



2024 Optional Group Benefits Overview

We are excited that you are considering CM.Law as your professional home*. To help with your due diligence process, we have prepared this **Group Benefits Overview** to provide a high-level summary of the benefits currently available to our partners. Each year, we work with a benefits broker to leverage our group purchasing power for negotiating the best pricing for our optional group benefits offerings. As with most professional entities and law firms, keep in mind that our partners bear responsibility for the premiums for all group benefits in which they choose to enroll.

Who is eligible? Full-time partners and their eligible dependents are eligible for coverage. Given timely enrollment, coverage becomes effective on the first of the month coinciding with or following a 30-day waiting period after the start date.

When is the enrollment deadline? Make your plan elections within 30 days of your start date. If you do not enroll in a timely manner, you will have to wait to enroll until you have a qualifying event in your life or family – or until our next open enrollment period (typically in Nov/Dec for the following calendar year).

Medical Insurance

We offer several optional group medical insurance plans (currently through UnitedHealthcare), which can help provide you and your family with financial peace of mind when facing unexpected medical situations. Our benefits include first dollar coverage for preventive care, access to quality doctors and hospitals, and comprehensive prescription drug benefits.

Plan Highlights	Plan 1		Plan 2	
	\$6,750 Deductible 100% HSA-Qualified Plan		\$5,000 Deductible 100% HSA-Qualified Plan	
	In-Network	Non-Network	In-Network	Non-Network
Maximum HSA Contribution:	The maximum HSA contribution for 2024 is \$4,150 single, \$8,300 family, and \$1,000 catch-up (age 55 and older).		The maximum HSA contribution for 2024 is \$4,150 single, \$8,300 family, and \$1,000 catch-up (age 55 and older).	
Physician visit copay: • Primary Care • Specialist	Deductible and coinsurance Deductible and coinsurance	Deductible and coinsurance Deductible and coinsurance	Deductible and coinsurance Deductible and coinsurance	Deductible and coinsurance Deductible and coinsurance
Calendar year deductible: • Individual • Family	\$6,750 \$13,500	\$10,000 \$20,000	\$5,000 \$10,000	\$5,000 \$10,000
You pay after deductible:	0%	30%	0%	30%
Calendar year out-of-pocket maximum: • Individual (includes deductible) • Family (includes deductible)	\$6,750 \$13,500	\$20,000 \$40,000	\$6,000 \$12,000	\$10,000 \$20,000
In-network retail prescription drug card: • Tier 1 • Tier 2 • Tier 3	Medical deductible applies Medical deductible applies Medical deductible applies		Medical deductible then: \$10 \$35 \$60	
Provider search:	www.myuhc.com; search the Choice Plus network		www.myuhc.com; search the Choice Plus network	
Semi-monthly cost: • Self Only • Self and spouse • Self and children • Self and family	\$386.77 \$975.37 \$776.71 \$1,340.48		\$416.43 \$1,050.17 \$836.27 \$1,443.28	

Plan Highlights	Plan 3	
	\$2,000 Deductible 80% Point-of-Service Plan	
	In-Network	Non-Network
	This is not an HSA-qualified plan	
Physician visit copay: <ul style="list-style-type: none"> • Primary Care • Specialist 	Deductible and coinsurance Deductible and coinsurance	Deductible and coinsurance Deductible and coinsurance
Calendar year deductible: <ul style="list-style-type: none"> • Individual • Family 	\$6,750 \$13,500	\$10,000 \$20,000
You pay after deductible:	0%	30%
Calendar year out-of-pocket maximum: <ul style="list-style-type: none"> • Individual (includes deductible) • Family (includes deductible) 	\$6,750 \$13,500	\$20,000 \$40,000
In-network retail prescription drug card: <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 	Medical deductible applies Medical deductible applies Medical deductible applies	
Provider search:	www.myuhc.com; search the Choice Plus network	
Semi-monthly cost: <ul style="list-style-type: none"> • Self Only • Self and spouse • Self and children • Self and family 	\$386.77 \$975.37 \$776.71 \$1,340.48	

Dental and Vision

Dental There’s no question that dental work is expensive—especially when there is major work to be done. Help you and your family manage out-of-pocket costs by enrolling in dental. Being covered makes it more likely you will visit the dentist regularly. That routine preventive care helps avoid dental issues down the road.

Plan Highlights	Dental In-Network
Calendar year deductible: • Individual • Family	\$50 \$150
Coinsurance (you pay): • Preventive procedures • Basic procedures • Major procedures • Orthodontia	0% 20% 50% 50%
Maximum Benefit: • Preventative, basic & major • Orthodontia	\$1,500 annually \$1,500 lifetime
Maximum accumulation: • Threshold • Rollover • Maximum rollover	\$750 \$375 \$1,500
Provider search:	Principal.com/find-deduct
Semi-monthly cost: • Self Only • Self and spouse • Self and children • Self and family	\$26.76 \$52.57 \$64.13 \$94.43

Vision Healthy eyesight is an important part of a person’s overall wellness. Vision insurance covers preventive eye care like eye exams. Vision insurance may also reduce your out-of-pocket cost for prescription glasses and contacts.

Plan Highlights	Vision In-Network
Exam:	\$10 copay
Lenses:	\$25 copay (lens enhancements for an additional cost)
Frames:	
Elective contacts (in lieu of glasses):	Up to \$60 copay for contact fitting \$25 copay; \$250 allowance
Frequency:	
Provider search:	Principal.com/vsp
Semi-monthly cost: • Self Only • Self and spouse • Self and children • Self and family	\$4.72 \$10.05 \$10.79 \$17.33

Life / AD&D

Life insurance can be an important part of long-term financial planning for your family.

Life insurance can help you financially protect your loved ones if the unthinkable should happen. Life insurance provides a payment, also known as a death benefit, to beneficiaries after the insured person’s death.

Plan Highlights	Voluntary Life
Employee benefit:	Elect up to \$300,000 in increments of \$10,000
Spouse benefit:	Elect up to \$100,000 in increments of \$5,000
Child benefit:	\$10,000 or \$5,000
Benefit age reductions:	35% reduction at age 65, with an additional 15% reduction at age 70
Proof of good health: <ul style="list-style-type: none"> • Employee (under age 70) • Spouse (under age 70) 	<p style="text-align: center;">\$100,000</p> <p style="text-align: center;">\$25,000</p>
Semi-monthly cost:	Variable based on coverage amount elections

Accident and Critical Illness

Accident Life doesn't always go according to plan. Accidental injuries happen, and they can have a big impact on the wallet. Accident insurance helps supplement key benefits by providing a lump-sum benefit after a covered accidental injury.

Plan Highlights	Off-The-Job Accident
	Benefit Payable
Burn	Up to \$5,000
Coma	\$15,000
Concussion	\$500
Dental injury	\$500
Dislocation	Up to \$7,500
Eye injury with surgical repair	\$500
Fracture	Up to \$10,000
Internal Injury	\$1,500
Knee cartilage injury with surgical repair	\$1,500
Ruptured disc with surgical repair	\$1,500
Tendon / ligament / rotator cuff injury with surgical repair	\$1,500
Accidental death benefit	Employee - \$25,000 / Spouse - \$12,500 / Children - \$6,250
Wellness benefit (employee and spouse)	If you or your covered dependent has a covered screening test performed, you each may receive a \$50 benefit, once per calendar year.
Semi-monthly cost:	
• Self Only	\$7.08
• Self and spouse	\$10.66
• Self and children	\$12.58
• Self and family	\$19.13

Critical Illness Critical illness insurance can help you protect your financial security when diagnosed with a serious illness by providing a lump-sum cash benefit for covered illnesses.

Plan Highlights	Critical Illness
Benefit amounts	<ul style="list-style-type: none"> • In increments of \$5,000 up to \$50,000 • In increments of \$2,500 up to \$25,000; not to exceed the employee benefit
• Member	
• Spouse	
% of benefit after:	1st Occurrence
Alzheimer's disease	100%
Amyotrophic lateral sclerosis	100%
Benign brain tumor	100%
Heart attack	100%
Invasive cancer	100%
Loss of hearing, sight, speech	100%
Major organ failure	100%
Multiple sclerosis	100%
Parkinson's disease	100%
Stroke	100%
Wellness benefit (employee and spouse)	If you or your covered dependent has a covered screening test performed, you each may receive a \$50 benefit, once per year.
Initial enrollment guarantee issue:	\$15,000 employee / \$7,500 spouse
Pre-existing condition:	6 months prior / 12 months insured
Your cost per pay period:	See cost on EmployeeNavigator.com



2024 Optional Retirement Benefits Guide for the 401(k) Plan

New attorneys at the firm are eligible to participate in the firm’s 401(k) plan as soon as they start at the firm as there is no waiting period. Because every partner at the firm is a K-1, the “match” portion of your 401(k) contribution is really a self-match. Below is an example from the 2023 tax year:

MAXIMUM 401(k) CONTRIBUTION AMOUNTS FOR 2023

2023 Limits for 401(k)	Partners over 50 years old	Partners under 50 years old
Deferral Amount*	\$22,500	\$22,500
Self-Match	\$13,200	\$13,200
“Catch Up”*	\$7,500	n/a
Maximum Contribution Allowed	\$43,200	\$35,700

* The Deferral and the Catch-Up are not tied to your income like the “match” portion is, so you can contribute all of these amounts regardless of your income level as long as it does exceed 100% of your net compensation so even if you just joined the firm in 2023, you can still contribute.

For example: a partner who is 53 years old and whose net income in 2023 (total compensation minus expenses this partner plans to deduct on their taxes) was \$330,000, their max deferral would be \$22,500 plus a catch-up contribution of \$7,500, plus the self-match contribution of approximately 4% of that partner’s net income (but only up to \$330,000 in 2023), which would be \$13,200. **Thus, this partner could invest up to a total amount of \$43,200 in the firm’s 401(k) plan.**

The firm’s 401(k) plan is administered through the ABA Retirement Plan and serviced by Voya. Below is more information about the ABA Retirement Plan.

PLAN PRICING INFORMATION FOR THE ABA RETIREMENT FUNDS PROGRAM

The Program's Cost Advantage

The Program has been delivering this member benefit to the legal community for over 60 years at a competitive price that you never have to negotiate.

For plans with less than or equal to \$3M in Core Assets:

- The ABA Retirement Funds negotiates agreements with Mercer, Schwab and Voya including fees
- Mercer, as Program Investment Fiduciary, Trustee, and Custodian, negotiates for institutional pricing on the Program's investment fees
- As your plan assets grow, participant fees are reduced when plan asset levels are met*
- The Program offers complete fee transparency

Total Annual Fund Operating Expenses R1 Class: Plans ≤ \$3M in Core Assets*	
PATH 1: MAKE IT EASIER FOR ME	
Retirement Date Funds	
Post Retirement Date Fund	0.832%
2020 Retirement Date Fund	0.816%
2025 Retirement Date Fund	0.814%
2030 Retirement Date Fund	0.813%
2035 Retirement Date Fund	0.815%
2040 Retirement Date Fund	0.817%
2045 Retirement Date Fund	0.820%
2050 Retirement Date Fund	0.825%
2055 Retirement Date Fund	0.853%
2060 Retirement Date Fund	0.907%
Target Risk Funds	
Conservative Risk Fund	1.008%
Moderate Risk Fund	0.994%
Aggressive Risk Fund	0.996%
PATH 2: I'M SAVING FOR RETIREMENT	
U.S. Equity Funds	
Large Cap Index Equity Fund	0.767%
Small-Mid Cap Equity Fund	1.211%
Small-Mid Cap Index Equity Fund	0.786%
All Cap Index Equity Fund	0.779%
Non-U.S. Equity Funds	
International All Cap Equity Fund	1.177%
International Index Equity Fund	0.801%
Fixed Income Funds	
Bond Core Plus Fund	0.936%
Bond Index Fund	0.785%
Stable Asset Return Fund	0.898%
Non-Traditional Diversifying Funds	
Real Asset Return Fund	1.071%
Alternative Alpha Fund	1.719%
PATH 3: I'M RETIRED OR ALMOST THERE	
Retiree Funds	
Capital Preservation Fund	0.898%
Income Focused Fund	1.339%
Inflation Focused Fund	1.071%
Diversified Growth Fund	0.996%

For plans with more than \$3M in Core Assets:

- The ABA Retirement Funds negotiates agreements with Mercer, Schwab and Voya including fees
- Mercer, as Program Investment Fiduciary, Trustee, and Custodian, negotiates for institutional pricing on the Program's investment fees
- The Program offers complete fee transparency

Total Annual Fund Operating Expenses R2 Class: Plans > \$3M in Core Assets*	
PATH 1: MAKE IT EASIER FOR ME	
Retirement Date Funds	
Post Retirement Date Fund	0.367%
2020 Retirement Date Fund	0.360%
2025 Retirement Date Fund	0.358%
2030 Retirement Date Fund	0.357%
2035 Retirement Date Fund	0.359%
2040 Retirement Date Fund	0.361%
2045 Retirement Date Fund	0.364%
2050 Retirement Date Fund	0.369%
2055 Retirement Date Fund	0.397%
2060 Retirement Date Fund	0.451%
Target Risk Funds	
Conservative Risk Fund	0.761%
Moderate Risk Fund	0.702%
Aggressive Risk Fund	0.682%
PATH 2: I'M SAVING FOR RETIREMENT	
U.S. Equity Funds	
Large Cap Index Equity Fund	0.311%
Small-Mid Cap Equity Fund	0.755%
Small-Mid Cap Index Equity Fund	0.330%
All Cap Index Equity Fund	0.323%
Non-U.S. Equity Funds	
International All Cap Equity Fund	0.721%
International Index Equity Fund	0.3.45%
Fixed Income Funds	
Bond Core Plus Fund	0.480%
Bond Index Fund	0.329%
Stable Asset Return Fund	0.442%
Non-Traditional Diversifying Funds	
Real Asset Return Fund	0.615%
Alternative Alpha Fund	1.263%
PATH 3: I'M RETIRED OR ALMOST THERE	
Retiree Funds	
Capital Preservation Fund	0.442%
Income Focused Fund	1.018%
Inflation Focused Fund	0.615%
Diversified Growth Fund	0.682%

* Eligibility of a plan to invest in a particular Unit Class will be determined each year, as of 12/31, based on the aggregate value of the assets of each plan invested in the Funds, excluding assets in Personal Choice Retirement Accounts, and take effect in May of the following year.

¹ Total Annual Fund Operating Expenses for the Stable Asset Return Fund and the Capital Preservation Fund do not include 0.162% (as of December 31, 2023) in annual wrap contract fees; these fees are charged against the crediting rate of the Fund. Please read the Annual Disclosure Document (April 2024) carefully before investing. This Disclosure Document contains important information about the Program and investment options. For email inquiries, contact us at: joinus@abaretirement.com.

OPTIONAL PARTICIPANT SERVICES AND PRICING

We understand that different participants have different needs when it comes to their retirement plan. The Program offers the following optional services to meet the unique needs of your participants.

INVESTMENT ADVISORY SERVICES

Participants looking for investment advice can take advantage of the advisory services provided by Voya Retirement Advisors, LLC (“VRA”), powered by Edelman Financial Engines, either Online Advice (no charge to you) or via Professional Management. Participants electing to receive Professional Management services will incur a monthly charge payable directly from their account based upon the following fee schedule:

VRA In Plan Advice Services	
Online Advice	Price
Get personalized recommendations for your retirement account you can implement yourself, at any time, using Online Advice and the online tools available through your online account.	No additional cost
Professional Management	Price
Select Professional Management to have a team of investment professionals in your corner. VRA will invest, manage, and monitor your account for you, including making ongoing adjustments to your account when needed.	(Asset-based fee) First \$100,000 = 0.40% Next \$150,000 = 0.30% Over \$250,000 = 0.20%

RETIREMENT FINANCIAL PLANNING SERVICES

Plan participants can take advantage of holistic financial planning services in two ways.

1. Financial Snapshot – Complimentary/free of charge: Participants can access a financial professional who will work with them to create a personalized Financial Snapshot that will provide steps they can take to help them work toward achieving their goals for money matters.

2. Full Financial Plan – Up to \$1,500: The Full Financial Plan provides an in-depth analysis for those with more complex financial situations. The plan addresses strategies for the

participant’s financial goals and offers continued access to a financial professional to discuss the participant’s financial situation and to implement any action steps chosen.

INVESTMENT PLATFORM FOR THE ABA RETIREMENT FUNDS PROGRAM

INNOVATIVE FUND MENU DESIGNED WITH THE PARTICIPANT IN MIND

A diverse selection of investment options is important to ensure every participant has suitable choices to help meet his or her retirement goals. The Program has options for a variety of investors. The Program’s platform of investments is designed into three investment paths purposely built for all participants of the Program.

PATH 1: MAKE IT EASIER FOR ME	PATH 2: I’M SAVING FOR RETIREMENT	PATH 3: I’M RETIRED OR ALMOST THERE
Participants can make a selection based on their age or risk tolerance	Investment advice and guidance is available to help participants make selections	An investment experience that supports individuals approaching or in retirement
<p>RETIREMENT DATE FUNDS</p> <ul style="list-style-type: none"> • 2060 Retirement Date Fund • 2055 Retirement Date Fund • 2050 Retirement Date Fund • 2045 Retirement Date Fund • 2040 Retirement Date Fund • 2035 Retirement Date Fund • 2030 Retirement Date Fund • 2025 Retirement Date Fund • 2020 Retirement Date Fund • Post Retirement Date Fund <p>TARGET RISK FUNDS</p> <ul style="list-style-type: none"> • Conservative Risk Fund • Moderate Risk Fund • Aggressive Risk Fund 	<p>U.S. EQUITY FUNDS</p> <ul style="list-style-type: none"> • Large Cap Index Equity Fund • Small-Mid Cap Equity Fund • Small-Mid Cap Index Equity Fund • All Cap Index Equity Fund <p>NON-U.S. EQUITY FUNDS</p> <ul style="list-style-type: none"> • International All Cap Equity Fund • International Index Equity Fund <p>FIXED-INCOME FUNDS</p> <ul style="list-style-type: none"> • Bond Core Plus Fund • Bond Index Fund • Stable Asset Return Fund <p>NON-TRADITIONAL DIVERSIFYING FUNDS</p> <ul style="list-style-type: none"> • Real Asset Return Fund • Alternative Alpha Fund 	<p>RETIREE FUNDS</p> <ul style="list-style-type: none"> • Capital Preservation Fund • Income Focused Fund • Inflation Protection Fund • Diversified Growth Fund

PERSONALIZED INVESTMENT ADVICE

Through your retirement plan in the ABA Retirement Funds Program (“Program”), you can get savings and investment advice tailored to your personal situation. The Program works with Voya Retirement Advisors (“VRA”) to offer **Personalized, Professional & Objective Investment Advice**. Here are the two Advisory Services options at-a-glance.

ONLINE ADVICE

PROFESSIONAL MANAGEMENT

	This no-cost interactive tool is a web-based service for the investor seeking advice to help make his or her own decisions.	This fee-based service is designed for the investor who would rather have investment professionals manage his/her retirement savings plan account on an ongoing basis.												
Access	Get virtual 24/7 access to retirement and investment advice after you sign into your account at abaretirement.com .	VRA Investment Advisor Representatives are available by phone, 800.348.2272 , 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding stock market holidays.												
Getting Advice	Go through the steps on the Your Plan tab and see your forecast of annual income in retirement and how even small changes impact your number.	Your VRA Investment Advisor Representative works with you to review your retirement savings and investments, walks you through a personal assessment and determine the best investments for you. Also, get help when markets change, or when life events affect your retirement savings goals.												
Making Changes	Receive step-by-step instructions to execute your advice.	Investment professionals automatically make changes to your retirement account as needed.												
Ongoing Advice	Access Online Advice periodically to continue to refine your strategy and view any updates to advice.	Your account is reviewed every 30 days and your investments are automatically adjusted as necessary to help keep you on track to meet your retirement goals. You get quarterly account updates. You should check in with a VRA Investment Advisor Representative as your financial situation changes.												
Expense	No additional cost.	Free initial consultation. Monthly fee if you decide to have a professional manage your account. <table border="0" style="margin-left: 20px;"> <thead> <tr> <th></th> <th style="color: #e91e63;">Annually</th> <th style="color: #e91e63;">Monthly Amount Per \$10,000</th> </tr> </thead> <tbody> <tr> <td>Balance Up to \$100,000</td> <td>0.40%</td> <td>\$3.34</td> </tr> <tr> <td>Between \$100,000 and \$250,000</td> <td>0.30%</td> <td>\$2.50</td> </tr> <tr> <td>Over \$250,000</td> <td>0.20%</td> <td>\$2.09</td> </tr> </tbody> </table>		Annually	Monthly Amount Per \$10,000	Balance Up to \$100,000	0.40%	\$3.34	Between \$100,000 and \$250,000	0.30%	\$2.50	Over \$250,000	0.20%	\$2.09
	Annually	Monthly Amount Per \$10,000												
Balance Up to \$100,000	0.40%	\$3.34												
Between \$100,000 and \$250,000	0.30%	\$2.50												
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Progress Reports/ Forecast Alerts	Quarterly reports keep you informed about your monthly retirement income forecast.*													
Ability to Add Accounts	Your Retirement Account forecast, can factor in other accounts such as a previous employer’s plan, an IRA, your spouse’s retirement account, and other taxable or non-taxable investments. <i>Advice will only be given on your Program account using the Program’s investment options (excluding the Schwab Personal Choice Retirement Account).</i>													

Depending on which service you select, VRA can provide you with easy-to-use tools designed to help make sure you stay on track with your retirement savings goals.