

Farzad Zami 33 Donald Street

Dear Farzad,

As your employment with the Company ends, your participation in RELX benefit programs will change.

## Please read this letter carefully. It will help make this transition as smooth as possible.

**LAST PAYCHECK(S)** – Please verify your correct address with the Payroll, Benefits and Human Resources Departments by going into Workday and clicking on the All About Me App under View All Apps or by contacting the US Shared Services Center at 877-734-1938 (listen carefully to the prompts).

Following notification of your separation from the Company, Payroll will process your final **REGULAR** pay as soon as administratively feasible and in compliance with State regulations. Your final check will be processed according to current payroll records.

Following receipt of your separation paperwork from your manager (i.e., Notification of Separation, etc.), you will be paid for any accrued but unused **Paid Time Off (PTO)** hours as soon as administratively possible and in compliance with State regulations. If you have used more PTO than you have accrued through your last day of employment, resulting in an overpayment, the company reserves the right to recoup the overpayment. Unless otherwise prohibited by law, you authorize the company to deduct any overpayment of PTO from your final paycheck as permitted by applicable law. If the Notice of Separation is processed in the same pay period that includes your last day worked, any pay for unused PTO will be included on the same check with your last regular pay. If your separation paperwork is processed in a later pay period, you will receive it in a separate check/direct deposit.

PAY & TAX STATEMENT ACCESS - We recommend that you download all pay & tax statements from the payroll portals before you If you're unable to do that, and wish to maintain access to pay statements for a period of time after your leave, you will need to set up new accounts with each of our payroll providers. Dayforce provides access to all pay statements from October 6, 2023, and you should use this URL <a href="https://dayforcehcm.com">https://dayforcehcm.com</a> and log in using a user name in the format FirstName. LastName. Your password will be BIRTHYEARLoginLAST4SSN, where LAST4SSN is the last four digits of your social security number, (example 1980Login1234). Dayforce will then ask you to reset your password. ADP holds all pay statements before October 6, 2023 and you can access prior ADP pay statements (via www.ipay.adp.com), for a rolling three-year period starting October 2023.

**SEVERANCE PAY** - Severance Continuation Pay, if applicable, will be paid in regular, bi-weekly installments as soon as administratively feasible after receipt of your signed, executed severance agreement and any revocation period. Federal, State and Local taxes will be based on your withholdings as of your Severance Start Date. Severance continuation pay is not eligible for 401(k) withholdings, company match, pension, or any other benefit deductions.

Please note: If your separation paperwork is not received in a timely manner and you happen to be overpaid, any overpayment will be recouped from the payout of your accrued but unused PTO pay.

OUTSTANDING ADVANCES OR CORPORATE CREDIT CARD BALANCE DUE - Any monies owed to the Company for travel advances, cash advances, etc. may also be recouped at this time. You should promptly reconcile and submit all outstanding expense reports. It is your responsibility to submit an expense report for and/or pay any outstanding balance on your Corporate Credit Card in full before leaving the Company. You should cut your Corporate Credit Card in half and return it to your manager.

**MEDICAL, DENTAL AND VISION COVERAGE** - Your active participation in a RELX medical, dental and/or vision plan will end on the last day of the month in which you leave the company. For example, if your last day of employment is July 16, your medical, dental and/or vision coverage will end July 31. Likewise, if your last day of employment is July 31, all would end July 31.

COBRA - If you are enrolled in a RELX medical, dental and/or vision plan as of your termination date, you will be eligible to continue your

participation through RELX's **COBRA** group coverage beginning on the first day of month after your last day of employment. You will receive COBRA information from the RELX Benefits Center (RBC) no later than 44 days from your last day of employment.

Your COBRA packet will include an enrollment worksheet with plans and pricing. You have 60 days from the date your active coverage ends to elect coverage, and an additional 45 days after you elect coverage to make your first premium payment. *Please note, your COBRA coverage will not become effective until the RBC receives the first month's payment.* 

If you are eligible for severance pay and elect COBRA, your COBRA monthly premium will be at the active-employee contribution rate for the total number of weeks of severance pay you are eligible to receive. For example, if you are entitled to receive six weeks of severance pay, your coverage for the remainder of the month in which your separation is effective will continue pursuant to Company policy. If you elect COBRA, you will pay the active-employee contribution rate for your COBRA coverage for the six-week period beginning on your last day of employment. Thereafter, if you choose to continue COBRA coverage, you will be charged the full monthly COBRA premium rate. Please note, you cannot change your health plan or carrier after your severance period is over as this is not considered a qualifying event. The next time you will be able to change your health plan is during next year's Annual Enrollment period or if you experience a qualifying life event (marriage, birth of a child, relocation, etc.).

COBRA and MEDICARE - If you and/or your spouse/partner are eligible for Medicare (age 65 or over) and elect to continue your RELX medical coverage under COBRA, your RELX group coverage will pay secondary to Medicare. If either of you are eligible for but not yet enrolled in Medicare Part B, you will need to enroll during the Special Enrollment Period after your group health plan coverage ends due to the end of your employment. If you elect COBRA coverage and do not enroll in Part B during the Special Enrollment Period, even if you elect Medicare Part A, there will be a Part B penalty added to your Part B premium for all future years as the end of COBRA coverage is not a Medicare Special Enrollment Period qualifying event. Also, if you are eligible for Medicare, but not actively enrolled, your RELX group coverage will pay secondary to Medicare and coverage under the plan will be reduced by the amount that would have been paid if you had been enrolled in Medicare. You should contact the RELX Benefits Center if you have any questions about the coordination between Medicare and COBRA.

If you have any questions about COBRA, contact the RELX Benefits Center at 877-734-1938 and say "COBRA and Direct Billing" when prompted.

**HEALTH SAVINGS ACCOUNT (HSA)** – If you are contributing to an HSA, your contribution will cease with your last paycheck. The money you have in your account at HSA Bank is yours to keep when you leave the Company. Your HSA balance rolls over from year to year and is fully portable. After your employment status is updated with HSA Bank, you will receive a letter in the mail explaining the changes that will occur in your account once your HSA is no longer affiliated with RELX.

If you have any questions about your HSA, contact HSA Bank at 833-227-7074.

**FLEXIBLE SPENDING ACCOUNTS (FSA)** – If you were a participant in a Health Care or Dependent Care FSA, your active participation ends on your last day of employment. You may submit claims, as long as the claim date of service occurred prior to your last day of employment, until March 31 of the following year.

You can continue to contribute to your Health Care FSA through COBRA on an after-tax basis.

Coverage continuation is not available for the Dependent Care FSA.

If you have any questions about your Flexible Spending Account(s), contact HSA Bank at 833-227-7074.

WELLNESS INCENTIVES – If you earned wellness incentives through the Wellness Connection program and have not redeemed them as of your last day of employment, you will have 30 days to redeem as an HSA contribution if you have a RELX HSA (tax-free) or Visa e-gift card. Please note, e-gift cards are considered taxable income and all e-gift cards have an expiration date of six (6) months from their date of issue and cannot be reissued.

**COMMUTER SPENDING ACCOUNT (CSA)** – If you were a participant in a CSA, your active participation ends on your last day of employment.

If your **Parking** account has a balance remaining, you may continue to submit reimbursement requests for claims <u>PRIOR TO</u> your last day worked. Any reimbursement requests must be received within six months of your last actual payroll deduction date. Mail your claims and receipts to HealthEquity/WageWorks, Claims Administrator, PO Box 14053, Lexington, KY 40512 or FAX to 877-353-9236.

If you purchase **transit passes**, it is possible that you may receive passes after your last day of employment unless you actively change your elections online at <a href="https://www.healthequity.com/wageworks">www.healthequity.com/wageworks</a>. If you have a WageWorks Commuter Debit Card and have funds remaining on the card when you leave, you can use the remaining balance on the card even after your last day worked. The Commuter Debit Card is considered to be an electronic voucher by the IRS.

## LIFE INSURANCE

Your Basic Term Life & Accidental Death and Dismemberment (AD&D) – Your company-provided Basic Term Life insurance ends on your last day of employment. You will be contacted by The Prudential Insurance Company of America ("Prudential"), our life insurance carrier, to convert your basic term life coverage to an individual policy at conversion rates set by them. If you choose this option, the policy will be retroactively reinstated with no lapse in coverage as long as you elect to convert and pay your first premium to Prudential within 30 days of your last day of employment.

*Your Supplemental Accidental Death and Dismemberment (AD&D)* – If you purchased additional AD&D insurance through Prudential, your coverage ends on your last day of employment and cannot be converted to an individual policy.

Your Supplemental Term Life – If you purchased Supplemental Term Life Insurance through Prudential, your coverage ends on your last day of employment. You will be contacted by Prudential to convert this coverage to an individual policy or choose the portability option. Both options have different rates set by Prudential that vary based on a variety of factors. The conversion option must be elected, and the first premium must be paid to Prudential within 31 days of your last day of employment. The portability option must be applied for by the greater of either 31 days after your last day of employment or the number of days you have to choose the conversion option, and the first premium must be paid to Prudential within 31 days of your last day of employment.

**CRITICAL ILLNESS AND/OR HOSPITALIZATION INDEMNITY PLANS** – Your participation in these plans ends on your last day of employment and UnitedHealthcare will be notified of your separation after your last day of employment. You may choose to continue your coverage under the group Portability policy without providing evidence of insurability. To apply for Portability insurance, you must submit a written application to UnitedHealthcare AND pay the first month's premium within 31 days from your last day of employment. For the first 12 months of Portability, you will continue to pay the RELX group rate exclusive of any RELX-paid premiums. After 12 months, the rate will change to a Portability rate that may be higher. If you wish to apply for Portability, please contact the RELX Benefits Center at 877-734-1938 and say "Health and Insurance" when prompted to obtain an application.

\*Eligibility for portability may be subject to certain restrictions due to age, termination status or other criteria. For more information, contact UnitedHealthcare at 800-444-5854.

**EMPLOYEE ASSISTANCE PROGRAM (EAP)** – To assist you during this time of transition, you will have continued free access RELX's Employee Assistance Program (EAP) for 90 days from your last day of employment. For more information on the EAP, call 888-881-5462.

**BUSINESS TRAVEL ACCIDENT INSURANCE** – Your coverage ends on your last day of employment and cannot be converted to an individual policy.

**SHORT TERM DISABILITY (STD)** – Your coverage ends on your last day of employment and cannot be converted to an individual policy.

**LONG TERM DISABILITY** (**LTD**) – Your coverage ends on your last day of employment. If you have been covered under the LTD Plan for at least 12 consecutive months, you may be eligible to convert your coverage to an LTD Non-Group Plan through Prudential. Application for conversion must be made within 60 days of your last day of employment. Please contact the RELX Benefits Center at 877-734-1938 and say "Health and Insurance" when prompted to request a copy of the Prudential LTD Conversion Plan Kit if you wish to convert to an individual policy.

**OTHER VOLUNTARY BENEFITS** – If you purchased any of these policies through one of RELX's approved carriers, your plan is fully portable. The plan benefits do not change from those of active employees and coverage for eligible family members can continue as well but the rates may change. If you have any questions regarding your coverage, contact the carriers below for more information:

*MetLife Legal Services* - your coverage ends on your last day of employment and is portable. Contact MetLife's Client Service Center at 800-821-6400 Monday through Friday, 8 a.m. - 7 p.m. ET for information on how to convert your coverage.

Allstate Identity Protection (AIP) – your coverage ends on your last day of employment and can be continued on a direct bill arrangement after your separation. Allstate will send a conversion packet to your home address on file upon receiving information about your employment status. For more information, you can visit <a href="http://www.myaip.com/exchangepap">http://www.myaip.com/exchangepap</a> or call 800-789-2720.

TUITION REIMBURSEMENT PROGRAM – If you left the Company voluntarily within 12 months after the completion of a course(s)

for which you have received reimbursement, you are required to repay a prorated portion of the reimbursement as set forth in the Tuition Reimbursement Policy. The amount owed is a percentage based on the number of months remaining before you would have met the 12-month requirement. For example, if your last day worked is nine months after you completed a course, you are three months short of meeting the 12-month requirement. Therefore, you would have to pay back 3/12ths (or 25%) of the money you received as reimbursement.

Unless prohibited by law, you authorize the Company to deduct from your final paycheck all or part of the amount owed. In the event that the Company initiates litigation against you for the recovery of any amount(s) owed and prevails in such litigation, then, to the extent permitted by law, the Company will be entitled to recovery of its' attorney's fees and costs from you.

**RELX Inc. US SALARY INVESTMENT PLAN (RELX 401(k))** – Your participation in the RELX 401(k) plan will continue until your last day of employment. Once your last regular paycheck has been issued, notice of your termination will be sent to the plan administrator, Empower Retirement, as soon as administratively possible.

Your entire vested account balance is available to you as a final distribution. You can elect to leave it in the Plan, roll it over into an Individual Retirement Account (IRA) or another qualified plan, take a lump sum or partial cash distribution or receive installment payments (monthly, quarterly, semi-annually, or annually) from your RELX 401k account.

Vesting refers to your ownership of the money in your RELX 401(k) Plan account when you terminate employment. You are always 100% vested in the value of your own contributions and your rollover contributions (if any) to the RELX 401(k) Plan. You generally become 100% vested in the value of the Company match contributions after completing three years of vesting service. If you terminate employment before completing three years of service, the Company match contributions credited to your account will be forfeited.

• If your account balance is less than \$5,000 and you do not elect a form of payment within 60 days after your last day of employment, your account balance will automatically be rolled over to an IRA with Millennium Trust Company. You will receive notification from Empower Retirement prior to the rollover

If you have an outstanding loan(s), you have the option to either:

- Pay off your loan(s) in full; or
- Repay your loan(s) via ACH monthly loan repayments(this option is only available if your account balance is greater than \$5,000). Your loan(s) will be re-amortized to reflect monthly payments for the term of the loan(s) and you will receive a confirmation statement from Empower Retirement outlining your new repayment schedule.

If you fail to establish repayment either by ACH or check after termination, the loan will automatically offset and the end of the month, 30 days after your termination date. At that time, your loan(s) will be considered defaulted, and under IRS rules, this distribution will become immediately taxable to you as ordinary income. You might also be required to pay an early withdrawal penalty. Information about paying off an outstanding loan balance or setting up ACH payments can be obtained by calling Empower Retirement.

If you need to change your address after your last day of employment, call Empower and speak with a customer service representative. You will be sent the appropriate form to complete and return to Empower.

It is important to confirm your designated beneficiary on record or make any updates if necessary. Without this designation, your benefits will be distributed based on the terms of the Plan.

If you have any questions about the RELX 401(k), contact Empower Retirement at 888-738-7359, Weekdays 8 a.m. to 10 p.m. ET and Saturday 9 a.m. to 5:30 p.m. ET or log onto the RELX 401(k) website at <a href="https://www.relx401kplans.com">www.relx401kplans.com</a>.

**SUPPLEMENTAL SAVINGS PLAN (SSP)** – If you were a participant in the SSP, your SSP account balance is payable after your termination of employment. Payments will be distributed in July of the next calendar year following separation from the Company. Generally, you will automatically receive your vested account balance in five annual installment payments (each made in July). However, if your account balance is less than \$50,000, you will receive your SSP account balance in a single lump sum. Distributions from this Plan are not eligible for rollovers.

You are always 100% vested in your own contributions. You become 100% vested in the Company contributions to the RELX SSP after the later of five years of service or three years of service while participating in the RELX 401(k) Plan. If you separate from the Company before you satisfy the vesting requirement, you will forfeit the Company contribution (adjusted for investment gains or losses).

If you have any questions about the RELX SSP, contact Empower Retirement at **888-738-7359**, Monday through Friday 8 a.m. to 10 p.m. ET; Saturdays 9 a.m. to 5:30 p.m. ET or log onto the RELX 401(k) website at <a href="https://www.relx401kplans.com">www.relx401kplans.com</a>.

**RELX Inc. US RETIREMENT PLAN (RELX PENSION PLAN)** – If you are a legacy RELX Pension Plan participant, you will receive a letter in the mail from the Pension Resource Center regarding your entitlement to benefits shortly after your last day of employment.

It is important to confirm your designated beneficiary on record or make any updates if necessary. Without this designation, your benefits will be distributed based on the terms of the Plan.

If you have any questions about the RELX Pension Plan, contact the Pension Resource Center (PRC) or visit the pension website for information about the Plan. The PRC can be reached at 866-747-7909, Monday through Friday 8 a.m. to 8 p.m. ET or log in at: <a href="https://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a>, visit the Retirement tab and then select Your Pension Resources.

**SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN (SERP)** – If you were a participant in SERP, your SERP benefit will automatically be paid to you (if you are vested) starting six (6) months after you leave the Company, but not earlier than age 55 (unless your SERP account balance is \$15,000 or less, as described below).

- If your SERP account balance at the time of payment is **more than \$50,000**, your benefit will be paid in annual installments over five years, each in the amount of 22% of your account balance as of the date your SERP benefit starts.
- If your SERP account balance is \$50,000 or less at the time of payment, it will automatically be paid to you as a single lump sum payment.
- If your SERP account balance six months after your termination of employment is \$15,000 or less and you are younger than age 55, it will automatically be paid to you as a single lump sum payment.

Your SERP account will continue to earn interest until your benefit has been fully paid out.

If you have any questions about the SERP, contact the Pension Resource Center (PRC) or visit the Your Pension Resources website for information about the Plan. The PRC can be reached at 866-747-7909, Monday through Friday 8 a.m. to 8 p.m. ET or log in at <a href="https://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a>, visit the Retirement tab and then select Your Pension Resources.

**DEFERRED COMPENSATION PLAN (DCP)** – If you elected to defer any portion of your Annual Incentive Plan (AIP) or Individual Incentive Plan (IIP) bonus in the DCP, the payments will generally commence as you directed at the time of your distribution election. However, depending upon your age/balance at the time of your separation, certain plan provisions may override your distribution elections (method of payment and distribution date).

If you have any questions about the DCP, contact Empower Retirement at 888-738-7359. Representatives are available weekdays 8 a.m. to 10 p.m. ET; Saturdays 9 a.m. to 5:30 p.m. ET or log onto the RELX 401(k) website at <a href="https://www.relx401kplans.com">www.relx401kplans.com</a>.

**EMPLOYEE STOCK PURCHASE PLAN (EMSIP)** – If you are a participant in the EMSIP, the ADRs you purchased will remain in your account at Computershare until you sell your shares or as otherwise directed by you. You can maintain your account directly with Computershare after your separation of employment via the Web at <a href="https://www-us.computershare.com/employee portal">https://www-us.computershare.com/employee portal</a> or call 866-247-0050. There will be an annual maintenance fee of \$35 if you leave your ADRs at Computershare after you leave the company.

**MEAD RETIREMENT PLAN** - If you were an employee of Mead Data Central for five (5) years or more as of December 4, 1994, you may also be a vested participant in the Mead Retirement Plan. Please call the Mead WestVaco Benefits Resource Center at 800-540-4272 to determine your eligibility for this plan.

**SAVINGS PLUS PLAN (401k) WITH TIMES MIRROR** – If you are a former Matthew Bender employee and a former participant in the Times Mirror Savings Plus Plan, you can request a final distribution or information on your benefits by calling The Tribune Business Center at 800-872-2222. When you call, let them know you were formerly with The Tribune Company.

**TIMES MIRROR PENSION PLAN AND/OR THE EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)** — If you were an employee of Matthew Bender for five (5) years or more as of August 1, 1998, you may also be a vested participant in the Times Mirror Pension Plan and/ or the Employee Stock Ownership Plan (ESOP). As such, you may be entitled to benefits under one or both of these plans. Please contact The Tribune Business Center at 800-872-2222 for more information. When you call, let them know you were formerly with The Tribune Company.

**RELOCATION** – If you were relocated by the Company within the last two (2) years of your employment, you may owe a portion of those expenses back to the Company. Please refer to your relocation agreement for details. If applicable, such expenses will be deducted from your last check.

**EXECUTIVE LONG-TERM DISABILITY-** If you are enrolled in the Executive Long-Term Disability plan, you will have the opportunity to continue this coverage through Unum. As soon as administratively possible, Unum will mail information to your home address on file outlining the continuation privileges and costs of this policy.

**EXECUTIVE MEDICAL PROGRAM -** If you are enrolled in the Executive Medical program through EHE International, your participation will end on your last day of employment.

**VERIFICATION OF EMPLOYMENT** – There may be times after your last day of employment where you or a potential employer or other verifier (e.g., a mortgage company, etc.) may have a need to verify your employment with RELX. RELX has contracted with The Work Number to provide employees with verifications of employment and income.

For proof of employment (no salary), provide your social security number and the RELX employer code 13801 to the person or vendor needing the verification. The verifier can then call The Work Number at 800-367-5690 or <a href="www.theworknumber.com">www.theworknumber.com</a> and provide the requested information to verify your employment with RELX.

To obtain proof of employment PLUS income verification, you will need to create a "salary key". A salary key is a 6-digit number that allows one-time access to your salary information. To obtain a salary key, you will need to contact The Work Number at 866-604-6572 or <a href="https://www.theworknumber.com">www.theworknumber.com</a> and provide your 11-digit employee ID (including leading zeroes), the RELX Employer Code 13801 and your PIN (your date of birth entered as MMDDYYYY) to set up your salary key. Once you've set up your salary key, provide the salary key, your SSN and the RELX Employer Code to the person needing proof of your employment and income. The Work Number Access Options for Verifiers are 800-367-5690 or <a href="https://www.theworknumber.com">www.theworknumber.com</a>.

If you have any questions, please contact your Human Resources Partner, the RELX Benefits Center or the US Shared Services Center at 877-734-1938 and select the appropriate prompt.

Sincerely, RELX Benefits