

Canada

2026 Summary of Benefits

Segal

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About this Summary

This summary is intended to highlight the plans that currently constitute the Company's benefits program.

This summary cannot cover all the details. Those details can be found in the official plan documents that legally govern all aspects of the plans. In the event of a discrepancy between the documents and this summary, the terms and conditions of the plan documents will govern. If you have any questions or if you need any additional information about the Company's benefits, ask your manager, your Human Resources Business Partner (HRBP) or a member of the Human Resources Benefits Team.

This summary is subject to change and does not create a contract between the Company and any employee or prospective employee. In order to meet its needs under changing conditions, the Company, at its discretion, may at any time terminate or change any of these plans or the statements made in this summary, or change benefits carriers.



Welcome and key contacts

The Company offers a comprehensive benefits program for employees and their families. From supplemental health coverage to a pension plan, the Company provides an array of benefit choices and services to meet your needs. The following summary is an overview of the benefits and services available as of January 1, 2026. Please keep in mind that the Company, in its sole discretion, may amend its benefits program or change its benefits carriers from time to time without advance notice to employees.

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The Company currently pays the full cost of your Extended Health Care and Dental Care Supplemental Health Care coverage.



Supplemental Health Care

Segal provides a Supplemental Health Care Benefits Program, including extended health care and dental care, designed to supplement provincial health insurance coverage.

All active full-time and part-time staff (excluding special project workers (SPWs) and interns) that are regularly scheduled to work at least 60 percent of the employee's office's standard work hours and are insured under a provincial plan are eligible to participate in the supplemental healthcare benefits program. Your benefits coverage will become effective on the first of the month that is closest to the date upon which you complete six (6) weeks of continuous service.

The current Supplemental Health Care provider is Manulife Financial. The choice of benefits provider is reviewed from time to time and is subject to change by Segal, in its sole discretion.

The Company currently pays the full cost of your Extended Health Care and Dental Care coverage.

Extended Health Care

The Extended Health Care provides benefits designed to supplement provincial health insurance coverage. Benefits payable are subject to a $25 per person, $50 per family calendar year deductible (does not apply to Hospital, Vision Care, and Out of Province/Out of Canada). Coinsurance is 50% for Psychoanalysts (Quebec residents only) and 100% for all other covered expenses. Covered expenses include:

- Hospital (within home province, semi-private, unlimited days), Rehabilitation Hospital (within home province, semi-private for 180 days maximum stay for each period of disability);
- Prescription Drugs (dispensing fee maximum of $10 per prescription or refill, overall drug maximum of $15,000 per calendar year);
- Professional Services ($500 per calendar year for chiropractor, osteopath, podiatrist/chiropodist (combined), naturopath, speech therapist, physiotherapist, psychologist, acupuncturist, Christian Science practitioner, psychotherapist, psychoanalyst (Quebec residents only);
- Vision Care (Eye exams $50 per 24 months for persons age 18 and over, 12 months if under age 18, and Prescription glasses, contact lenses or laser eye surgery (combined) $100 per 24 months for persons age 18 and over, 12 months if under age 18);
- Medical Services and Supplies (Private duty nursing $10,000 in any 36 month period, orthopedic shoes and custom orthotics $100 per calendar year, out-of-province and out-of-Canada maximum $1,000,000 per lifetime, hearing aids $400 per 5-year period).

Health Care Online

Healthcare Online gives plan members online (from your mobile device or computer), on-demand 24/7 secure access to healthcare professionals who support primary care, mental health, and other wellness needs. The Company pays the cost for the basic services. Members may pay an additional fee for online access to dietitians, naturopaths and mental health therapists.

Dental Care

Under the Dental Care Benefit, services are subject to a $25 calendar year deductible for an individual and a $50 calendar year deductible for a family. The deductible is not applicable to Level V Orthodontics benefits.

Coinsurance is:

- 100% for Level I Routine Care,
- 100% for Level II Routine Care,
- 50% for Level III Dentures,
- 50% for Level IV Crowns and Bridgework, and
- 50% for Level V Orthodontics (applicable to dependent children under age 21 only).

Maximums are:

- $2,000 per calendar year combined for Level I and Level II,
- $1,000 per calendar year combined for Level III and Level IV, and
- $1,500 per lifetime for Level V.

The dental fee guide is the current fee guide for general practitioners approved by the provincial Dental Association in the province in which the services are rendered, if rendered in Canada, and home province if rendered outside Canada. If the services are rendered in Alberta, the fee guide is considered to be the 1997 Alberta Dental Association Fee Guide for General Practitioners plus inflationary adjustment as determined by Manulife Financial.





Insurance benefits

Basic Group Term Life Insurance

As a regular full-time or part-time employee (other than a Special Project Worker (SPW) or Intern) working at least 60% of your office's standard work hours, you are eligible for Basic Group Term Life Insurance on the 1st of the month following six weeks of service.

You will be enrolled in Basic Group Term Life Insurance equal to two times salary, to a maximum benefit of $250,000.

The current Basic Group Term Life Insurance provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.

Segal pays for the full cost of this coverage.

Supplemental Life Insurance

As a regular full-time or part-time employee (other than a Special Project Worker (SPW) or Intern) working at least 60% of your office's standard work hours, you may purchase Supplemental Life Insurance and/or AD&D insurance for you, your spouse or spousal equivalent and/or your children effective as soon as the 1st of the month following six weeks of service.

You may pay a monthly rate to increase your life insurance in $10,000 increments to a maximum of $250,000 or two times your annual earnings, whichever is less, for additional coverage based on your age and whether or not you smoke.

Supplemental life insurance coverage is in addition to your basic group term life insurance coverage.

Your election will be subject to evidence of insurability (EOI) before it can be in effect.

The current Supplemental Life Insurance provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.

Basic Accidental Death and Dismemberment Insurance (AD&D)

As a full-time employee or part-time employee, you are eligible for AD&D on the 1st of the month following six weeks of continuous service.

You will be enrolled in AD&D in conjunction with your basic life insurance (i.e., two times your annual earnings, to a maximum benefit of $250,000). AD&D benefits are paid to you if an accident results in an injury, for example, the loss of the use of your limbs, or total and permanent loss of your eyesight, speech or hearing. The AD&D benefit you may receive will depend on the type of loss as provided in the policy.

Segal currently pays for the full cost of this coverage.

You will be enrolled in AD&D at the same coverage amount as your basic life insurance. If an accident causes your death, a full AD&D benefit is payable to your designated beneficiary. AD&D benefits are paid to you if an accident results in loss of the use of your limbs, or total and permanent loss of your eyesight, speech, or hearing. The AD&D benefit you may receive will depend on your degree of loss.

The current AD&D Insurance provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.

Segal pays for the full cost of this coverage.

Supplemental AD&D, Dependent Life and Dependent AD&D

As a regular full-time or part-time employee (other than a Special Project Worker (SPW) or Intern) working at least 60% of your office's standard work hours, you may elect Supplemental AD&D, Dependent Life and Dependent AD&D Insurance on the 1st of the month following six weeks of service.

For spouse life you pay a monthly rate per $1,000 of additional coverage based on your age and whether you smoke.

For supplemental AD&D, child life, and child AD&D and spouse AD&D you pay a monthly rate per $1000 of coverage. Your election will be subject to evidence of insurability (EOI) before it can be in effect. In addition, the cost of spouse life coverage will increase as you change age.

The current Supplemental AD&D, dependent life and dependent AD&D Insurance provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.

Travel Accident Insurance

Travel Accident Insurance is provided to all employees. If an accident, occurring while you are traveling on Company business, causes your death, a Travel Accident benefit of $150,000 will be payable to your beneficiary.

Segal pays for the entire cost of this program.





Disability benefits

Short-Term Disability (STD) benefits

As a regular full-time or part-time employee (other than a Special Project Worker (SPW) or Intern) working at least 60% of your office's standard work hours, you are eligible for STD on the 1st of the month coincident with or next following one month of service.

If your absence from work because of a medical illness is expected to exceed five days, you may be eligible for short-term disability benefits. With the necessary approvals, you may be eligible to receive a portion of your salary for up to a maximum of 26 weeks. The salary replacement comes from a combination of weekly disability benefits paid from an insured plan and supplemental salary continuation paid directly by the Company for qualified disabilities. The amount to which you may be entitled depends upon your years of service with the Company and varies from a minimum of 4 weeks to a maximum of 26 weeks.

Segal pays the full cost of this coverage.

Completed Years of Service	Weeks at Full Salary	Weeks at 55% of Salary
<1	4	22
1 - 2	6	20
3 - 4	8	18
5 - 6	10	16
7	14	12
8 +	15	11

Your coverage under Short-term disability begins on the eighth calendar day of absence due to disability.

Any benefits you receive are fully taxable.

The current short-term disability provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.

Long-Term Disability (LTD) benefits

As a regular full-time or part-time employee (other than a Special Project Worker (SPW) or Intern) working at least 60% of your office's standard work hours, you are eligible for LTD insurance on the 1st of the month that is closest to the date upon which you complete six weeks of service.

Basic LTD coverage is provided by the Company at no cost to you.

Basic LTD coverage replaces 50% of your annual covered salary to a maximum covered salary of $60,000 (a maximum monthly gross benefit of $2,500). Benefits received under the Basic LTD Plan are taxable.

You are considered totally disabled when you are deemed to be unable to work because of disease or injury. During the first 24 months of your total disability, you are considered unable to work if you are not able to perform the essential duties of your own occupation. After the first 24 months of your total disability, you are considered unable to work if you are unable to perform the essential duties of any occupation for which you may reasonably become qualified based on education, training or experience.

Benefits are paid after you have been totally disabled for 26 consecutive weeks and have been approved for payment.

LTD benefits will be reduced by other income benefits, for example, workers' compensation. LTD benefits will be further reduced so that your total income from all sources does not exceed 80% of your predisability earnings. Sources include but are not limited to the amount of any benefit for loss of income, provided to you or your family, as a result of your disability such as temporary, permanent disability, or impairment, benefits from occupational disease law, governmental law, unemployment benefits, disability benefits under a government pension or disability or other plan, disability benefit under Segal's retirement plan.

When you are no longer deemed totally disabled, if you fail to provide appropriate medical evidence, or if you should die, payments will stop immediately.

The current Long-Term Disability provider is The Hartford. The choice of benefits provider is reviewed annually and is subject to change by Segal at any time, in its sole discretion.





Vacation

Vacations are essential to your well-being and productivity. The amount of annual vacation you are eligible to accrue each year is based on your length of service, and ranges up to 4 weeks annually. Accruals take place on a monthly basis. Regular part-time employees may be eligible for pro-rated vacation. Special Project Workers, Interns and retired hourly employees are not eligible for paid vacation.

At least 50% of your vacation must be used by the end of each year in which it is accrued. Any vacation carryover is subject to preapproval by management and other restrictions.

You are eligible to begin taking your vacation time after you have completed three months of employment.

Wellness programs

Mental health and EAP work-life benefits

Segal's mental health and EAP work-life benefit program (available to all employees and their family members) provides enhanced mental health coaching, therapy and other services in addition to traditional EAP work-life services including legal services, financial consultations, and child and eldercare referrals. You may receive up to 8 short-term counseling sessions per year.

Segal pays for the entire cost of this program.

Everyday Well-being Program

The Segal Everyday Well-being Program is a Company-paid program which provides reimbursement for certain services or products not covered under other Company programs or to reimburse you for certain eligible expenses related to well-being.

You are eligible for the Everyday Well-being Program following 90 days of benefits eligible service, provided you are regularly scheduled to work at least 60% of your office's standard work hours. The amount reimbursed is considered taxable income to you and will be reduced by the necessary taxes before payment is made to you.

General Everyday Well-being

You may be reimbursed up to $600 ($360 for part-time employees) per year for any combination of eligible Everyday Well-being expenses related to healthy living, childcare or elder care, adoption, financial planning, legal assistance and funeral services for an immediate family member.

Student loan repayment

Segal will reimburse you up to $500 per year—up to $2,500 total—to help pay back your student loans. The reimbursement may not be used for parent loans or for parents who cosigned on a student loan.

Part-time employees may be reimbursed up to $300 per year for a total of $1,500.

Home purchase reimbursement

Buying a home can be an exciting time, and it almost always comes with a long list of expenses, from closing costs and transaction fees to paying for movers and new housewares. Segal will celebrate your new home with a reimbursement of $1,000 toward the purchase of your primary residence. Part-time employees may receive $600.

You may receive the home purchase reimbursement once during your time at Segal.

Retirement benefits

Pension Plan

Employees hired on or after January 1, 2014 shall become participants on the first day of the month coincident with or immediately following the completion of 24 months of Continuous Service if affected by Applicable Legislation of Ontario, Nova Scotia, British Columbia or Alberta; or the calendar year in which the employee has earnings of at least 35% of the YMPE or 700 hours of employment, if affected by Applicable Legislation of Quebec. A Participant acquires Vested Status on the date he/she becomes a Participant in the plan. If you retire at age 65 or later, after you acquired Vested Status, you will receive a monthly retirement pension equal to 1.65% of your average monthly pay during your five consecutive highest-paid years, multiplied by your years of service through July 7, 2021 up to a maximum of 25, plus 1.00% of your average monthly pay during your five consecutive highest-paid years, multiplied by your years of service after December 31, 2020 (in no event will such service be greater than 25 years less your pre-January 1, 2021 service).

If your employment terminates after age 55, you may receive an early Retirement Pension beginning at any time after your 55th birthday. If you had at least 10 years of Continuous Service, the amount of your Early Retirement pension will be reduced by ¼ of 1% for each month by which the Early Retirement Date precedes age 65. If you had less than 10 years of Continuous Service, the amount of your Early Retirement pension will be reduced by ½ of 1% for each month by which the Early Retirement Date precedes age 65. If you acquire Vested Status and you leave employment prior to age 55, you have the option to transfer the commuted value of your deferred retirement pension to another pension plan or to a retirement savings arrangement.

The Company currently pays the full cost.



Profit Sharing Benefits

The Company does not maintain a formal Deferred Profit Sharing Plan (DPSP) in Canada but may make an annual profit sharing contribution, at its discretion, based on the financial performance of the Company.

Employees who are in active employment with the Company at the end of the year and as of the date the payment is made would be eligible to receive a cash contribution based on their participation in the benefit. Participation begins from the date of employment and is automatic. The Board of Directors of The Segal Group, Inc. declares a contribution percentage, if any, after the year-end financial performance is known. The contribution percentage the Board declares is applied to the base salary earned during the participation year for each eligible employee. The contribution is paid in cash, as wages, soon after the contribution percentage is declared, and is subject to applicable statutory deductions and withholdings.

You may retire as early as age 55 with 10 years of service.



Other Segal benefits

Sabbaticals

Segal offers paid Sabbaticals to employees for you to take time away from your day-to-day work so you may return to Segal refreshed and re-energized. You may use the time for a research project, to pursue a professional development opportunity, to take the trip of a lifetime, or to reconnect with family and friends—whatever is most meaningful for you. If you use the time for eligible study, Segal will help with your expenses.

To be eligible you must be a full- or part-time employee of Segal working at least an 80 percent schedule and in good standing.

Based on years of service, eligible employees may take up to eight consecutive weeks of sabbatical, which may be combined with up to four weeks of vacation. You can start to use some of your time after as few as five years of service.

In all instances, you must exhaust all of your unused accrued vacation prior to the commencement of your sabbatical, regardless of whether you intend to combine vacation time with your sabbatical leave.

A second Sabbatical is available after 25 years with the Company.

The Company currently provides full salary and will reimburse up to $1,500 for approved expenses necessary to carry out a research and study project while on sabbatical.

Professional credentials and tuition reimbursement program

The attainment of professional credentials is an important element of career development within Segal. The company offers varied reimbursements and rewards for credentials such as Actuarial Program, ISCEBS, CFA.

The Company also offers tuition assistance as one of the many ways to support and encourage employees to develop their careers and acquire knowledge and skills. The Company may reimburse full or 50% of tuition up to $10,000 or $5,000 respectively per employee per calendar year, for approved professional classes and approved college and graduate courses that directly or significantly relate to your present or future duties or enhance your career development. The Company will reimburse a maximum of $30,000 per employee during their Segal tenure.





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