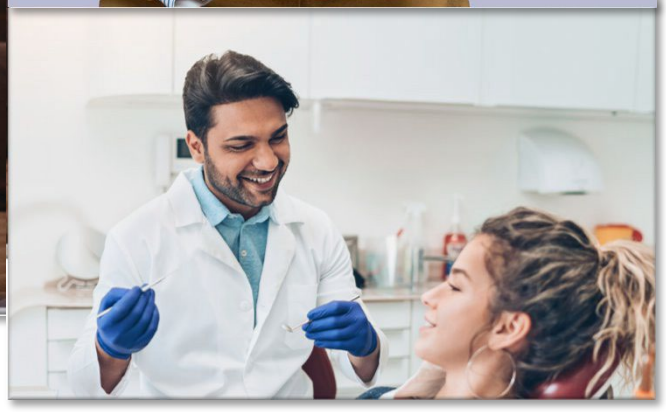
HR Team

Table of Contents

4 Eligibility & Enrollment
6 Medical Insurance
9 Health Savings Account
10 Wellness
11 Flexible Spending Account
14 Dental & Vision Insurance
15 Life & Disability Insurance
16 Term Life & Whole Life
17 Accident & Critical Illness
18 Hospital Indemnity & MASA
19 Legal Shield & Genomic Life
20 Pet Insurance
21 Employee Assistance Program (EAP)
22 Additional Company Benefits
23 Leave and PTO
24 401(k) Plan
25 Contacts







Eligibility

Who is an eligible employee?

All regular, full-time U.S. employees who normally work at least 30 hours per week are eligible to enroll in a health care plan and other benefits described in this guide. You can enroll in benefits the first day of the month following your date of hire. All employees are eligible to enroll in the Victory Capital Management, Inc. 401(k) Plan upon their date of hire.

Who is an eligible dependent?

The following individuals qualify as dependents and are eligible for VCM's medical, dental, vision and dependent life insurance benefits.

Spouse: Your legally recognized spouse, claimed as your federal tax dependent.

Dependent children: Your married and unmarried children through the end of the month in which they reach age 26, except for child life insurance. For child life insurance, your **unmarried** children through the end of the month in which they reach age 26; married children are not eligible for child life insurance regardless of age.

Your children include your children by birth, adoption or pending adoption or legal guardianship, stepchildren or foster children legally placed by a licensed agency, grandchildren you legally adopt or for whom you are the court-appointed guardian, and children you must cover under a qualified medical child support order (QMCSO). Documentation confirming your covered dependent's eligibility will be requested after enrollment. Please submit the requested documentation in a timely manner to ensure coverage for your dependents. If you have any questions about dependent eligibility or the documentation requirements, contact VCM's HR Department.

Who is not an eligible dependent?

The following individuals do not qualify as dependents and are ineligible for VCM benefits:

- Your sibling
- Your parents and in-laws
- Grandparents, grandchildren or any other children who are not listed under "Whose an Eligible Dependent?"
- Aunts, uncles, cousins, nieces, nephews, roommates, boyfriends/girlfriends, friends, former spouses
- A dependent who is already covered by a VCM plan
- Domestic Partners

A Social Security number (SSN) is required for all eligible dependents who will be covered under the VCM medical plan. Please have your dependent's SSN available when you enroll. If your dependent does not have or is not eligible to get an SSN, you can use an individual taxpayer identification number (ITIN or TIN). Please contact VCM's HR Department if you have any questions.

Eligibility

Life events after Open Enrollment

When your life changes, your benefit needs may also change. The Internal Revenue Service (IRS) allows you to make changes to your benefit elections beyond the open enrollment period or your initial new hire enrollment period only if you experienced a life event as defined by the Internal Revenue Code.

You must make the changes to your benefit elections within 30 days from the date of the life event. Benefit elections you make must be due to and consistent with the life event you experienced. The day of the life event is considered day one of the 30-day election period.

To make a qualified life event change, contact MyLifeAdvisors by calling 855-547-8508 Monday-Friday from 8AM-11:30PM ET or by emailing *MyLIfeAdvisors@adp.com*.

Qualified Life Events include the following:

- The birth (or legal adoption) of your child — birth certificate required.
- Your legal marriage or divorce — marriage certificate/divorce decree required.
- The death of your spouse or child.
- Dependent spouse starts a new job or is terminated from an existing one.
- You or an eligible dependent loses coverage under another medical plan because you or the dependent has lost eligibility, including the exhaustion of COBRA coverage (the full eligibility period).
- Coverage under another employer's plan changes due to an open enrollment. Changes to your benefit plans will be effective on the effective date of the employer's benefit plan changes.



Medical/Rx

Cigna Medical Plan Options

Choose from three different medical plans offered through Cigna. Each of the plans provides access to a national network of providers.

HDHPs with HSAs

Basic HDHP & Core HDHP

With either of these plans, you will:

- Enjoy lower per pay period premiums
- Have preventive services covered at 100%.
- Be eligible for a Health Savings Account through HSA Bank (assuming eligibility criteria is met)
- Receive VCM's monthly contributions to your Health Savings Account

Deductible Plan (PPO)

$250/ $500 Deductible (PPO)

With this plan, you will:

- Have a lower deductible and out of pocket maximum for the plan year
- Have set copays for office visits
- Have preventive services covered 100%

	Basic HDHP	Core HDHP
Single	$2,050	$1,050
EE+Spouse	$2,550	$1,300
EE+Child(ren)	$3,050	$1,550
Family	$3,050	$1,550

VCM contributes annually to your HSA if you choose the Basic or Core plans!

Medical Bi-Weekly Rates *(per pay)*	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Basic HDHP	$30.77	$98.78	$61.24	$143.09
Core HDHP	$52.26	$149.10	$103.98	$215.98
$250/ $500 Deductible Plan (PPO)	$96.75	$258.80	$192.53	$374.89

Medical/Rx



2027 Plan Options:

$250/ $500 Deductible Plan (PPO)

This plan has an upfront Deductible for inpatient & outpatient procedures. Once that Deductible is met, members will pay coinsurance until the Out-of-Pocket Maximum has been satisfied. Copays apply for Office Visits, ER Visits & Prescriptions. Deductibles, Coinsurance & Copays accumulate towards the OOP Max.

Network: OAP	$250/ $500 Deductible Plan (PPO)
Deductible *(Single/Family)*	$250 / $500 No one person pays more than the Single Deductible
Out-of-Pocket Maximum *(Single/Family)*	$2,500 / $5,000
Coinsurance *(what you pay)*	10%
Primary Care Visits	$20 Copay
Preventive Care	Covered in Full
Specialist Visits	$35 Copay
Inpatient Services	10% after deductible
Outpatient Services	10% after deductible
Emergency Room	$150 Copay
Urgent Care	$35 Copay
Prescription Drugs	**Retail / Mail Order**
Generic	$10 Copay / $25 Copay
Preferred Brand	$30 Copay / $75 Copay
Non-Preferred Brand	$50 Copay / $125 Copay

This is an illustration of In-Network benefits only. Please refer to the Certificate of Coverage for details on Non-Network coverage for final confirmation of coverage.

Medical/Rx



2027 Plan Options:

High-Deductible Health Plans

Under these plan options, all services are initially subject to Deductible (both medical & pharmacy). Once the Deductible is met, Copays apply as indicated below. In choosing one of these plans, you'll also open a Health Savings Account through HSA Bank & receive a contribution from VCM to help you pay your deductible.

Network: OAP	Basic HDHP	Core HDHP
Deductible *(Single/Family)*	$4,000 / $8,000 No one person pays more than the Single Deductible	$2,000 / $4,000 If you have Family coverage, the Single Deductible does not apply. The full Family Deductible can be met by one person or multiple people
Out-of-Pocket Maximum *(Single/Family)*	$6,650 / $13,300	$4,000 / $8,000
Coinsurance *(what you pay)*	0%	0%
Primary Care Visits	0% after Deductible	$25 Copay after Deductible
Preventive Care	Covered in Full	Covered in Full
Specialist Visits	0% after Deductible	$50 Copay after Deductible
Inpatient Visit	0% after Deductible	0% after Deductible
Outpatient Services	0% after Deductible	0% after Deductible
Emergency Room	0% after Deductible	0% after Deductible
Urgent Care	0% after Deductible	$75 Copay after Deductible
Prescription Drugs	**Retail / Mail Order**	**Retail / Mail Order**
Generic	$10 Copay / $25 Copay ***after Deductible***	$10 Copay / $25 Copay ***after Deductible***
Preferred Brand	$40 Copay / $100 Copay ***after Deductible***	$40 Copay / $100 Copay ***after Deductible***
Non-Preferred Brand	$85 Copay / $213 Copay ***after Deductible***	$85 Copay / $213 Copay ***after Deductible***
Specialty	$250 Copay / Not Covered ***after Deductible***	$250 Copay / Not Covered ***after Deductible***

This is an illustration of In-Network benefits only. Please refer to the Certificate of Coverage for details on Non-Network coverage for final confirmation of coverage.

Health Savings Account (HSA)



What is an HSA?

Health Savings Accounts (HSA) are a tax-advantaged medical savings account available to those who enroll in the Consumer Driven Health Plan (CHDHP). The funds you invest are not subject to most taxes. The growth of the invested amount is not taxed and when the funds are distributed, no tax penalties are incurred when applied to qualifying expenses. The funds you contribute to your HSA are yours to keep and can be used not only for medical expenses, but for retirement expenses as well.

Great Benefits For You

Convenience - Paying for expenses from your HSA is as easy as using a debit card.

Choice - Pay for qualified expenses from your HSA or save your HSA money and pay out-of-pocket.

Control - You decide how the money is spent, and you have the freedom to keep it if you change jobs or retire.

VCM contributes annually to your HSA!

Triple-Tax Savings

Tax-Free Deposits - Even if you don't itemize deductions, you don't pay federal income tax on contributions.

Tax-Free Savings - You keep any money you don't spend, and it grows tax-free. No use-it-or-lose-it.

Tax-Free Withdrawals - There's never tax on withdraws to pay for qualified expenses.

Annual Amounts	Basic HDHP	Core HDHP
Single	$2,050	$1,050
EE+Spouse	$2,550	$1,300
EE+Child(ren)	$3,050	$1,550
Family	$3,050	$1,550

Examples of Qualified Medical Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Braces
- Childbirth preparation classes (mother)
- Chiropractors
- Contact lenses
- Crutches
- Dental fees
- Dentures
- Diagnostic fees
- Doctor's fees
- Addiction recovery
- Eyeglasses and examination
- Home modifications for handicapped
- Insulin
- Laboratory Fees
- Maternity
- Optometrist
- Orthodontia
- Oxygen/oxygen equipment
- Prescription drugs
- Psychiatric care
- Therapy treatments (prescribed)
- Transportation (for medical care)
- Vision correction surgery
- Vitamins (if prescribed)
- Wheelchairs
- X-rays

2027 IRS Contribution Limits

Single	$4,500
Family	$9,000
Catch-up (55+)	$1,000

*Contribution limits reflect total overall contribution to HSA in 2027 (inclusive of employer contribution)

hsabank

Website: www.HSAbank.com
Mobile App: **HSA Bank**

Wellness



Employee Wellness Benefit

All employees are eligible to receive up to $550 annually in wellness reimbursement dollars. In 2027, Spouses enrolled in a VCM medical plan are also eligible to receive a benefit of up to $275 annually.

Gym/Fitness Club Memberships	All Other Eligible Expenses as Listed
100% up to the allowed amount (or amount incurred by the employee) paid quarterly with enrollment documentation	50% (pre-tax) of each individual covered expenses up to $550/year maximum for employees and $275 maximum for spouses.

Eligible Expenses (including but not limited to):

- Weight loss programs, including Weight Watchers, Jenny Craig, etc. (excludes food costs)
- Gym/Fitness club membership fees
- Online training sessions
- Entrance fees for races, walks (5K, charity walk, etc.)
- Smoking cessation programs
- Fitness class fees (jazzercise, yoga, etc.)
- Exercise videos, books, or DVDs
- Equipment typically found in a fitness facility including treadmills, weight sets, Pilates balls, resistance bands, bicycles, etc. (excludes apparel and shoes).
- Massages
- Acupuncture
- Visits with a dietitian or fitness trainer

Wellness



Cigna Wellness Rewards

All employees and spouses enrolled in VCM's medical plan have the opportunity to participate in the 2027 Cigna Well-Being Solution program. Participants can earn up to $350 in Wellness Cash. Scan the QR code to sign into your myCigna account and start earning rewards!

Complete actions to help you earn and level up!

	Do healthy things:	Earn points:
Getting started	Complete registration	100
	Add profile picture	100
	Add 5 friends	250
	Set a well-being goal	200
	Complete the Nicotine Free Agreement	100
Daily	Take 1,000 steps in a day	10
	Do your Daily Cards (2 per day)	20
	Track your Healthy Habits (3 per day)	10
	Track sleep nightly	20
	Sleep > 7 hours in a night	50
	Complete a step in Journeys®	20
Monthly	Win the promoted Healthy Habit challenge	200
	Complete 20 Daily Cards in a month	200
	Track Healthy Habits 20 days in a month	300
	Track sleep 10 days in a month	100
	20-Day Triple Tracker: 10,000 steps/30 active minutes/30 workout minutes	500
	Join the Challenge	100
Quarterly	Set your interests	100
	Complete a Journey	150

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Wellness Cash earned by completing each level
Points	7,000	25,000	40,000	60,000	
Rewards	$20	$30	$45	$55	$150

Scan the QR code to sign in to your myCigna account.

cigna healthcare℠

Flexible Spending Account (FSA)



What is an FSA?

Flexible Spending Accounts (FSA) provide you with important tax advantages that can help you pay health care expenses, dependent care expenses or transportation expenses. The plan allow eligible employees to set aside a specific pre-tax dollar amount for unreimbursed Medical, Dental, Vision, Orthodontia & Dependent Care expenses. If you have predictable out-of-pocket expenses, you may want to consider opening an FSA. In addition, the VCM plan allows for the pre-tax deduction of Commuter benefits which include Parking & Transit/Vanpool.

Employees are eligible to participate in the FSA the 1st of the month following their date of hire. There are four different Flexible Spending Account options:

- Medical FSA can be elected if you are NOT participating in a Consumer-Driven High-Deductible Health Plans. This can be used for eligible Medical, Dental, Vision & Orthodontia expenses
- Limited Medical FSA can be elected if you ARE participating in a Consumer-Driven High-Deductible Health Plans. This can be used to pay for eligible Dental, Orthodontia & Vision expenses
- Dependent Care FSA can be used for custodial expenses for a claimed dependent. Examples include Day Care Center or Babysitter for children up to age 12 to allow you (or your spouse, if married) to work
- Commuter FSA allows participants to pay for parking and/or transit expenses, deducted pre-tax and loaded onto a Navia Benefits Card

Important points to remember:

- In 2027, the annual limit for the Medical FSA & Limited Medical FSA is $3,500
- In 2027, the annual limit for the Dependent Care FSA is $7,500
- In 2027, the monthly pretax limit for the Commuter FSA ($350/month)
- Under the Medical FSA & Limited Medical FSA, the amount you elect is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction
- Must enroll on the Navia website – Company code RML. Carryover amount from 2027 to 2028 is $700.

After you enroll, you can't change the amount you contribute for the year, because your election stays in effect during the entire plan year (January 1 through December 31). However, if you have a "Qualified Life Event" you may change the amount of your contribution, but the change must be consistent with the event.

The following "Qualified Life Events" may permit you to change your FSA election outside of open enrollment: a change in your legal marital status; a change in the number of tax dependents; termination or commencement of employment by you, your spouse or dependent; a change in employment status that results in gaining or losing eligibility for health coverage; and, Medicare or Medicaid entitlement for you, your spouse or dependent.

In addition to the above Qualifying Life Events, for the Dependent Care FSA only, you can make changes to your FSA if your dependent care expenses change, such as when daycare tuition increases.

Flexible Spending Account

Comparison of the different types of FSAs

Plan	Covered expenses	Maximum contribution	How claims are paid
Health Care	Medical, pharmacy, dental and vision care expenses not reimbursed by another plan	$3,500**	Full annual contribution is available on your first day of participation
Limited Use Health Care	Dental and vision care expenses not reimbursed by another plan	$3,500**	Full annual contribution is available on your first day of participation
Dependent Care (DCFSA)	Employment-related dependent care expenses not claimed for the federal dependent care income tax credit	$7,500 per calendar year	Only amounts already contributed are available

** The IRS permits you to roll over up to $680 from 2026 to 2027 in unused Health Care FSA and Limited Use Health Care FSA funds to the following plan year.

Health Care Flexible Spending Account

If you elect to participate in the Health Care FSA, you can contribute up to $3,500 in pre-tax income for eligible expense reimbursements.

- Any money contributed must be used for expenses incurred in the same calendar year in accordance with IRS guidelines.
- You can roll over up to $700 of unused Health Care FSA funds from 2027 to 2028 Any unused Health Care FSA funds above $700 at the end of the year are forfeited.
- You can change your Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.
- Visit **irs.gov** for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.
- You can view your account balance at www.naviabenefits.com

Limited Use Health Care Flexible Spending Account

The Limited Use Health Care FSA is available if you are enrolled in a High-Deductible Health Plan. Participating in a Limited Use Health Care FSA helps you maximize the amount you can save pre-tax for dental and vision expenses. You can contribute up to $3,500, in pre-tax contributions for eligible dental and vision expenses. There are limits on the expenses you may submit to your Limited Use Health Care FSA. Enroll and maximize your tax advantage if:

- You're expecting to incur significant dental and/or vision expenses.
- You don't want to use your HSA for dental and vision care expenses.

Similar to the Health Care FSA, you can roll over up to $700 of unused Limited Use Health Care FSA funds from 2027 to 2028. Any unused Limited Use Health Care FSA funds above $700 at the end of year are forfeited.

You can change your Limited Use Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Flexible Spending Account & Medicare

Dependent Care Flexible Spending Account

A Dependent Care FSA lets you use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent or other dependent who is physically or mentally incapable of self-care, so you can work or your spouse (if you're married) can work, look for work or attend school full time. As a Dependent Care FSA participant, you can contribute up to $7,500 for both spouses combined in pre-tax contributions for qualified dependent care expense reimbursements.

Any money contributed to this account must be used for expenses incurred in the same calendar year or the money is forfeited.

You can change your Dependent Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Eligible Dependent Care FSA expenses include:

- A qualified child or elder care center
- A babysitter or nanny
- After-school care
- Registration fees
- Nursery School tuition
- A relative who provides care

Visit irs.gov Publication 503 for a complete list of covered eligible dependent care expenses.

Turning 65 & Medicare

Medicare is the health insurance program run by the federal government. It is available to those 65 and older, those under 65 with certain disabilities, and those with end-stage renal disease.

When to enroll in Medicare?

You can enroll in Original Medicare Part A & B during your Initial Enrollment Period (IEP).

- Starting three months before your 65th birthday
- The entire month of your 65th birthday
- Ending three months after your 65th birthday
- **Note: You may need to cease HSA contributions up to 6 months before enrollment if enrolling *after* age 65. Contact UROne Benefits for assistance.**



UROne BENEFITS

Call our Medicare enrollment specialists at 1-800-722-7331 if you have any questions.

Dental & Vision

DENTAL

Cigna has a national network of providers – choose an in-network provider for the highest level of coverage.

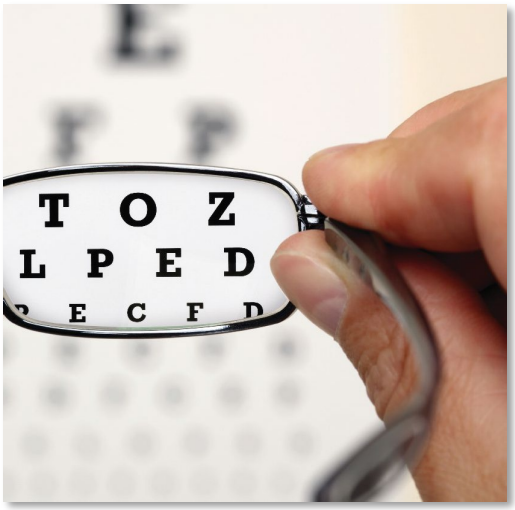
- 100% coverage for periodic oral exams
- Annual Deductible for Basic & Major services of $25 Single / $50 Family
- You pay 20% of Basic covered services
- You pay 40% of Major covered services
- Annual maximum benefit of $2,500 per person (preventive services excluded from maximum)
- 50% coverage for Orthodontia up to a lifetime maximum of $2,500 per person (adult & children)



VISION

When you elect Cigna vision coverage you have:

- Access to a large, balanced network nationwide, including the top vision retailers, with a wide variety of price points
- A $10 copay for an in-network routine exam
- Coverage for frames, lenses and contacts
- Access to other savings and discounts



Bi-weekly Rates *(per pay period)*	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna Dental	$11.26	$20.74	$26.09	$41.50
Cigna Vision	$2.70	$5.38	$6.74	$9.42

Life & Disability



Basic Life Insurance/AD&D

We know you want to protect your loved ones in case of life's uncertainties. VCM provides Basic Term Life Insurance and Accidental Death & Dismemberment (AD&D) coverage at no cost to you, through UNUM.

At no cost to you, Basic Term Life Insurance gives you:

- Coverage of 2.5x your base salary or total earnings, whichever is higher (up to $750,000).
- AD&D coverage as part of your life insurance.
- The ability to convert to an individual policy if you leave the company.
- Possible waiver of premiums if you become disabled.
- Possible accelerated death benefit if you are diagnosed with a terminal disease.
- Travel Assistance when traveling 100 miles or more away from home – includes pre-trip, travel, medical assistance, emergency transportation & personal security.

Protection from life's unexpected, provided by VCM at no cost to you

Protecting your income is important & VCM assures that we have you covered by providing both Short & Long-Term Disability coverage at no cost to employees.

Short-Term Disability (STD)

Employees will be enrolled the first of the month following date of hire. If you become disabled, you will receive 60% of your base earnings beginning on the first day of disability, if caused by an (off-the-job) accident, and the 8th day of disability if caused by a sickness. Disability benefits may continue for a maximum of 90 days (with required physician documentation.) The maximum weekly benefit amount is $2,500.

Long-Term Disability (LTD)

Employees will be enrolled the first of the month following date of hire. Employees will receive 60% of total monthly earnings after being disabled for 90 days. Employees have the option to make an annual irrevocable election to "gross up" the LTD premiums and receive the benefit as tax-free during Open Enrollment each calendar year.

Chubb Life Insurance with Long-Term Care

Life Insurance + LTC combines the benefits of life insurance with living benefits which can be utilized for Long-Term Care services provided in Nursing Homes, Assisted Living Facilities, or in your very own home. Other benefits such as medical insurance, Long Term Disability insurance, and Medicare do not cover the cost of Long-Term care services. **Enrollment is this benefit will be in the summer of 2027.**

unum Better benefits at work.

Supplemental Coverage

Term Life



Term Life/AD&D

If you purchase Supplemental Life Insurance for yourself & your family, you get:

- Group discounted rates
- The opportunity to purchase AD&D coverage (for employee supplemental life only). AD&D can be purchased independently of Life insurance
- To purchase up to $750,000 in coverage — Any coverage in excess of $280,000 will require completion of an Evidence of Insurability
- To purchase up to $250,000 in spouse life insurance— Any coverage in excess of $50,000 will require completion of an Evidence of Insurability
- To purchase up to $10,000 in life insurance for your child(ren)
- Evidence of Insurability will be required if purchasing coverage outside of initial eligibility period (30 days from date of hire or life event)

Don't forget to designate a beneficiary for employee life insurance. Contact HR for a Beneficiary form.

Child(ren) Life

The bi-weekly cost is $0.074 per $1,000 of coverage and all eligible dependent children are included in the cost.
Dependent children are eligible for dependent coverage up until the age of 19 (up until the age of 26 if a full-time student).

Supplemental Life and AD&D and Dependent Life Rates Bi-Weekly cost per $1,000 of coverage

	Employee bi-weekly rate	Spouse bi-weekly rate
Age	Per $10,000 of coverage	Per $1,000 of coverage
	Cost	Cost
15-24	$0.231	$0.017
25-29	$0.231	$0.017
30-34	$0.240	$0.018
35-39	$0.272	$0.019
40-44	$0.411	$0.030
45-49	$0.591	$0.042
50-54	$1.002	$0.073
55-59	$1.648	$0.125
60-64	$2.238	$0.194
65-69	$3.983	$0.345
70-74	$8.682	$0.753
75+	$32.922	$2.855

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Supplemental Coverage

Accident & Critical Illness



Why do I need an Accident plan?

Pays you cash when someone in your family suffers from an unexpected injury, helping to cover your Deductible, Copays, Coinsurance – use the money however you'd like. Includes a $50 annual Wellness benefit that pays you for having your Preventive Care!

Injury	$	Injury	$
ER Visit	$100	Concussion	$200
Hospital Admission	$1,200	Dislocation	Up to $3,375
Fracture	Up to $4,500	Ambulance	$300 / $1,000
Wellness Benefit	$50	General Surgery	Up to $1,500
X-Ray / MRI	$50 / $200	Follow-up Visit	$75

Coverage	Bi-Weekly Cost
Single	$4.96
EE+ Spouse	$8.80
EE+ Child(ren)	$10.48
Family	$14.32

Why do I need a Critical Illness plan?

Provides a large, lump sum benefit to help you bounce back when you suffer a major health event. The Critical Illness benefit pays cash, on top of any other medical, disability or supplemental plan. Elect $10,000, $20,000 or $30,000 in coverage on yourself and 50% of the employee elected amount for your Spouse and Dependents. Includes a $50 annual Wellness benefit that pays you for having your Preventive Care!

Covered Conditions:

Heart Attack (Myocardial Infarction)
Coronary Artery Disease

Major Organ Transplant
Bone Marrow Transplant (Stem Cell Transplant)
Kidney Failure (End-Stage Renal Failure)
Stroke (Ischemic or Hemorrhagic)
Cancer
Coma
Permanent Paralysis
Multiple Sclerosis
Parkinson's Disease

- Lump sum benefit paid directly to claimant
- Annual wellness benefit for all individuals ($50)
- Guarantee issue – no medical questions asked at initial eligibility
- Spouse coverage available when employee participates in plan; Children automatically covered with Employee coverage
- Coverage is portable – take it with you
- Pre-Existing condition exclusion only if enrolling outside initial eligibility period

Pricing can be found on the VCM Benefits Hub

unum
Better benefits at work.

Supplemental Coverage

Hospital Indemnity & Medical Transport



Hospital Indemnity

Medical insurance covers many of the costs associated with a hospital stay & outpatient surgery, but you could still be left with significant out-of-pocket expenses. Includes a $50 annual Wellness benefit that pays you for having your Preventive Care!

- $1,000 for a covered hospital admission once per calendar year
- $100 for each day of your covered hospital stay up to 365 days
- $100 for each day you spend in intensive care up to a maximum of 30 days per calendar year
- $100 additional benefit for hospitalization due to childbirth

Coverage	Bi-Weekly Cost
Single	$6.29
EE+ Spouse	$13.02
EE+ Child(ren)	$9.62
Family	$16.35

Medical Transport Solutions

Peace of mind to know you have protection from skyrocketing ambulance bills & balance-billing from non-network providers.

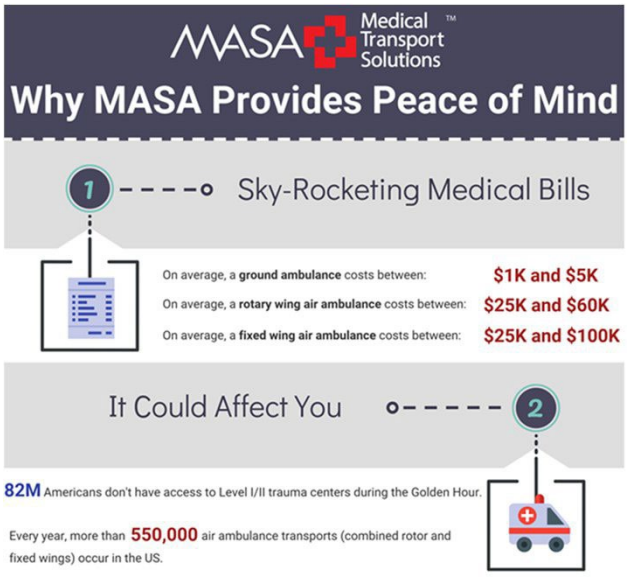
Note: This coverage is not available to New Jersey, New York, or Washington residents due to state legislature.

Purchase protection for your entire family for:

Emergent Plan: $6.46 Bi-weekly

Emergent Premier: $8.77 Bi-Weekly

Platinum: $18.00 Bi-weekly



Supplemental Coverage

LegalShield & Cancer Support



Have You Ever…

- Signed a contract?
- Received a moving traffic violation?
- Needed your Will prepared or updated?
- Had concerns regarding child support?
- Had trouble with a warranty or defective product?
- Been overcharged for a repair or paid an unfair bill?

LegalShield Membership Includes

LegalShield® BUSINESS SOLUTIONS

Coverage Includes:

- Direct access to a dedicated provider law firm.
- Unlimited legal consultation and advice.
- Document review and preparation.
- 24/7 emergency legal access.
- Speeding ticket assistance.
- Will preparation.
- Court representation for covered matters.
- Letters/phone calls made on your behalf.
- Convenient mobile app.

Price: $8.54 per pay

IDShield™

A comprehensive credit reporting, credit monitoring, identity theft protection program and much more!

This service is 100% Company paid for all employees, spouses, and dependent children.

You may also purchase the Home Business Supplement for an additional $6.90 bi-weekly (*enrollment in the Personal Plan is required*). → Price: $15.44 per pay

Genomic Life

Because Cancer is too BIG to risk going it alone. Genomic Life is a transformative benefit program that combines the power of advanced DNA testing with the personalized support of expert cancer care resources.

- **Cancer Information Line**
- **Hereditary Risk Screening Test**
- **Medical Records Platform**
- **Dedicated Cancer Support Specialist**
- **Expert Pathology Review**
- **Comprehensive Genomic Profiling**
- **On-site Nurse Advocate**
- **Clinical Trial Explorer**
- **Financial Navigation**

Bi-Weekly Cost		
Age Band	**Employee**	**Employee + Spouse**
<50	$8.31	$16.62
50-60	$10.15	$20.31
65+	$12.00	$24.00

www.genomiclife.com

Genomic Life

Pet Insurance



Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

Nationwide offers two plans for you to choose from: My Pet Protection® and My Pet Protection® with Wellness500.[1]

My Pet Protection is a medical plan that offers an annual benefit of $7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists.

My Pet Protection with Wellness500 offers the same protection as our medical plan, but includes coverage for preventive care. With this plan, up to $500 of the annual $7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more.

Both plans are guaranteed issuance,[2] have a $250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.[3]

	My Pet Protection®	My Pet Protection® with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓

How to use your pet insurance plan

1 Visit any vet, anywhere.

2 Submit claim.

3 Get reimbursed for eligible expenses.

Get a quote at PetsNationwide.com . (877) 738-7874

Nationwide®

Employee Assistance Program (EAP)



Help when you need it most.

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer. Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help.

Who is covered?

Unum's EAP services are available to all eligible employees, their spouses, dependent children, parents and parents-in-law.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job stress, work conflicts
- Family and parenting problems
- Anger, grief and loss
- And more

Work/Life Specialists can help with:

- Child Care Services
- Elder Care Services
- Legal Questions
- Financial Services
- Medical Bill Saver Service
- Concierge Services

We are here forYOU.

Need someone to talk to?

There are FREE resources available to you that are completely **CONFIDENTIAL**

1.800.854.1446

www.unum.com/lifebalance

24/7 Support, Resources & Information

Additional Company Benefits



FinPath

A financial literacy program to help you take control of your money and help decrease your stress. Participate in financial courses, utilize budgeting tools & calculators, receive unbiased & confidential personal advice from a coach who will answer questions about managing your money, and much more. This service is 100% Company-Paid for all employees.

IDShield

IDShield, an industry-leading online privacy and identity theft protection/credit monitoring plan that helps keep your personal data from falling in the wrong hands. IDShield helps you safeguard your digital, financial, and social health. This service is 100% Company-Paid for all employees & dependents.

Tuition Reimbursement

Victory Capital Management, Inc. (“VCM”) encourages employees to enhance their business-related skills and expertise through continuing education for courses and degree programs that are mutually beneficial to VCM and their career.

VCM Matching Gifts Program

The Victory Matching Gifts Program encourages employees to contribute to qualifying charitable organizations. This program supports employee giving by offering a way to double – up to $300 per person each calendar year.

Unum Worldwide Travel Assistance Program

Whenever you travel 100 miles or more from home — to another country or just another city - Travel assistance can help you locate hospitals, embassies, and other “unexpected” travel destinations. Just one phone call connects you and your family to medical and other important services 24 hours a day.

Leave & PTO



Paid Parental Leave

Paid leaves for all employees associated with the birth of an employee's own child or the placement of a child with the employee in connection with adoption or foster care. Employees are compensated at the following levels:

- Paid Parental Leave =
    - Maternity Related Disability Leave = 8 weeks paid at 100% full base salary
    - Bonding Leave = 4 weeks paid at 100% full base salary
    - Adoption or Foster Care = 4 weeks paid at 100% full base salary

Paid Military Leave

VCM is committed to supporting our employed military service members with paid time off for active or temporary military duty in the National Guard or as a Reserve of the Armed Forces. Any full-time or permanent part-time employee is entitled to Paid Military Leave. All full-time and part-time employees are eligible for up to 480 hours of full pay in a calendar year. This includes employees who, whether voluntary or involuntarily, are called or activated to service, and/or for participation in Annual Training.

Flex Paid Time Off

All exempt employees (collectively referred to as "Flex Time Employees"), will be eligible for Flex Paid Time Off ("FPTO"), this will apply to all routine time-off for purposes such as vacation, relaxation, religious observance, personal or family needs, and non-extended illness or injury. This policy does not apply to absences that may be covered under other Firm policies, including but not limited to, Family and Medical Leave, Pregnancy-Related Disability Leave, Paid Parental Leave, and Workers' Compensation. The appropriate Firm policies should be consulted for any non-routine time-off. Employees who are eligible for the FPTO policy are not eligible for SPTO (defined below).

Standard Paid Time Off

VCM recognizes the need to provide full-time and part-time employees who are not Flex Time Employees with standard paid time off (SPTO) from work for rest and relaxation, to attend to personal business or due to occasional illness or injury of the employee or a family member. Although time away from work is important, it is equally important for employees to be at work when they are scheduled to work. SPTO is used for both scheduled and unscheduled absences. Standard **PTO Schedule**:
1-4 years = 20 days; 5-10 years = 25 days; 10 years or more = 30 days.

VCM Community Volunteerism Policy

Victory encourages employees to become involved in their communities, lending their voluntary support to programs that positively impact the quality of life within these communities. Employees are permitted to take the equivalent of 2-regularly scheduled workdays to a maximum of 16 hours per calendar year for community activities.

401(k) Plan

Enroll or make contribution changes at www.tcgservices.com



Employee Contributions

- Eligible employees may enroll on their date of hire.
- Employees can contribute up to the IRS annual limit on a pre-tax or after-tax (Roth) basis from eligible compensation. The IRS limit for 2027 is $25,500.
  - Participants who are age 50 or older by the end of 2027 can contribute an additional $8,500.
  - Participants who attain ages 60-63 during 2027 may make a higher catch-up of $11,750 in place of the standard catch-up, for a total of $37,250 in employee deferrals.
  - Employees whose 2026 FICA wages from VCM exceeded $155,000 must make any 2027 catch-up contributions as Roth contributions.
- Participants may change deferral amounts or investment elections at any time.

Automatic Salary Deferral Contributions

- Employees will be automatically enrolled in this Plan when they are eligible to participate and will have 6% of their salary withheld automatically as a pretax deferral, unless voluntary salary deferrals are elected otherwise prior to their first pay period.

Employer Contributions

- Employer Matching Contributions – After completing one year of service, you will receive dollar-for-dollar employer matching contributions, up to 6% of your compensation. You are immediately 100% vested in the match.
- Discretionary annual profit sharing.

Rollovers from other Plans

- The plan will allow rollover contributions from other eligible plans upon date of hire.

Participant Loans

- Participants are eligible to take up to 50% of their vested plan balance up to a maximum of $50,000 (minimum loan of $1,000)
- Participants are eligible to have 2 outstanding loans.
- Repayments are payroll deducted on an after-tax basis.

Student Loan Repayment – 401(k) Match

- If you have eligible student loan debt, your qualifying student loan payments can count towards the employer match. The match is based on your 401(k) contributions and student loan payments combined, up to a total of 6% of compensation. For example, you might contribute 4% to your 401(k) and make student loan payments equal to 2% of compensation, which would total to the full 6% match.

401(k) Retirement Savings: To make contribution or investment changes to your 401(k) Plan, log into TCG Administrators website at https://tcgservices.com/. There, you may access information about the 401k plan, financial wellness education, and tools to help you prepare for retirement. Remember, you may make salary deferral changes to the 401k plan anytime; this is not limited to open enrollment.

- If you reduce or stop your 401(k) contribution because of IRS limits, it is your responsibility to make changes on the TCG website to start up your contributions for the upcoming Plan year.
- Your beneficiary information for the 401(k) Plan can also be found on the TCG website.

Resources: All Summary Plan Descriptions and details about our benefit plans are available on the VCM Benefits Hub. If you need help with specific questions, please contact Human Resources.

CONTACTS

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HR (Cleveland)	Barbara Eno	beno@vcm.com	(216) 370-9848
HR (Boston)	Kristen Spaulding	kspaulding@vcm.com	(617) 422-4677
HR/Recruiting (San Antonio)	Stephanie Pugh	spugh@vcm.com	(210) 694-9642

Benefit	Provider	Website	Phone
Medical/Rx Dental Vision	Cigna	www.mycigna.com	(800) 244-6224
Health Savings Account	HSA Bank	www.hsabank.com	(800) 357-6246
Flexible Spending Accounts	Navia Benefits	www.naviabenefits.com	(800) 669-3539 Company code RML
Life/ADD Voluntary Life Short-Term Disability Long-Term Disability Accident Critical Illness Hospital Indemnity	UNUM	www.unum.com	(866) 679-3054
Legal Services	LegalShield	mikeandlea@legalshield.com	(800) 654-7757
Medical Transport Solutions	MASA	www.masamts.com	(800) 643-9023
Cancer Support	Genomic Life	www.genomiclife.com	(844) 694-3666

