

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE
FOR PLAN YEAR 2023
SCHIFF HARDIN LLP INCENTIVE SAVINGS 401(k) PLAN
SCHIFF HARDIN LLP PROFESSIONAL RETIREMENT PLANS**

If you have an account in the Schiff Hardin LLP Incentive Savings 401(k) Plan and/or the Professional Retirement Plans (the “Plan”), you have the right to direct your plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan’s investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

If you have made an investment election with respect to your own account, the following information may not apply to you.

Right to direct investment. This notice advises you that as a Participant (including a Beneficiary of a deceased Participant or alternate payee under a QDRO) in the Plan, you have the right to direct the investment of all of your Plan account assets.

Default investment. You may invest your accounts specified above (your “directed accounts”) in any of the investment choices offered in the Plan. If you do *not* make an election as to how the Plan should invest any of your future directed accounts (e.g. rollover contribution, employee or employer contribution) by returning the election form to the Plan Administrator, by electronically making your election via logging on to the participant website at www.empowermyretirement.com or by calling 1-844-465-4455, the Plan Trustee will invest your future directed accounts in the “default” investment that the Plan officials have selected.

The Vanguard Balanced Index Fund Balanced Investment Option applies generally accepted investment theories, is diversified so as to minimize the risk of large losses and is designed to provide long-term appreciation and capital preservation through a mix of equity and fixed income exposures consistent with a target level of risk appropriate for participants of the plan as a whole. The fund investment seeks to track the performance of a broad, market-weighted bond index and a benchmark index that measures the investment return of the overall U.S. stock market. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP U.S. Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Barclays U.S. Aggregate Float Adjusted Index. Please keep in mind that this investment option may not, however, be appropriate for you in light of your unique financial situation, personal objectives and risk preferences.

Description of default investment. The description of the default investment option including investment strategy, risk and return characteristics, and fees and expenses are shown on the attached Investment Profile.

Right to alternative investment. Even if the Plan Trustee invests some or all of your directed accounts in the default investment, you have the continuing right to direct the investment of your directed accounts in one or more of the other investment choices available to you under the Plan. You may change your investments daily. You are entitled to transfer amounts defaulted into the default investment to any of the alternative investment choices without restriction or without incurring a financial penalty. To learn more about the available investments under the Plan, you may contact your Plan Administrator or log onto the participant website at www.empowermyretirement.com or call 1-844-465-4455.

Required Disclosures. Detailed information about Plan fees and expenses can be found on the retirement plan website at www.empowermyretirement.com.

Additional information. Please refer to the Summary Plan Description and any Summary of Material Modifications for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact the Plan Administrator for more information. The following is the name, address and phone number of the Plan Administrator.

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233 South Wacker Drive
Suite 7100
Chicago, IL 60606-6360
(312) 258-5500

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company (“MassMutual”). Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company (“GWLA”) and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

Empower Retirement LLC (Empower) 100 Bright Meadow Blvd., Enfield, CT 06082

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