



Your Roadmap to Financial Wellbeing

Benefits and Resources for Lineage Team Members

FOR BENEFITS EFFECTIVE JULY 1, 2024 THROUGH JUNE 30, 2025.



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Financial Wellbeing



At Lineage, we understand the importance of taking care of what matters most in your life, including your physical, emotional, social and financial wellbeing. That's why we offer a range of benefits and resources to help you protect what matters most to you.

Financial wellbeing is about being in control of your finances and feeling confident about your financial future. It's not just about having money; it's also about managing it wisely. When we achieve good financial wellbeing, we experience reduced stress, improved mental and emotional health and stronger relationships — allowing us to focus on other areas of our wellbeing.

Whether you're starting out, planning for major life events or nearing retirement, this guide is here to help you navigate Lineage's benefits and resources. Let's get started!

Getting started

To begin exploring this guide, you will find tabs along the bottom that allow you to click and advance to each section. Here's a quick overview of what you can expect to find in each section:

Get Advice: Access resources and guidance on financial planning, including finding a financial advisor, understanding taxes and making informed financial decisions

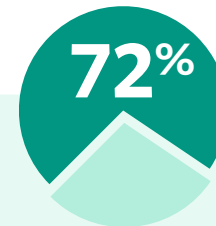
Save for the Future: Discover strategies and tools to save for your future goals, such as retirement planning, investment options and building a solid financial foundation

Spend Wisely: Learn how to make informed spending decisions, create a budget, manage debt effectively and take advantage of Lineage's Flexible Spending Accounts and commuter benefits

Protect Your Finances: Explore ways to safeguard your financial wellbeing, including insurance coverage, paid leave programs and voluntary benefits

Terms to Know: Familiarize yourself with key financial terms and concepts through a comprehensive glossary

Contact List: Connect with Lineage partners who are dedicated professionals and organizations committed to supporting your financial health. This list includes contact information for financial advisors, credit counselors, budgeting experts, online resources and more



Did you know that **72%** of adults report feeling stressed about money?

American Psychological Association,
"Stress in America™: Paying With Our Health," 2015



This guide contains a summary of benefits available to Lineage team members, but you may not be eligible for all listed programs. **Team members in a union** should refer to their specific Collective Bargaining Agreement (CBA) for detailed information and guidance.



QUICKLY NAVIGATE TO A SPECIFIC SECTION BY CLICKING THE TABS BELOW ▼ OR USE THE ARROW KEYS ◀▶ TO SEE EACH PAGE





How many times have you found yourself daydreaming, wishing you could win the lottery and escape the burden of financial stress? While we can't promise you a winning lottery ticket, Lineage offers you a wide range of programs and resources to help you build a winning strategy for a secure financial future.

No more relying on luck — whether you want to “do it yourself” or want to have expert guidance and support every step of the way, here are resources based on what you want to do:

I want to...	Resource	Type of support	To get started	Costs
Find resources for things like: <ul style="list-style-type: none"> Budgeting College funding Credit card debt Credit counseling Debt management and consolidation 	Employee Assistance Program via SupportLinc	1:1 confidential support tailored to your needs at no cost to you	Call (888) 491-6947 or visit supportlinc.com (code: lineage)	None
Have an investment professional manage my Lineage 401(k) for me	Vanguard Managed Account Program team of experts to help manage your retirement account and investments	1:1 investment management	Log on to your account at vanguard.com/retirementplans , and select “Get Advice” <i>If you need to register for access, go to vanguard.com/retirementplans and select register for online access. You will need your plan number to register which can be found on your account statement.</i>	Fees apply and will not be greater than 0.40% of your account balance (subject to a \$60.00 annual minimum fee).
Invest my Lineage 401(k) and take a “do-it-yourself” approach with the help of a Personal Online Advisor	Vanguard Personal Online Advisor	Online tools and resources available 24/7	Log on to your account at vanguard.com/retirementplans , and select “Get Advice” <i>If you need to register for access, go to vanguard.com/retirementplans and select register for online access. You will need your plan number to register which can be found on your account statement.</i>	None
Join a monthly Virtual Education Series by Vanguard to expand my knowledge on: <ul style="list-style-type: none"> Retirement Protecting your future Saving for college Investing And more! 	Vanguard	Online webinars (Live and on-demand*) <i>*Webinars are available for 60 days after recording</i>	Visit virtualeducationseries.events.vanguard.com	None

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Morgan Stanley is our financial wellbeing resource, offering financial support to all Lineage Team Members. If you're looking for financial education or advice, reach out to a Morgan Stanley advisor to get help with day-to-day financial needs or long-term financial planning.

FINANCIAL ADVISOR

Our virtual Financial Advisors discuss basic financial topics and deliver specific guidance.

Common topics include:

- Understanding and establishing a budget
- Managing your debt and credit
- Beginning to save for retirement and college expenses
- Understanding the importance of investing
- Pre-retirement planning/401(k) review
- Equity ownership basics
- Support and training on Morgan Stanley Tools

FINANCIAL PLANNING

Our local Financial Advisors work to develop a goals-based financial plan.

Common topics include::

- Validating savings strategies for retirement
- Basic wealth management services
- Maximizing your investment strategies
- Planning for education costs
- Pre-retirement planning
- Equity ownership basics



Save for the Future



At Lineage, we partner with a team of expert co-pilots to accompany you on the journey to retirement. With their guidance and a comprehensive range of programs and resources, they will navigate the twists and turns of retirement planning and 401(k) savings, ensuring you reach your destination with confidence.

Accelerate your financial future through the Lineage 401(k) Plan

Participating in Lineage's 401(k) Plan is a smart move for securing your financial future. This plan allows you to:

- **Save on taxes!** By contributing a portion of your salary on a pre-tax basis, your taxable income will be reduced.
- **Have investment flexibility.** Choose your own investments or follow Vanguard's expert recommendations, including Target Retirement Funds.
- **Easily start, stop or change** your 401(k) contributions any time of the year.

Not sure if you're making the best decisions for your retirement plan?

Vanguard, in partnership with Edelman Financial Engines, offers two ways to get the help you need. With the **Personal Online Advisor**, you can manage your plan investments while receiving expert guidance tailored to your needs at no cost to you. If you prefer a hands-off approach, the **Managed Account Program** allows investment professionals to oversee and manage your investments for you (fees apply).

Visit the [Get Advice](#) section for contact information.



Don't leave free money on the table!

Lineage offers a generous matching program designed to help you make the most of your contributions to the Lineage 401(k) Plan. After six months of service, when you contribute to Lineage's 401(k), Lineage will match:

- 100% of your contributions up to 3% of your base pay, and
- 50% of your contributions for the next 2% of your base pay

Plus, unlike many companies, Lineage provides immediate vesting of all employer matching contributions. This means that if you leave the company, you will take both your and Lineage's contributions.

Getting started

- **Eligibility:** Team members become eligible to contribute to the 401(k) plan on the first of the month following 30 days of continued employment and the first of the month following 6 months of continued employment for the Lineage match.
- **Account setup:** Vanguard will reach out to you directly via mail to set up your account once you're eligible.
- **Existing team members:** If you've been with Lineage over 30 days and haven't enrolled in the 401(k) plan, contact Vanguard at **(800) 523-1188**, Monday-Friday 7:30 AM to 8:00 PM CT to get started.



Save for the Future (continued)



401(k): Understanding the basics

Understanding the basics of your 401(k) can help you to make informed decisions about your financial future. Here are some key concepts to know:

Pre- vs. Post-Tax Contributions: You have the option to make pre- or post-tax contributions to your 401(k). Pre-tax contributions are taken from your paycheck before taxes, while post-tax or Roth contributions are made with already taxed money. Post-tax contributions offer tax-free withdrawals in retirement.

Investment Basics: Vanguard offers options for investing your Lineage 401(k). Target Retirement Funds automatically adjust your investments based on your expected retirement date or you can choose your own funds for a customized portfolio.

401(k) Loans and Withdrawals: Borrowing from your 401(k) is possible but consider the long-term impact and the risk of not repaying the loan. Generally, withdrawals before 59 ½ incur penalties, but exceptions may apply. Contact Vanguard to understand your options and potential consequences.

Beneficiaries: Designating beneficiaries ensures that your 401(k) assets are distributed according to your wishes in the event of your death. Regularly review and update beneficiaries, especially after major life events. To add or make changes to a beneficiary, contact Vanguard.

Meet your 401(k) match

To receive the full match, contribute 5% of your base pay to your retirement savings. For instance, if you earn \$50,000 per year, your contribution would be \$2,500, and Lineage will add an extra \$2,000 annually.

Remember, Lineage matches your contributions with each paycheck. To maximize the match, be sure to make a contribution every paycheck and avoid reaching the maximum limit too early in the year. Spread out your contributions evenly throughout the year to make the most of this valuable benefit.

Get a closer look at your Lineage 401(k)

Whether you're new to investing or a seasoned pro, Vanguard offers complementary retirement and 401(k) advice services and resources. With Vanguard, you can estimate your retirement, calculate your retirement income needs, utilize online financial education resources like webinars and access retirement planning tools.

Visit vanguard.com/retirementplans or call **(800) 523-1188**, Monday-Friday 7:30 AM to 8:00 PM CT. You can also download the Vanguard mobile app by visiting vanguard.com/bemobile.

If you need to register for access, go to vanguard.com/retirementplans and select register for online access. You will need your plan number to register, which can be found on your account statement.

Lineage stock: You can be an owner of the company!

Because of this year's Initial Public Offering, Lineage is now a publicly traded company on the Nasdaq stock exchange. This allows other new investors to fuel Lineage's growth, including all of our Lineage team members.

This summer, all Lineage team members employed as of July 1st received "Starting LINE" awards in their Morgan Stanley Shareworks account. To view these awards or access tax-related documents, please call **(877) 380-7793**, log on to shareworks.solium.com, or access your account through [Workday](#).

And that's not all! The "Lineage Legacies Program" will launch next year as an annual program for eligible team members. The goal of Legacies is to reward and strengthen the ownership mentality of the team, resulting in the distribution of equity awards on an ongoing basis. We are currently working to firm up plan-specific details and expect to formally launch Legacies in 2025. Again, please contact Morgan Stanley Financial Wellbeing specialists in the meantime, to learn more about how Lineage equity can be a great wealth creation tool for you and your families. To set up a meeting, call Morgan Stanley at **(888) 609-3534** between 8:30 AM to 5:00 PM CT.





In a world where 63 percent of Americans are living paycheck to paycheck, Lineage understands that every dollar counts. We offer a range of benefits and programs to help you make the most of your hard-earned dollars, so you can use your money towards the things that truly matter to you.¹

Supercharge your savings with exclusive discounts on your favorite everyday items through BenefitHub

You have exclusive access to BenefitHub, a discount platform through Lineage that offers savings on a variety of products and services. Enjoy discounted rates on shopping, personal travel, dining, entertainment and more. Take advantage of these exclusive discounts, designed to help you save money and enjoy the things you love. Visit the Benefits and Wellbeing Dashboard in Workday to access BenefitHub.

Save money on necessary expenses with Lineage's Flexible Spending Accounts

We know the importance of managing your expenses wisely and saving money wherever possible. That's why we offer two Flexible Spending Account (FSA) options through WEX. With these tax-free accounts, you can set aside money to cover eligible out-of-pocket expenses and keep more of your hard-earned cash in your pocket. It's important to understand that FSAs are "use it or lose it" so you'll want to carefully consider how much to contribute.

- **Healthcare FSA:** Allows you to set aside pre-tax funds through convenient payroll deductions to cover eligible out-of-pocket health care expenses. You can use your Healthcare FSA to cover costs such as copays for medical, dental or vision visits, hearing aids, eyeglasses, contact lenses, Lasik surgery, orthodontia expenses and prescription medications.
- **Dependent Care FSA:** Provides savings for childcare costs and can effectively reduce your taxable income. As any parent knows, childcare expenses can quickly add up and put a strain on the budget. You can set aside pre-tax money through convenient payroll deductions to cover eligible dependent care expenses such as day care, after-school care or home care for dependents 13 or under.

To learn more about the Healthcare or Dependent Care FSA, visit wexinc.com/discovery-benefits/ or call (866) 451-3399. Please note you can only enroll in the FSAs during Open Enrollment.

Level up with Lineage's Scholarship Program

Lineage understands the importance of continuous learning and personal growth. That's why we offer a Scholarship program for team members who are pursuing higher education on a part-time basis. Through this program, we provide a partial subsidy towards the cost of tuition, making it more affordable for you to further your education while balancing work commitments. For more information, reach out to hrhelp@onelineage.com.

Fuel your savings with Lineage's pre-tax Commuter Benefits!*

Did you know that you can set aside pre-tax dollars for transportation, parking and vanpool expenses? By contributing to a Commuter Benefits account, you can receive significant savings on your daily commute, keeping more money in your pocket. To learn more, go to the Benefits and Wellbeing Dashboard in Workday.

*To be eligible, you must work in Washington, D.C., San Francisco, Seattle, New Jersey, New York City or the Chicago metropolitan area.



Did you know?

Healthcare FSA funds can help you save 20-40% on your annual health care expenses.²

¹ Steele, J. (2023, September 18). Living paycheck to paycheck statistics. Bankrate.

<https://www.bankrate.com/finance/credit-cards/living-paycheck-to-paycheck-statistics/>

² Flexible Spending Accounts (FSAs): Smarter Money Management. (2024, January 8). Salary.com.

<https://www.salary.com/blog/flexible-spending-accounts-fsas-smarter-money-management/>



Protect Your Finances



We understand that life can throw unexpected curveballs your way. Whether you're facing a sudden challenge or need a safety net during income gaps, we provide benefits and resources to safeguard your finances and provide you with peace of mind.

Prepare for the unexpected: Comprehensive protection plans for accidents, injuries and illness

Our people are our top priority. That's why our protection plan benefits are specifically designed to prioritize the wellbeing and security of you and your loved ones. With our comprehensive plans, you can have peace of mind knowing that we provide support and income replacement in the unfortunate event of death, serious accidents or injuries.

Protection Plan/Benefit:*	How it Provides Protection	Costs
Basic Life Insurance	Automatically provides a benefit of 2x your salary (maximum dependent on class and union status) in the event of your death.	No cost to you
Supplemental Life Insurance	Up to 5x your annual salary (not to exceed \$250,000 in increments of \$10,000; guaranteed issue: \$200,000) For spouses, up to \$125,000 (not to exceed 100% of Supplemental Life for the team member in increments of \$5,000; guaranteed issue: \$50,000). Child coverage is \$10,000.	Premium costs apply
AD&D Insurance	Automatic enrollment up to your basic life coverage. Additional insurance can be purchased for an additional fee.	Basic: no cost to you Supplemental: premium costs apply
Short-Term Disability	Provides 60% of pay from weeks 1 to 26, up to a maximum of \$2,500 (salaried) or \$1,250 (hourly). Payable from the 1st day of disability for disabilities lasting 7 days or longer.	Team member pays administrative fee
Long-Term Disability	Provides 60% of pay after 26 weeks of short-term disability. Maximum of \$10,000/month (salaried) or \$5,000/month (hourly). Employer paid.	No cost to you
Whole Life Insurance with Long-Term Care	A type of permanent life insurance that offers lifelong coverage, unlike term life policies that expire after a specific period. As long as you continue to pay your premiums, your Whole Life policy remains in effect throughout your lifetime.	Premium costs apply

Have you selected your beneficiaries? To ensure your family's financial security, it's important to make sure you've designated beneficiaries for your protection policies and keep them up-to-date.

*During Open Enrollment, you have the option to elect these benefits, which may incur additional costs that can be conveniently deducted through your payroll.



Did you know?

Did you know that the need for disability benefits is more common than you might think? **One in four** of today's 20-year-olds can expect to be out of work for at least a year due to a disabling condition before they reach the normal retirement age.

Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1999 <https://www.ssa.gov/oact/NOTES/ran6/an2020-6.pdf>, Table A.



Protect Your Finances (continued)



Paid leave programs

At Lineage, we believe in taking care of our people. In addition to the programs offered above, Lineage offers a range of paid leave programs for special circumstances such as bereavement.

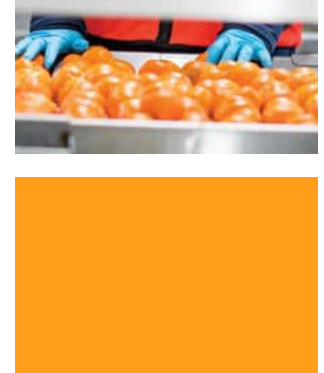
In addition, Lineage's parental wage replacement program provides 100% of your pay for two weeks, plus Lineage will pay the difference up to 100% of your pay if you're eligible for any state paid maternity or paternity leave.

Get extra protection, extra peace of mind with Lineage's voluntary benefits

In addition to our comprehensive leave and protection programs, Lineage also offers a range of voluntary benefits that can provide additional financial protection in specific situations. These voluntary benefits include:

- **Group Legal:** Access to legal services and resources to help you navigate legal matters and protect your rights
- **Accident:** Helps offset the costs of an on- or off-the-job accident or associated medical treatment
- **Critical Illness:** Financial support in the event of a serious illness, helping to cover medical expenses and other costs
- **Hospital Indemnity:** Provides a cash benefit for each day you are hospitalized, helping to offset any unexpected expenses
- **Identity Theft Protection:** Safeguard your personal information and receive assistance in the event of identity theft, offering peace of mind and support

During Open Enrollment, you have the option to elect these benefits, which may incur additional costs that can be conveniently deducted through your payroll.



Terms to Know



We understand that navigating the world of benefits and financial wellbeing can sometimes feel unfamiliar, especially when faced with new terms and concepts. That's why we've compiled a list of common terms you may come across when discussing financial wellbeing.

Adoption Leave: A type of leave granted to team members who are adopting a child, allowing them time off from work to bond with and care for their new child.

Accident Insurance: Insurance coverage that provides fixed benefits for events tied to an on- or off-the-job accident. It can help offset the costs associated with emergency room or urgent care visits, hospital admission, surgeries, physical therapy and more.

AD&D Insurance: Insurance coverage that provides financial protection in the event of accidental injuries or death resulting from accidents. It typically offers benefits such as medical expense coverage, disability benefits and accidental death benefits.

Basic Life Insurance: A type of life insurance coverage provided by an employer that offers a predetermined benefit amount to the designated beneficiaries in the event of the team member's death.

Beneficiaries: Individuals or entities designated to receive financial benefits or assets from a life insurance policy, retirement account or other financial instrument upon the death of the policyholder or account holder.

Commuter Benefits: Employer-provided benefits that allow team members to set aside pre-tax funds to cover eligible transportation and commuting expenses, such as public transportation fares, parking fees and vanpool costs.

Critical Illness Insurance: Insurance coverage that provides a lump-sum payment to the policyholder upon diagnosis of a specified critical illness, such as cancer, heart attack or stroke. The funds can be used to cover medical expenses, treatment costs or other financial needs during the illness.

Dependent Care FSA: A Flexible Spending Account (FSA) that allows team members to set aside pre-tax funds to cover eligible dependent care expenses, such as day care, after-school care or home care for dependents, reducing their taxable income.

Emergency Funds: Savings set aside to cover unexpected expenses or financial emergencies, providing a safety net and preventing the need to rely on credit or loans.

Financial Advisor/Coach: A professional who provides guidance and advice on financial matters, such as investment strategies, retirement planning and wealth management. They help individuals make informed financial decisions based on their goals and financial situation.

Financial Wellbeing: Financial wellbeing is an essential component of overall wellbeing, alongside emotional, social and physical aspects. It encompasses being in control of your finances, feeling confident about your financial future, and managing money wisely.

Flexible Spending Account (FSA): An employer-sponsored benefit that allows team members to set aside pre-tax funds to cover eligible health care or dependent care expenses. FSAs help individuals save money on taxes by reducing their taxable income.

Healthcare FSA: A type of Flexible Spending Account (FSA) that allows team members to set aside pre-tax funds to cover eligible out-of-pocket health care expenses, such as medical, dental or vision visits, prescription medications and certain medical supplies.

Hospital Indemnity Insurance: Insurance coverage that provides a fixed cash benefit for each day an individual is hospitalized due to illness or injury. It helps offset the costs associated with hospital stays, such as medical bills, deductibles and other out-of-pocket expenses.

Investment Options: Various financial instruments and assets, such as stocks, bonds, mutual funds and real estate, in which individuals can invest their money to potentially earn a return. Investment options offer different levels of risk and potential rewards.

Long-term Disability: Insurance coverage that provides income replacement benefits to individuals who are unable to work for an extended period due to a disability or illness. It helps replace a portion of the individual's lost income during the disability period.

Maternity Leave: A type of leave granted to team members who are expecting or have recently given birth, allowing them time off from work to recover and bond with their newborn child.

Paternity Leave: A type of leave granted to team members who are new parents, allowing them time off from work to bond with and care for their new child.

Short-term Disability: Insurance coverage that provides income replacement benefits to individuals who are temporarily unable to work due to a disability or illness. It helps replace a portion of the individual's lost income during the disability period.

Supplemental Life Insurance: Additional life insurance coverage that team members can purchase to supplement their employer-provided basic life insurance. It offers an extra benefit amount beyond the basic coverage and may require the payment of additional premiums.

Whole Life Insurance: Whole life insurance is a type of permanent life insurance that provides a guaranteed death benefit in exchange for regular premium payments. As long as you continue to pay the premiums as agreed, the coverage remains in effect for your entire lifetime.



Contact List



Carrier	Benefit/Resource	When to Contact	Phone Number	Website
Allstate	Identity Protection	<ul style="list-style-type: none"> Identity protection and monitoring 	(800) 789-2720	myaip.com
Allstate	Whole Life Insurance	<ul style="list-style-type: none"> Whole Life Insurance 	(866) 828-8501	allstatebenefits.com/mybenefits/User/Login/Phone
BenefitHub	Discount Platform	<ul style="list-style-type: none"> Find discounts on common purchases 	N/A	Access BenefitHub through Workday
MetLife Legal	Legal Services	<ul style="list-style-type: none"> Estate planning documents Civil suits Adoption Identity theft issues And more 	(800) 821-6400	info.legalplans.com access code: Legal20
Morgan Stanley	Financial Wellbeing Resource	<ul style="list-style-type: none"> Manage day-to-day financial concerns Get advice on financial topics Financial planning 	(888) 609-3534 8:30 AM to 5:00 PM CT	morganstanley.com/atwork/employees/learning-center
Morgan Stanley	Lineage Stock Plan	<ul style="list-style-type: none"> Questions about your Lineage Stock Plan 	(877) 380-7793	shareworks.solium.com or access your account through Workday
SupportLinc	Employee Assistance Program	<ul style="list-style-type: none"> Financial counseling 	(888) 491-6947	supportlinc.com
Unum	Life, AD&D and Disability	<ul style="list-style-type: none"> Basic Life Insurance Supplemental Life Insurance Accidental Death & Dismemberment Insurance Short-Term Disability Long-Term Disability 	(866) 679-3054	unum.com
Vanguard	Lineage 401(k) Plan	<ul style="list-style-type: none"> Questions about your Lineage 401(k) Financial advice, counseling and resources 	(800) 523-1188	vanguard.com/retirementplans
Voya	Accident, Critical Illness and Hospital Indemnity	<ul style="list-style-type: none"> Accident Insurance Critical Illness Insurance Hospital Indemnity Insurance 	(877) 236-7564	presents.voya.com/EBRC/LineageLogisticsHoldings
WEX	Flexible Spending Accounts (FSA)	<ul style="list-style-type: none"> Healthcare FSA Dependent Care FSA 	(866) 451-3399	wexinc.com

