

KNOW YOUR BENEFITS

Your Sovos resources to enhance your financial well-being

The beginning of the year is a great opportunity to take a closer look at your finances, see where you stand, and make a plan for the year ahead. By proactively planning, you empower yourself to make informed decisions and work towards financial stability throughout the year. Sovos has a number of resources to help you plan for both the expected and unexpected financial situations.

As always, you can explore all the resources available to you at www.sovosbenefits.com/financial-wellness.

Consider increasing your 401(k) contribution

Your 401(k) is a crucial component of your long-term financial plan. It allows you to contribute directly from your paycheck and invest in your future to secure a comfortable retirement. Remember, Sovos matches 100% on your first 3% of contributions, plus 50% on the next 2% of contributions. We encourage you to contribute at least 5%, that way you get full advantage of the Sovos contribution. If you're already contributing 5%, that's great! However, consider increasing your contribution rates annually to increase your savings potential.

Schwab has a number of financial wellness tools including a [Retirement Calculator](#) or even a [Financial Fitness Quiz](#) to help you plan and understand where you currently stand. You can also view and adjust contribution rate anytime on [Schwab](#).

It's tax season, file for free

For the 2024 tax filing season, families and individual taxpayers who made \$79,000 or less in 2023 are generally eligible to file taxes via IRS Free File. Some Free File products are also available in Spanish. Be aware that you may still have to pay to file state returns.

- Explore options at apps.irs.gov/app/freeFile

Will and Estate Planning

EstateGuidance through The Hartford can help you create a customized and legally binding will backed by licensed attorneys to provide you with peace of mind.

- Visit [EstateGuidance](#) and enter: **WILLHLF**

Submit your 2023 FSA expenses

As a reminder, you have until March 30, 2024 to submit qualified Health Care FSA expenses incurred through December 31, 2023 for reimbursement. Submit your expenses as soon as possible.

Resources after a loss

It can be hard to know where to turn if you experience a loss. The Hartford offers services to help you cope with emotional, financial or legal issues after a loss.

- [Funeral Concierge services](#) and enter: **HFEVLC** or call 1-866-854-5429
- **Beneficiary Assist:** 1-800-411-7239

Identity Theft Services

Resources for Living offers fraud resolution or coaching about ID theft prevention and credit restoration as well as a free emergency kit for victims. Visit the legal, financial & identity theft services center to explore resources.

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition, and more. Log in to [Resources for Living](#) then search "Discount Center". You will then be directed to sign up as a [LifeCare](#) member

Resources for Living

Our EAP offers a range of legal and financial resources available to you and your family members. Resources for Living is free for all Sovos employees and their dependents, and offers confidential counseling, referral services, and access to a number of resources for work-life matters, legal and financial advice, elder care, child care referrals, and an extensive library of reference articles.

1-888-238-6232, TTY: 711
www.ResourcesforLiving.com

Username = Sovos | Password = EAP