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Better, Together

JLL benefits to fit your lifestyle

2025 Benefits Summary Guide | Puerto Rico

➤ Visit jll.com/mytotalrewards for details and how to enroll.

What's inside

We believe our company's success is closely linked to the well-being of our employees. And part of that success begins with ensuring our employees are provided with benefits that fit their needs. JLL is committed to managing costs effectively while also continuing to provide comprehensive benefits. We give you the opportunity, knowledge and tools to own your success because we value what makes each of us unique. This guide is designed to help you understand the range of benefits available to support you and your family every day and in life's milestone moments.

Get started



Use the navigation bar on the left to quickly find a topic.



If you still have questions after reviewing this guide, we're here to help. Call the Benefits Solutions Group at **+1 866 580 7421, Option 2** to speak with a dedicated benefits expert.

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Important notice

This summary of material modifications (SMM) provides important updates about plan provisions that are in your current summary plan descriptions (SPDs), or previous SMMs. Until new SPDs are published, use this SMM in combination with your current SPDs. For additional information about your benefits, contact the Benefits Solutions Group at **+1 866 580 7421, Option 2** to speak with a benefits expert between 8:00 a.m. – 5:00 p.m. CT.

JLL reserves the right to modify or amend the benefits listed in the benefits summary guide at any time at its sole discretion. The benefits summary guide is not a substitute for the plan documents. In the event of a conflict between the plan documents and the benefits summary guide, the plan documents will govern.

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Eligibility

You are eligible for the JLL benefits described in this guide if:

- You are an employee of JLL who works at least 30 hours per week
- You are not covered by a collective bargaining agreement that provides alternative coverage
- You are not hired as a temporary employee

Part-time benefits

You are eligible for JLL part-time benefits if you work between 20 and 30 hours per week and have one year of service. Part-time employees are only eligible for the following benefits:

- 401(k) Retirement Savings Plan
- Employee Stock Purchase Plan



JLL is committed to maintaining affordable healthcare. Your contribution rates will have a minimal increase in 2025. As Annual Enrollment approaches, it's the ideal opportunity to review your current benefits and determine if the choices you made this year will still meet your needs in 2025.

Annual enrollment

- You may only make changes to your benefit elections once each year, during annual enrollment. This year Annual Enrollment is from October 14 – November 1, 2024
- Make your elections online at jll.com/mytotalrewards.

Qualified life event

You can make a change if you experience an IRS-qualified status change, such as:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Gain or loss of coverage, including Medicare
- Death of spouse or dependent child
- Newly eligible for benefits

You must notify the Benefits Solutions Group within 31 days after the life event occurs. For a birth event, you must notify the Benefits Solutions Group within 60 days.

Newly hired

- New employees are eligible for benefits on the first day of the month following their date of hire
- If your date of hire is the first day of the month, you are immediately eligible

Eligibility & enrollment

Special eligibility and enrollment considerations

When enrolling, there may be additional steps that you'll need to take to ensure coverage for dependents, spouses and domestic partners. Carefully review the information below to understand whether these scenarios are applicable to your situation or if you are newly hired.

If you are adding a new dependent

Verification of new dependents

Any new employee enrolling themselves and dependents in benefits and any existing employee adding a new dependent to their coverage will be required to provide proof of dependent status.

Your **eligible dependents** who can be enrolled for coverage include:

- Your same or opposite-sex spouse or domestic partner*
- Your children under the age of 26
- Disabled dependents of any age who are unable to work due to a mental or physical disability*

If you are covering a spouse or domestic partner

The Spousal Surcharge of \$150 per month enables us to continue to offer a healthcare option for your spouse/domestic partner. This cost-sharing approach helps to minimize the rate of premium and cost increases, without sacrificing coverage.

Action required: If you have a spouse or domestic partner on file and the Spousal Surcharge **does not apply to you**; you must actively complete your enrollment and select “Spousal Surcharge Does Not Apply for 2025.” If you fail to do this, you will be charged the surcharge for 2025 beginning with your first 2025 paycheck, and the deduction will not be refunded.

** To qualify your domestic partner, domestic partner's children, and disabled dependents for benefits, you must complete and sign a Tax Dependent Affidavit. Contact the Benefits Solutions Group or access the form on the Benefits Portal at jll.com/mytotalrewards. You must recertify dependent tax status every year.*

The Spousal Surcharge **does apply** if:

- Your Spouse/Domestic Partner has medical coverage available to them through their employer and you choose to enroll them in a JLL medical plan
- You have a spouse or domestic partner on file and do not recertify, you will be defaulted to “Yes—I am eligible for the surcharge”

The Spousal Surcharge **does not apply** if:

- You do not enroll your spouse/domestic partner in medical coverage
- Your spouse/domestic partner is not employed
- Your spouse/domestic partner is employed, but is not eligible for medical coverage through their employer
- Your spouse/domestic partner is eligible for and/or is enrolled in Medicare/Medicaid
- You and your spouse/domestic partner both work at JLL

Important: domestic partner premium taxation

A domestic partner and their children are not considered tax-qualified dependents under the Internal Revenue Code. If you elect to have your domestic partner covered under your plan, **you will pay income tax and Social Security payroll tax on the portion of the insurance premium that JLL contributes to your domestic partner's policy, also known as imputed income.**

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Eligibility & enrollment

How to enroll

JLL provides you with the tools, resources and support you need through every step of the enrollment experience.

Here's what to do:



Evaluate

Evaluate your options using the tools available to you

- Review this guide to learn what benefits are available
- All of the information you need to enroll is available on jll.com/mytotalrewards
- **For JLL family members:** Go to us.jll.com/en/careers/benefits-open-enrollment



Make your elections

Online via computer or your mobile device

- Go to jll.com/mytotalrewards

By phone

- Call the Benefits Solutions Group at **+1 866 580 7421, Option 2** to have a dedicated benefit expert help you enroll
- Experts are available 8:00 a.m.–5:00 p.m. CT
Un traductor de español está disponible a pedido

By app

- The Alight mobile app gives you access to enroll and review your benefits from anywhere at anytime
- Text “Benefits” to **67426** for a link to download the Alight mobile app
- Once you have the app, search “JLL” and login using your work credentials



Print and review

Print and review your confirmation statement

- To access, go to jll.com/mytotalrewards. Print a copy of your completed enrollment.

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MCS medical plan

At JLL, we offer health and well-being plans and programs to support you wholly so you can thrive. Access to quality, affordable healthcare is an important part of staying well, getting healthy if you suffer from an acute illness or chronic condition, and protecting your family and yourself from unexpected events. With that in mind, it's important to know how your medical coverage works.

JLL offers a preferred provider organization (PPO) medical option through MCS.

The MCS plan offers:

- Comprehensive healthcare benefits, including free in-network preventive care services and coverage for prescription drugs.
- A network of preferred providers who agree to provide healthcare services to plan members at discounted fees.
- With this plan you may receive care from any provider you wish and never need a referral from a primary care physician to see a specialist.

MCS rates for employees

2025 annual employee contribution		
You only	You +1	You +2 or more
\$936.84	\$1,864.20	\$2,432.52

MCS summary of medical program features

Summary of program features	
Benefit	MCS medical
Hospital semiprivate room	• \$150 general
Emergency room illness	• \$75 copay; if pre-certified through Medilinea the copay is \$35
Accident	• \$0 deductible
Office visit copay	• Generalist - \$10 • Specialist - \$15 • Sub-specialist - \$15 • Psychiatrist - \$15 • Podiatry - \$15
Diagnostic test	• 25% coinsurance
Physical therapy	• \$7 per visit (Maximum 15 sessions)
Respiratory	• \$7 per visit (Maximum 15 sessions)
Laboratories/x-rays	• 25% coinsurance
Sonograms	• 25% coinsurance (unlimited, maternity up to 3)

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Summary of program features

Benefit	MCS medical
Computerized tomography	<ul style="list-style-type: none">• 25% coinsurance unlimited
MRI	<ul style="list-style-type: none">• 25% coinsurance unlimited
MCS Medilinea MD	<ul style="list-style-type: none">• \$10 copay
Life insurance	<ul style="list-style-type: none">• \$10,000
Employee assistance program	<ul style="list-style-type: none">• Covered—FHC system
Annual deductible	<ul style="list-style-type: none">• \$100 (Individual)• \$300 (Family)
Coinsurance	<ul style="list-style-type: none">• 20% coinsurance applicable from first dollar cost amount
Out-of-pocket annual	<ul style="list-style-type: none">• \$6,350 (Individual)• \$12,700 (Family)
Services out of Puerto Rico	<ul style="list-style-type: none">• United Healthcare requires pre-authorization except in emergency
Ambulance	<ul style="list-style-type: none">• MCS will reimburse up to \$75 per trip
Air ambulance	<ul style="list-style-type: none">• Covered by reimbursement and medical necessity, no pre-authorization required
Urgent centers	<ul style="list-style-type: none">• \$60 copay

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Medical plan resources

Using the medical plan resources available to you through JLL can help you make the most of your benefits and save money. With these resources, you can easily find doctors, specialists, and other medical providers that are in-network and offer the highest quality care at the lowest cost. The following resources and tips can allow you to confidently make the best decisions for your health and finances.

Health Advocate™ gives you the help you need

Navigating the healthcare system can be complicated and time-consuming. That's why JLL offers Health Advocate—a confidential, free service for you and your eligible family members to help you get the answers and help you need.

Who is eligible for Health Advocate services

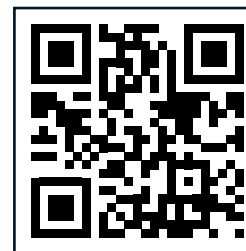
You, as a JLL employee, as well as your spouse, domestic partner, dependents, parents, and parents-in-law are eligible to use Health Advocate benefits.

When to use a Health Advocate

- Find the right doctors, dentists, specialists, and other providers; transfer records, schedule appointments and arrange special treatments and tests; answer questions about test results, treatments and medications
- Clarify benefits and review medical, dental, and vision bills to ensure claims are processed correctly. If billing errors are uncovered, your Personal Health Advocate will work on your behalf to correct them; get to the bottom of coverage denials; get approvals for covered services; negotiate payment arrangements with providers
- Find options for non-covered services; provide information about generic drug options; access eldercare services, explain Medicare, Medicare Advantage and supplemental plans
- Received a surprise medical bill? Through the Medical Bill Saver program, Health Advocate's skilled negotiators can help lower your out-of-pocket costs on medical and dental bills that are not covered by insurance — at no cost to you!

How to get started

Health Advocate is available any time day or night 24/7/365. Call **+1 866 580 7421, Option 3**. Normal business hours are Monday through Friday, 7:00 a.m. to 9:00 p.m. CT but staff is available for assistance after hours and on weekends. During your first call, you'll be assigned to a personal Health Advocate that stays with you until your issue is resolved. Advocates include registered nurses and benefits and claims specialists. They advocate on your behalf and get complex issues resolved quickly and efficiently. You can also visit healthadvocate.com/JLL and/or download the mobile app.



Scan the QR code with your smartphone to download the app.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho, Minnesota and New Mexico. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

When medically necessary, MeMD's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

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MCS Medilinea MD

Get non-emergency access to a doctor, 24/7/365. It's easy and convenient! Just download the Mi MCS app on your cell phone or register online from your computer at mcs.com.pr to activate your Mi MCS account. Some of the benefits of virtual medicine are:

- Virtual consultations with a certified doctor from anywhere for non-emergency situations
- Family members are eligible
- Minimal wait times to talk to a doctor
- Pediatricians are available

Some of the non-emergency conditions treated through the program include:

- Acne
- Allergies
- Conjunctivitis (pink eye)
- Coughs
- Diarrhea
- Ear Infections
- Fever
- Flu/Colds
- Headaches
- Sore Throats
- And more

Reach MCS Medilinea MD at mcs.com.pr through your Mi MCS account or call **+1 833 275 6276**.

Note: This is a summary of benefits. Any discrepancy between the summary and the policy, the policy will prevail.

Fill prescriptions with generic equivalents

Generics and name brand drugs typically have the same active ingredients, strength, and dosage. However, a generic is, on average, one-third the cost of a name brand drug. Ask your physician if a generic version of a name brand drug is available.

Get regular health checkups

Early diagnosis can result in a quicker return to good health. You also save money by treating conditions before they turn into large claims. See your physician on a regular basis for a preventive checkup. In-Network preventive exams are covered at 100%.

Increase physical activity

Exercise can help improve your quality of life and offset the rising cost of healthcare. Just 30 minutes of moderate exercise a day can improve your personal health and help you save money in the long run as it can reduce your healthcare expenses by decreasing the need for costly medical treatments.



➤ Visit jll.com/mytotalrewards for details and how to enroll.

MCS prescription drug coverage

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JLL offers comprehensive prescription drug coverage as part of our health care benefits as described below. Find all the details on your prescription drug benefits at jll.com/mytotalrewards.

Prescription drug features	
Copayment generic	\$5
Specialty drug program	30%; maximum of \$200
Step therapy	Not available
Brand (preferred/brand non-preferred)	25% coinsurance or max of \$50
Maximum days of supply	
• Retail	30 days
• Mail order	90 days
Mail order	
• Generic	\$10
• Brand	\$100



➤ Visit jll.com/mytotalrewards for details and how to enroll.

MCS dental coverage

Great oral health is an essential part of a healthy lifestyle. With JLL's comprehensive dental benefits you can keep your smile bright and healthy. Seeking regular preventive dental care can improve your dental health, and help you avoid more extensive dental work down the road.

The chart below outlines the features of the dental plan offered through MCS.

No ID cards are issued.

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Dental plan features	
Annual benefit maximum	<ul style="list-style-type: none">• \$1,000• Preventive services are not subject to deductible but are included as part of the annual benefit maximum
How the plan works	<p>After any applicable deductible, the plan pays the following percentage of eligible expenses, subject to reasonable and customary charge limits.</p> <ul style="list-style-type: none">• Preventive Services 100% (semi-annual exams, X-rays and cleaning)• Basic Services 80% (fillings, root canal excluding molars, periodontics)• Major Services 50% (dentures, inlays/onlays, crowns, bridges, oral surgery, dental implants)
Orthodontia (adults and children)	<ul style="list-style-type: none">• Plan pays 100%, up to \$1,000 lifetime maximum per person• Does not apply to annual benefit maximum



VSP vision plan

Everyone should have access to quality vision care. That's why we provide two comprehensive vision care plans to keep you and your family protected and healthy. Vision insurance can help save you money on eye exams, eyeglasses and contact lenses. Additionally, regular eye exams can also help detect health conditions such as diabetes, high blood pressure, and high cholesterol.

JLL offers vision care from VSP Vision. Both have a vast national network of providers:

- VSP Vision—Basic
- VSP Vision—Premier

2025 annual vision contribution rates

	You only	You +1	You +2 or more
VSP vision—basic	\$92.16	\$131.04	\$234.96
VSP vision—premier	\$167.04	\$237.36	\$425.76

The chart below outlines the features of the vision plans offered:

Feature	VSP vision—basic in-network	VSP vision—premier in-network
How to obtain benefits	<ul style="list-style-type: none">• Schedule an appointment with a network provider• Eye exams/lenses or contact lenses are available every 12 months and frames once every 24 months	<ul style="list-style-type: none">• Schedule an appointment with a network provider• Eye exams/frames/lenses or contact lenses are available every 12 months
Eye exam	<ul style="list-style-type: none">• \$10 copay or up to \$45 allowance out-of-network	<ul style="list-style-type: none">• \$10 copay or up to \$45 allowance out- of-network
Glasses	<ul style="list-style-type: none">• \$20 copay for lenses and frames up to \$180 value• For glasses over \$180 you pay the difference less a 20% discount	<ul style="list-style-type: none">• \$20 copay for lenses and frames up to a \$180 value• For glasses over \$180 you pay the difference less a 20% discount
Contact lenses	<ul style="list-style-type: none">• MCS Medical Plan provides a \$100 allowance towards the full cost• Medically necessary contacts are covered in full after a \$20 copay	<ul style="list-style-type: none">• MCS Medical Plan provides a \$100 allowance towards the full cost• Medically necessary contacts are covered in full after a \$20 copay
Covered lens options	<ul style="list-style-type: none">• Single vision, bifocal, trifocal and lenticular	<ul style="list-style-type: none">• Single vision, bifocal, trifocal and lenticular
Laser vision correction, mail order contacts, and hearing aids	<ul style="list-style-type: none">• Access to laser vision correction discounts	<ul style="list-style-type: none">• Access to laser vision correction discounts

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VSP vision plan

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Feature	VSP vision—basic in-network	VSP vision—premier in-network
Out-of-network coverage	<ul style="list-style-type: none">• Allowances for an exam, lenses, frames, contact lenses and laser vision correction• Payment is due at time of service and a claim for reimbursement must be submitted by member	<ul style="list-style-type: none">• Allowances for an exam, lenses, frames, contact lenses and laser vision correction• Payment is due at time of service and a claim for reimbursement must be submitted by member
Other information about vision benefits	<ul style="list-style-type: none">• N/A	<p>Easy Options. Each covered family member can pick one of the following five custom upgrades at the time of service:</p> <ul style="list-style-type: none">• \$255 Retail Frame Allowance• \$255 Elective Contact Lens Allowance• Progressive Lenses covered in full• Anti-Reflective Coatings covered in full• Photochromic Lenses covered in full <p>Members receive an additional \$75 if they elect the Frame or Contact Easy Options upgrade</p>

Leaves & disability

During your career there may be times when you need to take a leave of absence. We know that welcoming a new baby, dealing with an illness or disability, or any other life event can be an overwhelming situation. JLL makes it a priority to provide support to employees during their time away from work.

Reliance Matrix administers JLL's Leave of Absence program. Experienced case managers at Reliance Matrix will help you determine which leave program applies to your situation.

In this section

- Family and Medical Leave Act (FMLA)
- Short-term disability
- Long-term disability
- Workers' compensation
- The JLL Parent Experience

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Family and Medical Leave Act (FMLA)

Family medical leave is a federal mandate that allows employees to take time away from work to care for themselves or a family member due to medical or caregiving needs. If you qualify for a leave of absence, Reliance Matrix will help you:

- Check eligibility for a leave
- Request a leave
- Determine the amount of FMLA leave available (12 weeks within a "rolling" 12-month period, measured backward from the date you use any FMLA leave)
- Determine if the leave qualifies for short-term disability or any other type of leave (Workers Compensation)
- Download medical certifications
- Inform your manager of the duration of your leave
- Check the status of your leave request
- Learn about federal FMLA regulations



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Short-term disability (STD)

JLL provides short-term disability coverage at no cost to you if you become temporarily unable to work due to a non-occupational disability. You do not have to enroll in this benefit or make any contributions to receive benefits. Reliance Matrix must receive the necessary documentation and approve the claim before your disability period or disability benefit pay can begin.

Here's how STD coverage works:

- STD coverage pays 70% of your base salary up to 26 weeks
- STD benefit payments are subject to tax withholding
- There is a waiting period of seven consecutive calendar days before you begin receiving benefits
- You must use accrued paid time off to cover the initial seven-day waiting period (calendar days)
- Paid time off cannot be substituted for a short-term disability



Your short-term disability period begins:

On the first day you are medically unable to work (your date of disability)



Your short-term disability pay begins:

On the eighth calendar day after your date of disability

How the STD amount you receive is determined

STD coverage for commission-eligible employees earning a base salary less than or equal to \$75,000 is determined by comparing the total of an employee's average last two years' commissions and/or bonus, plus 70% of the annual non-recourse draw salary to the flat amounts listed below (specific to employee career map level). The greater amount will be used to calculate the weekly salary for STD benefits, up to a maximum monthly benefit of \$12,500.

- PR4—PR8: \$125,000
- PR3—\$87,500
- PR1—PR2: \$55,000

If you are a **commission-eligible employee but make more than \$75,000 per year**, you will participate in the short-term disability plan at the standard benefit rate instead of the commission-eligible rate.

Please note: Regardless of the nature of the disability, there is a seven-day (calendar days) waiting period before paid benefits begin. Any accrued paid time off will be applied to this seven-day waiting period. Puerto Rico offers disability benefits. You must apply for these benefits directly with the state. This state benefit will be offset from your JLL Short Term disability and/or parental leave benefit.

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Long-term disability (LTD)

JLL provides long-term disability coverage at no cost to you, meaning we pay your long-term disability premiums on your behalf, if you are unable to work due to a prolonged non-occupational disability. Your LTD application will be reviewed, approved, and managed by Reliance Matrix. Approval for short-term disability benefits does not automatically transfer to approval for long-term disability.

Here's how LTD coverage works:

- The plan pays 60% of your monthly base salary plus the average of your last two years' annual bonus and/or commissions (up to a monthly maximum benefit of \$12,500)
- Duration of long-term disability payments is up to age 65, then reduced benefit duration dependent upon disability date as defined by the terms of the plan document
- A waiting period is required. You must be disabled for 26 consecutive weeks before long-term disability benefits begin.

Understanding taxes on long-term disability

During your initial benefit enrollment period or during annual enrollment, you have a choice as to whether long-term disability benefits you might receive later are subject to taxes.

You can choose to:

- Have the premium that JLL pays for your long-term disability added to your W-2 and pay any imputed income tax each pay period; if you choose this option, any disability payments subsequently made to you would not have income tax withheld
- Exclude the premium that JLL pays for your long-term disability from your W-2, pay no imputed taxes now, and have any disability payments be taxable

If you don't make a choice

- The premium that JLL pays will not be added to your W-2 as taxable income, and you will be responsible for income taxes if you later receive long-term disability payments. Your election is irrevocable once the plan year begins. You should consult a tax advisor when making the decision between these two options.

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Workers' compensation

“Corporación del Fondo del Seguro del Estado” (CFSE) or (FSE) is a Government entity that manages and regulates workers' compensation insurance to which employees must be subscribed for the compensation of injuries or diseases, as defined by Law No. 45 of 1935, as amended.

When an employee claims they suffer an occupational condition, or an injury derived from their work environment or task, she/he must go to the “Corporación del Fondo del Seguro del Estado” (CFSE) in a period not to exceed three (3) years, beginning on the date the condition emerges and the employee becomes aware it is related to her/his work. No more than twelve (12) months since the employee exposed themselves for the last time to the risk that caused the injury may have passed.

Law No. 45 of April 18, 1935, as amended, states that the employee will receive payment from the FSE to a maximum of 52 weeks, as long as she/he is still disabled during this period. Subsequent periods of incapacitation derived from the same illness or injury, or related to them, will be considered as one disability period.

The employee's position will be reserved for one (1) calendar year from the moment of disability, subject to:

- the employee requesting reinstatement within fifteen (15) days from medical discharge and within the year
- the employee being mentally and physically capable to perform the job required tasks
- the employment position has not been eliminated at the moment of requesting reinstatement

All FSE leaves will run concurrently with Family Medical Leave Act (FMLA) leave. The employee may be eligible to a supplementary pay of up to 100% her/his base salary, discounting the FSE pay established by law. If it is later determined the illness or injury is not occupational, the FSE pay received will be considered as part of the total benefits of the employee's supplementary pay by SINOT.

While the employee is in the FSE treatment and the case is still under investigation, the days out will be charged to sick leave and/or vacations leave; this must be authorized in writing by the employee. The employee may spend sick and/or vacations leave pay if she/he does not qualify or has run out of supplementary pay. The case must adhere to several conditions to qualify for supplementary FSE pay.

Contact the CFSE at **+1 855 353 6636**

The JLL parent experience

Getting ready to add to your family? JLL is here to help you every step of the way.

JLL is committed to supporting the well-being of employees and their families, including when adding a new child to the family. That's why, working hand in hand with our partners in the Business Resource Groups, we designed the JLL Parent Experience. JLL wants you to get the most benefits from our wide range of parenting resources and enjoy this special time with your family.

The dedicated Parent Experience website describes the benefits, process, and resources available to you whether you're considering taking maternity, paternity/partner, adoption or surrogacy time.

You can find more information, including detailed timelines, checklists, contact information and other resources within **HR Direct**, click the Leave and time off icon.

Note: If you plan on adding a child to your family this year through birth, adoption, or surrogacy, be sure to review the JLL Parent Experience Guide. We recommend you use the resources from our Employee Assistance Program which consists of daycare referrals, health tips for new parents and a wide range of childcare advice.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

401(k) savings and retirement plan

401(k) savings and retirement plans are a critical part of achieving financial independence in your retirement. JLL helps you grow your savings and retirement by providing a company matching contribution to your 401(k) account each pay period depending on the level of your personal contribution.

Great reasons to contribute to your 401(k) account:



Contributions are conveniently deducted from your pay



You get “extra money” when JLL matches a portion of your personal 401(k) contribution and that match is always 100% vested



You can choose from a variety of investment options to help grow your account even more



Contributing can help lower your current income tax



You can take your savings with you if you leave JLL

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Eligibility for participant contributions

You are eligible to make pre-tax, catch-up, and regular after-tax contributions to the plan on the first date you meet the following requirements:

- You have reached 21 years of age
- You are an eligible employee of JLL
- Part-time employees must work 20 to 30 hours per week and complete at least one year of service

When you can enroll

You may enroll in the plan at any time after you receive your first full paycheck. Managed through Fidelity Investments, the plan allows you to contribute a portion of your eligible earnings to the plan. You enroll directly through Fidelity at 401k.com or by calling **+1 800 890 4015**.

How much you can contribute

You may contribute a percentage (1% or more) of your paycheck per payroll cycle. Your maximum contributions (pre-tax) for a plan year may not exceed 50% of your compensation. 401(k) contributions from your base salary and annual bonus/ commission payments are made through separate elections. Bonus deferrals will only be applied to the annual bonus payout.

All other bonuses will be treated as regular wages and the base salary elections will be applied. Federal law limits the amount of pre-tax contributions you may contribute each year, which is adjusted from time to time for inflation. The maximum is \$20,000.*

You may contribute an additional 10% to a non-Roth, after-tax account. However, the maximum amount that can be contributed to your account—from your pre-tax, regular after-tax contributions, and the company match—cannot exceed \$69,000* (indexed). If you hit this level, all contributions stop, including the company match.

* IRS annual limits are subject to change. The 2025 contribution maximums will be released later in the year.

Disclaimer: The 401(k) Plan described here is subject to plan limitations, definitions, and provisions. For detailed information, please see the 401(k) Plan summary plan description on Fidelity's site, 401k.com.

Compensation

Your compensation is your total annual compensation (salary/ bonus/commissions) paid or otherwise included in your gross income during a plan year. If you have been contributing to a 401(k) account during this plan year through another employer, you cannot exceed the \$20,000* IRS limit.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Company matching contributions

If you are eligible, JLL will make a “company matching contribution” to your account for each pay period. The company matches 100% of each dollar you contribute to the plan, up to the first 3% of your compensation. The company then matches 50% of each dollar you contribute to the plan on the next 2% of your compensation. Pre-tax and catch-up contributions are taken into account in determining the amount of company matching contributions. In calculating the company matching contribution, only compensation earned while you are eligible to make contributions under the plan will be taken into account.

Company match	
Your contribution	Company match contribution
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%
6–50%	4%

Pre-tax contributions

As a plan participant, you may also elect to make pre-tax contributions to the plan. You receive an immediate advantage from making pre-tax contributions. Each pre-tax dollar you contribute lowers your current taxable income, so you end up reducing the current federal income taxes you pay. In most cases, you will also pay lower state and local income taxes. (However, you will still have to pay Social Security taxes on your pre-tax contributions.) These contributions, and any earnings, will be taxed at withdrawal from the plan.

Pre-tax contributions are eligible for a company match. The company match on your contributions, and associated earnings, will be taxed at distribution.

Roth after-tax contributions

You are not eligible to make Roth after-tax contributions to the plan.

Non-Roth after-tax contributions

You also may make contributions to the plan on a non-Roth after-tax basis (after-tax contributions). You may contribute a percentage (1% or more) of your paycheck per payroll cycle. The company does not match your non-Roth after-tax contributions. While earnings accumulate tax-free, they will be taxed at distribution. These contributions are not subject to the annual contribution limit (\$20,000). Your regular after-tax contributions cannot exceed 10% of your contributions.

Catch-up contributions

To allow greater savings flexibility for participants who are nearing retirement age, participants age 50 or over can continue to make additional catch-up contributions up to \$7,500*. This feature is available to any participant who will be at least 50 years old by the end of the plan year in which they wish to make the election and who has contributed the pre-tax contribution limit. Federal law limits the amount of catch-up contributions a participant may make. The maximum catch-up contribution is \$7,500*. Catch-up contributions are eligible for company match.

Enrolling/changing your contributions

You may increase or decrease the amount of your contributions to the plan at any time by calling Fidelity at **+1 800 890 4015** or visiting the Fidelity website at **401k.com**. Your change will take effect as soon as administratively feasible after you submit your request.

* IRS annual limits are subject to change. The 2025 contribution maximums will be released later in the year

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

In addition to the core benefits, JLL offers additional benefits and other programs designed to support your overall well-being, providing you more opportunities to thrive. These additional benefits offer a wide range of options to choose from and allow you to customize your benefits package to meet your individual needs.

In this section:

- Adoption egg/sperm donation and surrogacy assistance
- Back-up care program
- Community Connections
- Employee assistance program
- Employee stock purchase plan
- Group accident insurance
- Group critical illness insurance
- Group hospital indemnity insurance
- Identity protection
- International SOS travel resource
- Life and accidental death and dismemberment insurance
- MetLife legal plans

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Adoption, egg/sperm donation and surrogacy assistance

JLL provides assistance to employees who are building families through adoption, egg/sperm donation and surrogacy assistance by:

- Reimbursing for adoption and surrogacy of up to \$15,000 per child
- Reimbursing for egg/sperm donation of up to \$15,000 per the lifetime of the employee

Most expenses directly related to an adoption, egg/sperm donation and surrogacy assistance are reimbursable, including:

- Agency and placement fees
- Legal fees and court costs
- Transportation and lodging

Full-time employees with a minimum of one year of service are eligible for the benefit with proof of final adoption, egg/sperm donation or surrogate birth. To take advantage of this benefit, you must complete the application form found on hr.jll.com.

Back-up care program

The Back-Up Care program (run by Bright Horizons Family Solutions) provides you with back-up in-home childcare and adult/eldercare when your regular caregiver is unavailable.

Features of the program include:

- 25 days per dependent, per calendar year
- Low copayment
 - In-home care—\$8.00 per hour (Four-hour minimum)
- A limit to five consecutive business days for bookings

You must be registered with Bright Horizons Family Solutions before using the service. For easier access, you may want to register a week in advance before using this service. Reservations for care are required. You can make a reservation for care from the daycare as needed up to one month in advance of when the care is needed. Program benefits are subject to change.

Get started

To register or learn more about Bright Horizons Back-Up Care, call **+1 877 242 2737** or go to clients.brighthouse.com/jll. Click “Join Today”, Company: Jones Lang LaSalle.

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Community Connections

Community Connections is JLL's platform for charitable giving. It offers employees a single destination to take action, get involved and support their communities.

The Community Connections platform allows for employees to:

- Donate to charities
- Request JLL to match up to \$500 in charitable donations per year to approved 501(c)(3) organizations
- Set up and promote JLL volunteer events
- Log volunteer hours

Volunteering: JLL hosts a wide range of volunteer activities throughout the country and employees graciously donate their time and energy to improving our communities. Using the Community Connections platform to promote all volunteer events is crucial for efficiently measuring and tracking our impact in the community.

Charitable giving: Through our matching gifts program, employees can use the Community Connections platform to donate to charitable organizations and/or request a company match from JLL. Charities must be designated as a 501(c)(3) charitable organization by the IRS, they may not have negative affiliations or cause philanthropic harm and no goods or services can be exchanged for the donation. The maximum annual match amount is US \$500 per employee, per calendar year.

Get started: Access the Community Connections portal at jll.benevity.org. If you have any questions about the JLL Community Connections platform, please email CommunityConnections@jll.com.

Employee assistance program

JLL offers Employee Assistance Program (EAP) services through GuidanceResources at no cost to you, 24/7. The EAP is available to you and your household family members and offers:

- Six free confidential counseling sessions for each topic you need help with, as well as professional advice about legal matters
- Childcare and/or eldercare and other work/life referrals
- GuidanceResources online portal

To get started, call GuidanceResources at **+1 833 955 3394** or go to guidanceresources.com (Web ID: JLL101).



➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Employee stock purchase plan

The Employee Stock Purchase Plan (ESPP) allows you to have an ownership stake in JLL.

Who's eligible

You are eligible for the ESPP if you are a full-time or part-time employee working 20 hours or more a week and are at least 21 years old.

How the ESPP works

To participate, elect after-tax payroll deductions in whole percentages between 1% and 10% of your gross pay or in a dollar amount. At the end of each month, the funds held in your payroll deduction account will be used to purchase as many whole shares of JLL stock (NYSE: JLL) as possible. Contributions are limited to a maximum of \$25,000 annually. There is no employee discount.

Eligible employees may enroll in the ESPP four times a year in advance of four quarterly offering periods. You will be notified when the enrollment period will be open and you must be an active employee on the first day of that month in order to qualify for that enrollment.

Q1: January–March

Q3: July–September

Q2: April–June

Q4: October–December

Your shares are deposited in an E*TRADE account in your name within seven business days after the end of each month. You may access your account online at etrade.com or toll-free at **+1 800 838 0908** (US) or **+1 650 599 0125** (non-US). Stocks purchased prior to August 24, 2024 were deposited in a Morgan Stanley account. You can access your Morgan Stanley account online at stockplanconnect.com, or call toll-free at **+1 800 367 4777**. You may also move your shares to another broker or sell your shares at any time.

In general, the amount of tax liability you incur when you sell your shares depends on the length of time you held them, as well as other factors. You should obtain tax advice before making the decision to sell. JLL cannot provide employees with tax advice.

If you leave the company and have made contributions to the ESPP, but have not purchased stock yet, your contributions will be used to purchase stock at the end of the month in which you leave.

Group accident insurance

Aflac's Group Accident Insurance adds an additional layer of protection for life's unexpected moments. In the event of a covered accident, the plan pays cash benefits fast to help with the cost of out-of-pocket expenses and bills—expenses your medical plan may not cover, including:

- Ambulance rides
- Wheelchairs, crutches, and other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts

Group Accident Insurance is easy to enroll in and features:

- Benefits paid directly to you unless otherwise assigned, to be used as you see fit, including for your insurance deductibles, copayments, household bills, and more
- Competitive group rates
- Convenient payroll deduction helping to ensure continuous, worry-free coverage
- Portable coverage (with certain stipulations) if your employer status changes

Disclaimer: The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures available on jll.com/mytotalrewards, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Injuries	High	Low
Fracture benefit—varies by type and number of broken bones Chip fractures paid at 25% of fracture benefit	\$320–\$4,000	\$160–\$2,000
Dislocation benefit—varies by type and number Of dislocations Partial dislocations paid at 25% of dislocation benefit	\$320–\$4,000	\$160–\$2,000
Burn benefit (2nd and 3rd degree)—varies by type and severity of burn	\$100–\$20,000	\$50–\$10,000
Concussion benefit	\$500	\$250
Coma benefit	\$10,000	\$5,000
Ruptured disc with surgical repair benefit	\$250/first year \$1,000/after first year	\$125/first year \$500/after first year
Torn knee cartilage	\$188/first year \$750/after first year	\$125/first year \$500/after first year
Laceration (cut) benefit—varies by length of laceration	\$62.50–\$1,000	\$37.50–\$600
Torn/ruptured/severed tendon/ligament benefit—varies by type of medical or surgical treatments and number of injuries	\$750 Single \$1,125 Multiple	\$500 Single \$750 Multiple
Emergency dental work (per accident)—varies by repair type	\$67/extraction \$200/crown	\$50/extraction \$150/crown
Eye injury benefit—varies by type of treatment	\$60–\$300	\$40–\$200

Hospital coverage	High	Low
Hospital admission benefit (once per calendar year)	\$1,750	\$1,250
Hospital confinement benefit (up to 365 days)	\$250 per day	\$125 per day
Hospital intensive care benefit (up to 30 days)	\$400 per day	\$200 per day
Rehabilitation unit benefit (up to 30 days per confinement; maximum of 60 days per calendar year)	\$200 per day	\$100 per day

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Covered conditions and schedule of payments

Medical services and treatment	High	Low
Ground ambulance benefit	\$400	\$250
Air ambulance benefit	\$1,250	\$1,000
Emergency room treatment—within 72 hours after covered accident	\$125	\$50
Medical fees	\$75	\$50
Major diagnostic testing—covers four types of medical tests	\$250	\$150
Accident follow-up treatment (up to six treatments, one per day)	\$40	\$35
Physical therapy (up to six treatments, one per day)	\$50	\$30
Prosthetic device benefit—varies by type and number of devices	\$1,500	\$500
Medical appliance benefit—varies by type and number of devices	Up to \$250	Up to \$150
Blood/plasma/platelets benefit	\$400	\$300
Exploratory surgery without repair	\$200	\$100
Internal injuries	\$2,000	\$1,000
Transportation benefit— travel more than 50 miles for follow-up treatment	\$200–\$400	\$100–\$200

Other benefits	High	Low
Family lodging benefit (per night)—for each night's lodging, up to 30 days, for an adult immediate family member if required to travel more than 100 miles due to insured's hospitalization for treatment of an injury from a covered accident.	\$200 per day	\$100 per day

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2025 group accident annual premium rates

Coverage level	High	Low
You only	\$35.88	\$19.32
You +1	\$56.40	\$30.36
You +2 or more	\$71.88	\$38.64

For more information about Group Accident Insurance, visit jll.com/mytotalrewards.

Limitations and exclusions

If the coverage outlined in this summary will replace any existing coverage, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

We will not pay benefits for injury, total disability, or death caused by, or resulting from:

- **War**—participating in war or any act of war, declared or not; participating in the armed forces of, or contracting with, any country or international authority. (We will return the prorated premium for any period not covered by this certificate when you are in such service)
- **Suicide**—committing or attempting to commit suicide, while sane or insane
- **Sickness**—having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness
- **Self-inflicted injuries**—injuring or attempting to injure yourself intentionally
- **Racing**—riding in or driving any motor-driven vehicle in a race, stunt show or speed test
- **Intoxication**—being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a doctor. Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred
- **Illegal occupation**—committing or attempting to commit a felony or being engaged in an illegal occupation
- **Sports**—participating in any organized sport, professional or semiprofessional
- **Cosmetic surgery**—having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Group critical illness insurance

A major medical plan may pay a good portion of the costs associated with a critical illness, but many expenses may not be covered. With Group Critical Illness Insurance from Aflac, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

- To apply for Group Critical Illness Insurance, you **must** have medical insurance through JLL or through your spouse or domestic partner’s employer.
- Your **initial diagnosis benefit** provides a lump-sum payment upon the initial diagnosis of a covered condition.
- The **additional diagnosis benefit** provides a benefit for each different critical illness after the first when the two dates of diagnoses are separated by at least six consecutive months, or twelve months treatment-free for cancer and in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.
- **Recurrence benefit** is paid when a covered person is diagnosed with another occurrence of the same covered condition for which an initial benefit was previously paid. The two dates of diagnosis must be separated by at least six consecutive months, or twelve months treatment-free for cancer and in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

Eligible individual	Group critical illness insurance	
	Benefit amount	Requirements
You only (employee)	Basic Plan: \$15,000 Plus Plan: \$30,000	Coverage is guaranteed issue, which means you may qualify for coverage without answering health questions, provided you are actively at work.
You + spouse/ domestic partner and/or dependent children	100% of the employee’s benefit amount	Coverage is guaranteed issue, which means you may qualify for coverage without answering health questions, provided you are actively at work and your spouse/ domestic partner meets the eligibility requirements set forth on the application. Children-only coverage is not available.

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Covered critical illnesses	Percentage of face amount payable for covered critical illnesses
	Percentage covered
Cancer (internal or invasive)	100%
Heart attack (myocardial infarction)	100%
Stroke (ischemic or hemorrhagic)	100%
Major organ transplant*	100%
Kidney failure (end-stage renal failure)	100%
Bone marrow transplant (stem cell transplant)	100%
Sudden cardiac arrest	100%
Non-invasive cancer	25%
Coronary artery bypass surgery	25%

*25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant

Note: A \$250 benefit for the diagnosis of skin cancer is also included. This benefit is paid once per calendar year.

Specified diseases rider illnesses covered under plan:

Benefits are payable at 100% of the employee's benefit amount if an insured is diagnosed with one of the diseases listed while the rider is in force.

- Addison's disease
- Cerebrospinal meningitis
- Diphtheria
- Huntington's chorea
- Legionnaire's disease
- Malaria
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis (polio)
- Rabies
- Sickle cell anemia
- Systemic lupus
- Systemic sclerosis (scleroderma)
- Tetanus
- Tuberculosis

The following benefit is paid based on your selected progressive disease benefit amount. We will pay the benefit shown upon diagnosis of one of the covered diseases if the date of diagnosis is while the rider is in force.

Additional Covered conditions	Progressive diseases rider
	Percentage of face amount payable
Amyotrophic lateral sclerosis (als or Lou gehrig's disease)	100%
Sustained multiple sclerosis	100%

The following benefits are paid based on the face amount in effect on the critical illness date of diagnosis. We will pay the optional benefit if the insured is diagnosed with one of the conditions listed in the rider schedule if the date of diagnosis is while the rider is in force.

Optional covered conditions	Optional benefits rider
	Percentage of face amount payable
Benign brain tumor	100%
Advanced Alzheimer's disease	50%
Advanced Parkinson's disease	50%

➤ Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

Group critical illness insurance rates

Attained age	Low: annual premium for \$15,000 of coverage		
	You only	You + 1	You + 2 or more
<25	\$14.64	\$33.00	\$56.16
25–29	\$15.84	\$36.60	\$59.76
30–34	\$28.08	\$53.64	\$80.52
35–39	\$42.36	\$76.56	\$107.52
40–44	\$70.20	\$120.00	\$158.52
45–49	\$102.60	\$172.08	\$218.76
50–54	\$149.40	\$244.56	\$303.48
55–59	\$230.16	\$370.08	\$452.04
60–64	\$346.20	\$551.52	\$665.88
65+	\$599.88	\$943.80	\$1,129.44

Attained age	High: annual premium for \$30,000 of coverage		
	You only	You + 1	You + 2 or more
<25	\$29.28	\$65.88	\$112.32
25–29	\$31.68	\$73.32	\$119.52
30–34	\$56.16	\$107.28	\$161.04
35–39	\$84.72	\$153.24	\$215.04
40–44	\$140.40	\$240.00	\$317.04
45–49	\$205.20	\$344.28	\$437.52
50–54	\$298.92	\$489.12	\$607.08
55–59	\$460.32	\$740.16	\$904.08
60–64	\$692.28	\$1,100.40	\$1,331.64
65+	\$1,199.64	\$1,887.72	\$2,259.00

Exclusions

We will not pay for loss due to:

- **Self-inflicted injuries**—injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured
- **Suicide**—committing or attempting to commit suicide, while sane or insane
- **Illegal acts**—participating or attempting to participate in an illegal activity, or working at an illegal job
- **Participation in aggressive conflict**
 - War (declared or undeclared) or military conflicts; this does not include terrorism
 - Insurrection or riot
 - Civil commotion or civil state of belligerence
- **Illegal substance abuse**
 - Abuse of legally obtained prescription medication
 - Illegal use of non-prescription drugs

Diagnosis, treatment, and confinement must be in the United States or its territories. All benefits under the plan, including benefits for diagnoses, treatment, confinement, and covered tests are payable only while coverage is in force.

For more information about Critical Illness Insurance, visit

jll.com/mytotalrewards.

Disclaimer: The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures available on jll.com/mytotalrewards, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans. Rates are subject to change on policy anniversary date.

Cancer Diagnosis Limitation Benefits are payable for cancer and/or noninvasive cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Additional benefits

Group hospital indemnity insurance

The Aflac Group Hospital Indemnity Insurance plan can help with expenses when you are hospitalized and protect your savings. It provides financial assistance to enhance your current coverage, including transportation and meals for family members, help with childcare and more. The plan benefits include:

- Hospital confinement benefit
- Hospital admission benefit
- Hospital intensive care benefit
- Intermediate intensive care step-down unit

What's covered and schedule of payments

Hospital coverage	High	Low
Hospital admission benefit (once per covered sickness Or accident per calendar year for each insured)	Hospital Admission \$1,250	Hospital Admission \$625
Hospital confinement benefit per day (up to 31 days)	\$250 per day	\$125 per day
Hospital intensive care benefit per day (maximum of 10 days per confinement for each covered sickness or accident for each insured)	\$2,500/1st day \$500/ per day for each day after 1st day	\$1,250/1st day \$250/per day for each day after 1st day
Intermediate Intensive Care Step-Down Unit per day (maximum of 10 days per confinement for each covered sickness or accident for each insured)	\$125 per day	\$100 per day

Coverage level	High	Low
You only	\$99.96	\$51.36
You +1	\$193.20	\$98.52
You +2 or more	\$252.00	\$128.40

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We will not pay for loss due to:

- **War**—voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence; war does not include acts of terrorism
- **Suicide**—committing or attempting to commit suicide, while sane or insane
- **Self-inflicted injuries**—injuring or attempting to injure oneself intentionally
- **Racing**—riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semiprofessional capacity
- **Illegal occupation**—voluntarily participating in, committing or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job
- **Sports**—participating in any organized sport in a professional or semi-professional capacity
- **Custodial care**—this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass and any related procedures, including any resulting complications
- Services performed by a family member
- Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation

- **Elective abortion**—an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed
- Dental Services or Treatment
- Cosmetic Surgery, except when due to:
 - Reconstructive surgery, when the service is related to or follows surgery resulting from a Covered Accidental Injury or a Covered Sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child
 - Congenital defects in newborns

In order to receive benefits for accidental injuries due to a covered accident, an insured must be admitted within six months of the date of the covered accident.

Disclaimer: Critical illness, accident and hospital Indemnity Insurance is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. The plan has limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Refer to your certificate, available on jll.com/mytotalrewards, for complete details, definitions, limitations, and exclusions. In order to receive benefits for accidental injuries due to a covered accident, an insured must be admitted within six months of the date of the covered accident. Residents of Massachusetts are eligible for hospital admission, hospital confinement, hospital intensive care and intermediate intensive care stepdown unit benefits only. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. Continental American Insurance Company Columbia, South Carolina The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies. This document is a brief description of coverage and is not a contract. Benefits, terms and conditions may vary by state. This document is subject to the terms, conditions and limitations of Policy Series C80000, C21000, and CAI7800. AGC1602032PRR5 EXP 8/25

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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International SOS travel resource

JLL provides you with travel and security aid from International SOS, the world's largest medical and emergency assistance company. Your International SOS membership offers a variety of healthcare, personal, security and legal support services you may need while traveling outside the U.S.

The [internationalsos.com](https://www.internationalsos.com) website offers a printable wallet card with the telephone numbers of three major worldwide International SOS alarm centers that you can call for assistance. (JLL ID: 11BCPA000146).

One phone call to International SOS at **+1 215 942 8226** connects you or your family members to multilingual specialists around the world. They are available 24 hours a day, seven days a week.

International SOS can address a variety of needs that may arise while traveling, including:

- Talking with a doctor or dentist who speaks your language
- Dispatch of prescription medication
- Robbery and loss of travel documents
- Natural disaster or political riot
- More information about the country to which you're traveling
- Serious injury and need evacuation or repatriation assistance

Identity protection

Allstate Identity Protection delivers comprehensive financial and identity monitoring designed to help you protect yourself, your family, and your finances from emerging threats. See your personal data and monitor it with rapid alerts. Monitor your financial transactions, social media, student loans, retirement accounts, and more. If fraud occurs, you can rely on our full service restoration, plus get up to \$1 million in reimbursement† for stolen funds and associated out-of-pocket costs.

Annual employee contributions

Coverage level	Plan
You only	\$95.40
You +1	\$167.40
You +2 or more	\$167.40

Additional benefits

Allstate Identity Protection Pro+ Cyber includes:

Family protection

- Identity protection for real life (“Everyone under your roof, under your wallet, under your plan”)
- Senior family coverage (parents, grandparents and in-laws age 65+, no matter where they live)
- Elder fraud protection
 - Elder Fraud Center
 - Scam support
- Family digital safety tools[‡]
 - Web filtering
 - Screen time management
 - Privacy and data monitoring[‡]

Identity and financial monitoring

- Identity Health Status
- Allstate Security Pro®
- High-risk transaction monitoring
- Financial account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords using human-sourced intelligence
- Social media account takeover monitoring
- Mobile app with biometric authentication security

Privacy and data monitoring[‡]

- Allstate Digital Footprint®
 - Personalized online account discovery
 - Privacy insights
 - Privacy management tools
- Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction
- Sex offender alerts

Credit

- Auto-on monitoring*
- Rapid alerts
- Tri-bureau credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock
- Credit report disputes

Restoration

- U.S.-based, 24/7 customer care
- Help Center
- Full-service remediation support
- Pre-existing condition remediation
- Fraud resolution tracker
- Unemployment Fraud Center
- Stolen tax refund advance
- Tap to call from mobile app
- Up to \$1 million reimbursement for identity theft expenses & stolen funds[†], includes coverage for:
 - 401(k)/HSA fraud
 - Deceased family member fraud^Δ
 - Home title fraud
 - Professional fraud expense reimbursement
- Up to \$500 stolen wallet emergency cash[†]

NEW with Pro+ Cyber

- Personal computer security
 - Webcam protection
 - Antivirus protection
 - Safe browsing and phishing protection
- Password manager
- Network security

For more information, go to myaip.com or call Allstate Identity Protection at **+1 800 789 2720**.

[‡]Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

^ΔOnly available with a family plan.

^{*}Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection. For Allstate Identity Protection Pro+ members, the aggregate limit for an individual or family plan is \$1 million in one year.

[†]Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified. Certain features require additional activation. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

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Additional benefits

Life, accidental death & dismemberment insurance

Life insurance and Accidental Death and Dismemberment (AD&D) are all about peace of mind, knowing you've helped protect your loved ones.

In the event of your passing, life insurance is a guaranteed promise to pay money directly to your beneficiaries. In addition to covering your family's daily expenses, life insurance can help your beneficiaries:

- Maintain their standard of living
- Pay off any household debt
- Secure your children's education
- Supplement retirement savings

Accidental Death and Dismemberment coverage generally pays for accidental loss of life, limbs, speech, hearing or sight, paralysis and more. To help you create a secure financial future for you and your dependents, JLL provides Basic Life and AD&D insurance at no cost to you at two times your annual salary up to a max of \$300,000 (commission-eligible employees receive a flat rate).

Basic life and accidental death and dismemberment insurance

Evidence of insurability (EOI) is not necessary.

Plan type	Eligibility	Coverage level	Amount of coverage	Cost of coverage
Standard (not employee broker/producers)	All employees except those who fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	Basic	2x pay; maximum benefit is \$300,000	Company-paid
Employee broker/producer	Commission-eligible except if fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	Basic	<ul style="list-style-type: none">• PR2, PR1 = \$180,000• PR3 = \$230,000	Company-paid

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Additional benefits

Supplemental life

Supplemental life insurance options for employees, spouse/domestic partner and children		
Employee supplemental	\$50,000, \$150,000 or increments of \$100,000 up to \$1,000,000	You pay 100% (see rate chart)
Spouse/domestic partner	\$10,000—\$150,000 up to 100% of your total insurance	You pay 100% (see rate chart)
Child(ren)	\$5,000—\$25,000	You pay 100%; premium is the same regardless of the number of children covered

Coverage rates for employee and spouse/domestic partner

2025 Supplemental life insurance annual rates (cost per \$1,000 of coverage)		
Age	Employee	Spouse/domestic partner
<30	\$0.46	\$0.43
30–34	\$0.61	\$0.58
35–39	\$0.67	\$0.65
40–44	\$0.91	\$0.86
45–49	\$1.51	\$1.44
50–54	\$2.33	\$2.21
55–59	\$4.24	\$4.03
60–64	\$5.99	\$5.69
65–70	\$9.86	\$9.36
70+	\$15.61	\$14.83

Coverage rates for children

2025 Supplemental life insurance annual rates	
Coverage amount	Children
\$5,000	\$3.96
\$10,000	\$7.92
\$15,000	\$11.88
\$20,000	\$15.84
\$25,000	\$19.80

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Additional benefits

Evidence of insurability (EOI)

Under certain circumstances, you are required to provide an EOI for yourself, your spouse or your domestic partner when enrolling in life insurance under the Life Insurance Plans (see below for specific requirements). The EOI is a statement of health required by MetLife before coverage is granted. If an EOI is required, you will be prompted at the end of your enrollment to fill out an EOI or you will be mailed a form if you choose not to submit online. You must complete and return the EOI to MetLife for approval. The new coverage amount is not effective until it is approved by MetLife. MetLife will notify you by mail when the coverage is approved.

Supplemental life

New Employees—If you elect coverage for more than \$500,000, you must complete an EOI.

Spouse/domestic partner

New Employees—If you elect coverage for more than \$30,000, you must complete an EOI.

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Employee supplemental AD&D

All employees are eligible. No EOI is required for this plan.

Plan type	Eligibility	Available coverage levels		Amount of coverage	Cost of coverage
Supplemental AD&D	All employees including Employee Broker/Producers and if you fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4	\$50,000 \$100,000 \$150,000 \$200,000 \$300,000 \$400,000	\$500,000 \$600,000 \$700,000 \$800,000 \$900,000 \$1,000,000	2x pay; maximum benefit is \$300,000	You pay 100% \$0.22 per \$1,000 of coverage

For more information on Life, AD&D and EOI rules visit jll.com/mytotalrewards.

> Visit jll.com/mytotalrewards for details and how to enroll.

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Metlife legal plans

JLL's legal plan offered through MetLife gives you a resource for important everyday legal services. The legal services covered by the plan are fully covered when you see a Plan Attorney. You can use the plan as often as you need legal representation, and there are no dollar limits on your use of a Plan Attorney. Also, if you wish to use an attorney that does not participate in the MetLife Legal Plans, MetLife Legal Plans will reimburse you according to a set fee schedule. Some of the services provided include:

- Reproductive assistance law (20 hours)
- Purchase or sale of a residence
- Wills and estate planning
- Document preparation
- Debt matters/identity theft
- Telephone and office consultations for an unlimited number of matters
- And many more

The MetLife Legal Plans has a national network of more than 18,000 attorneys that can be used anywhere in the U.S. The Client Service Center is available Monday through Friday from 8:00 a.m. to 8:00 p.m. (Eastern Time).

Get started

Call **+1 800 821 6400** and a Client Service Representative will help you understand coverage, find a plan attorney in the location most convenient to you, offer information about using an out-of-network attorney and answer any other questions. Or you can access the website at legalplans.com.

2025 Metlife legal plans	
Benefit	Rate
MetLife legal plans	\$216.00

Inflection IQ

A new comprehensive educational resource designed to provide expert support and guidance on family planning with a focus on fertility and family formation. The platform offers in-depth content on:

- Fertility assistance and treatment management
- Egg freezing
- Surrogacy
- Adoption processes
- Hormone therapy for menopause

Go to [Inflection IQ](#) (Code: JLLcares) to learn more.



Executive benefits

As an executive, you are eligible for three additional benefit programs if you fall into one of the following career mapping levels: CEO, L4, L3, L2, L1, M5, M4, PR8, PR7, PR6, PR5, PR4, I5, I4.

- Deferred Compensation
- Enhanced Life Insurance (GVUL)
- Supplemental Individual Disability Insurance (IDI)

Deferred compensation

The JLL Deferred Compensation Plan (the “Plan”) offers you a tax-favored way to save for retirement. Through the Plan, you may design an individual investment strategy based on your financial goals. With the Plan you can:

- Reduce your current income taxes by deferring tax on your contributions and returns
- Voluntarily defer
 - Up to 75% of your base salary
 - Up to 100% of your annual bonus
 - Up to 100% of your net commissions

In addition:

- Eligible participants are notified by Empower when enrollment opportunities occur; typically, enrollment for base salary and performance-based commissions is held each fall and the enrollment to defer annual bonuses is held in June
- Your deferrals and investment returns are always fully vested
- Deferral elections are irrevocable for the Plan Year, which means that you cannot make changes to the amount you elected until enrollment for the following year

Your deferrals can be invested in a wide range of asset classes and you have the option to change your allocation as often as on a daily basis. Your Deferred Compensation Plan balance is available online 24/7 and offers a variety of online financial tools.

Retirement distributions are payable in either a lump sum or in up to 15 annual installments. Deferrals and investment returns are not subject to income tax until distributed.

You can reach Empower at **+1 844 777 4690** or visit empowermyretirement.com.

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➤ Visit jll.com/mytotalrewards for details and how to enroll.

Executive benefits

Enhanced life insurance

JLL offers two options for Group Variable Universal Life (GVUL) Insurance for employee brokers/producers

Basic GVUL insurance

- Basic coverage of \$300,000
- Employer paid

Supplemental GVUL insurance

- You can purchase minimum coverage of \$100,000—available in \$100,000 increments
- Maximum supplemental coverage is \$2,000,000 (less basic coverage)

Spouse/domestic partner coverage

- Minimum coverage is \$30,000
- Additional coverage available in \$10,000 increments
- Maximum coverage is \$150,000

Dependent child coverage

Dependent child(ren) coverage is available on a guaranteed issue basis

- Coverage is available in \$5,000 increments
- Minimum coverage: \$10,000
- Maximum coverage: \$25,000

JLL also offers Supplemental GVUL insurance for employees and their dependents

Supplemental GVUL insurance for employees

- You can purchase minimum coverage of one times your annual salary
- Maximum supplemental coverage is seven times your annual salary up to \$2,000,000 (less basic coverage)

Tax-deferred investment opportunity

Within the MetLife GVUL insurance certificate, there is a tax-deferred investment feature that allows you, subject to tax law limits, to contribute an additional premium, above the cost of insurance, to various investment options. As long as your GVUL insurance certificate is in force, you may contribute to these investment options, which invest in a variety of variable funds managed by DWS, Fidelity®, Met Investors, Metropolitan Series,

Good to know

A relationship manager from Lenox Advisors is available during annual enrollment to review your financial portfolio and help you understand your GVUL needs. Contact Lenox Advisors MetLife GVUL at **+1 800 962 7734**. Review or update your current GVUL coverage, investment elections or beneficiaries at any time during the year by visiting mybenefits.metlife.com.

MFS®, Putnam, T Rowe Price and to an interestbearing account with a current crediting rate of 4% and a guaranteed minimum of 4%. Potential investment earnings accumulate on a tax-deferred basis.

Enrollment information

- Newly eligible participants will receive an enrollment packet sent to your home from MetLife
- Enroll online at mybenefits.metlife.com within 60 days of date of hire/date of eligibility
- Annual enrollment opportunities occur each September

Employer-paid premiums will be taxable to you. The current crediting rate on the interest-bearing account is subject to change. All guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

As a reminder, like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about the GVUL benefit.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling **+1 800 756 0124**. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

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Supplemental Individual Disability Income (IDI) insurance

Disability income gap insurance (DIGI)

This is a voluntary benefit to JLL employees and employee broker/producers.

Who is eligible for the MetLife supplemental disability insurance offering of up to a maximum of \$15,000/month?

- All executives with career map level of M4 and above and employee broker/producers earning an annual total compensation of \$250,000 and above are eligible to participate

When is an employee or broker able to enroll for the supplemental offering?

- This benefit is offered during the annual enrollment in September through Lenox Advisors, Inc

Your individual coverage under the IDI plan is supplemental to your coverage under the JLL group long-term disability plan. Your IDI replacement percentage is based on the taxation election you selected for the premium JLL pays for your group LTD election.

The Individual Disability Insurance plan through MetLife will provide you with up to 75% replacement of your total income up to a maximum monthly benefit of \$15,000 less your current Group Long Term Disability (LTD) benefit. Your group LTD coverage provides you with coverage up to 60% of your base salary plus the average of your last two years' annual bonus and/or commissions up to a maximum monthly benefit of \$12,500. Between the Group LTD plan and the MetLife Individual plan, you could have a total disability benefit up to a maximum of \$27,500 per month (if income eligible).

If you chose a Tax-Free Group LTD Election, you pay imputed income tax now and future group LTD benefits are not taxed upon receipt. This MetLife Individual Disability Insurance plan will provide you with up to 65% replacement of your total income, less your Group Long Term Disability (LTD) benefit, up to a maximum monthly benefit of \$15,000.

Your current Group LTD benefit provides coverage up to 60% of your base salary to a maximum monthly benefit of \$12,500.

Benefits of the MetLife supplemental disability insurance program

- You can purchase a supplementary benefit based on your total JLL compensation—including incentive compensation
- Since you pay the premium for this voluntary coverage with post-tax dollars, benefits are tax-free under current tax laws
- Coverage is offered at a 20% discounted rate, because you're buying it at work
- During enrollment, no medical exam is required for eligible employees who are actively at work
- Continue coverage at the same discounted rates even if you were to leave JLL

Additional features

Residual disability benefit—allows you to receive a partial disability benefit, under certain conditions, if a partial disability causes a loss of earnings of at least 20%. Residual with recovery is only available for issue ages 18–59. The Residual with Recovery Benefit allows you to continue receiving benefits for up to 36 months after returning to work full-time, if you continue to have at least a 20% earnings loss due to the condition that caused that disability.

Cost of living adjustment—helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months.

Catastrophic disability benefit—pays you an additional monthly benefit on top of the monthly benefit for total disability, if the medical condition meets the criteria required. Examples of catastrophic disability are the complete and irreparable loss of the use of both hands or feet, speech, hearing in both ears or sight in both eyes. You could also meet the definition of catastrophic disability if you are totally disabled and also have irreversible senility, paraplegia or quadriplegia. In California, Recovery Benefit is limited to three months. No Catastrophic Disability Benefit available in California and Connecticut.

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Contacts & legal notices

Use the table below to find phone numbers and websites for all of your benefit contacts. You'll also find important legal notices.

Contacts			
Health well-being			
Benefit	Vendor	Phone	Website
Medical	MCS	+1 787 281 2800	mcs.com.pr
Telemedicine	MCS Medilinea MD	+1 833 275 6276	mdlive.com/mcs
Prescription drug coverage	MCS	+1 787 281 2800	mcs.com.pr
Vision	VSP	+1 800 877 7195	vsp.com
Dental	MCS	+1 877 627 0004	mcs.com.pr
Group accident insurance	Aflac	+1 800 433 3036	aflacgroupinsurance.com
Critical illness insurance	Aflac	+1 800 433 3036	aflacgroupinsurance.com
Hospital indemnity	Aflac	+1 800 433 3036	aflacgroupinsurance.com
Financial well-being			
Benefit	Vendor	Phone	Website
Life insurance: standard	Benefits Solutions Group	+1 866 580 7421, Option 2	
Employee stock purchase plan	E*TRADE	+1 800 838 0908 (US)	etrade.com
	Morgan Stanley (for shares purchased prior to August 24, 2024)	+1 800 367 4777	stockplanconnect.com
401(K)	Fidelity Investments	+1 800 890 4015	401k.com
Deferred compensation plan	Empower	+1 844 777 4690	empowermyretirement.com
FMLA/disability/leave of absence	Reliance Matrix	+1 888 256 4137	absencematrix.com
Life insurance: enhanced (GVUL) Long-term disability: supplemental		Lenox Advisors: +1 800 962 7734 MetLife GVUL: +1 800 846 0124 (new enrollees) +1 800 756 0124 (current policy holders)	mybenefits.metlife.com

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Personal well-being			
Benefit	Vendor	Phone	Website
Paid time off	HR Direct		hr.jll.com
Adoption, egg/sperm donation and surrogacy assistance program	HR Direct		hr.jll.com
Family planning and fertility education	Inflection IQ		inflectioniq.com (Code: JLLcares)
Legal plan	MetLife Legal Plans	+1 800 821 6400	legalplans.com (Non-members should select: Thinking about enrollment Password: GetLaw)
Employee assistance program	GuidanceResources	+1 833 955 3394	guidanceresources.com (Web ID: JLL101)
Back-up care advantage program	Bright Horizons	+1 877 242 2737	clients.brighthorizons.com/jll Click "Join Today", Company: Jones Lang LaSalle
Health advocacy	Health Advocate	+1 866 580 7421, Option 3	healthadvocate.com/JLL
Identity theft	Allstate Identity Protection	+1 800 789 2720	myaip.com

CHIPRA - The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) extends and expands the state Children's Health Insurance Program (CHIP). States are permitted to offer a premium assistance subsidy for coverage under certain employer-sponsored health plans to all low-income children who are eligible for the CHIP program.

COBRA - The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires continuation coverage to be offered to you and your covered dependents when group health coverage would otherwise be lost due to specific events. Those events include the death of a covered employee, termination, reduction in the hours of a covered employee's employment for reasons other than

gross misconduct, divorce or legal separation from a covered employee, a covered employee's becoming entitled to Medicare, and a child's loss of dependent status (and therefore coverage) under the plan.

You may continue your coverage for up to 18 months (in certain situations up to 36 months) as long as you continue to pay the full cost of coverage, plus a 2% administrative charge due to JLL's COBRA administrator, each month. Plans that you may elect to continue include Medical, Dental, Vision, FSA and the Employee Assistance Program, as long as you were enrolled in these plans prior to the loss of coverage event date.

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FMLA - In order to be eligible for leave under the federal Family and Medical Leave Act (FMLA), you must have worked for JLL for at least 12 months and have worked at least 1,250 hours as a JLL employee in the 12 months preceding the leave. If you are a transitioned employee and your prior service credit was carried over, it will be counted toward your FMLA credit.

An employee may be eligible for up to 12 weeks of unpaid family and/or medical leave within a 12-month period and must be restored to the same or an equivalent position upon return from leave, provided the employee meets certain conditional requirements (referred to as “FMLA protected leave”). Where state and local family and medical leave laws offer more protections or benefits to employees, the protections or benefits provided by such laws will apply.

Eligible employees with a spouse, son, daughter or parent on active duty or called to active duty status in the National Guard or Reserve in support of a contingency operation may use up to 12 weeks of unpaid leave entitlement under this policy to address certain qualified exigencies. In addition, eligible employees may also take up to 26 weeks of leave to care for a covered service member during a single 12-month period.

HIPAA - The Health Insurance Portability and Accountability Act of 1996 (HIPAA) and its implementing regulations restrict JLL's ability to use and disclose protected health information. Protected health information (PHI) includes: Information that is created or received by the plan and relates to the past, present or future physical or mental health or condition of a participant; the provision of healthcare to a participant; the past, present or future payment for the provision of healthcare to a participant; information that identifies the participant, or for which there is a reasonable basis to believe the information can be used to identify the participant.

It is JLL's policy to comply fully with HIPAA's requirements. To that end, all members of JLL's workforce who have access to PHI must comply with this privacy policy. This policy does not address requirements under other federal laws or under state laws. JLL will use and disclose PHI only as permitted under HIPAA.

WHCRA - The Women's Health and Cancer Rights Act (WHCRA) provides coverage for certain services relating to a mastectomy in a manner determined in consultation with you and your attending physician. This required coverage includes all stages of reconstruction, surgery, prostheses and treatment of physical complications from the mastectomy, including lymphedema.

Good to know

For additional information, contact Reliance Matrix at **+1 888 256 4137** or absencematrix.com.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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Medical plan resources

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Medicare Part D Creditable Coverage - Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with JLL and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. There are important things you need to know about your current coverage and Medicare's prescription drug coverage. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. JLL has determined that JLL's prescription drug coverage options are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and are therefore considered Creditable Coverage. Please visit the Plan Documents section on jll.com/mytotalrewards.

Availability of summary health information—summary of benefits and coverage (SBC) - As an employee, the health benefits available to you provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format to help you compare across options. The SBCs can be obtained by visiting jll.com/mytotalrewards.

Summary plan documents - Summary plan documents, which provide complete information about the Health and Welfare plans and the 401(k) and Retirement Savings plan which are provided by JLL, can be obtained by visiting jll.com/mytotalrewards.

Good to know

A paper copy of these notices is also available, free of charge, by calling the Benefits Solutions Group at **+1 866 580 7421, Option 2.**

Important Notice: JLL reserves the right to modify or amend the benefits listed in the Benefits Summary Guide at any time at its sole discretion. The Benefits Summary Guide is not a substitute for the plan documents. In the event of a conflict between the plan documents and Benefits Summary Guide, the plan documents will govern.

➤ Visit jll.com/mytotalrewards for details and how to enroll.

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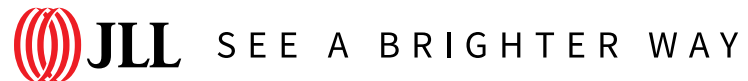
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