



Employee Reference Guide

For U.S., Non-Union Employees Leaving the Company to Retire

Employee Reference Guide:

For U.S., Non-Union Employees Leaving the Company

Contacts:

- Allegion Benefits
 - 844.623.9008
 - Allegion.Usbenefits@allegion.com
 - <http://www.allegionbenefits.com>
- Social Security Administration
 - 800.772.1213
 - www.ssa.gov
 - www.socialsecurity.gov/myaccount
 - www.socialsecurity.gov/estimator
- Medicare
 - www.medicare.gov

All other administrator contact information can be found at the end of this guide.

Checklist:

- Notify your Manager and local HR representative about your upcoming departure;
- If eligible, notify the pension administrator within 3 months of when you wish to start your pension;
- Keep your beneficiaries for life insurance, pension, HSA, and Employee Savings Plan (401k) up-to-date;
- Ensure your phone number, address, and email information stay up-to-date by contacting the vendors (such as Fidelity) and Allegion Benefits Department by email to allegion.usbenefits@allegion.com following any change; and
- All company property should be returned to your manager prior to your last day of work.

Table of Contents:

Employee Savings Plan 401k.....	2
Pension Plan.....	2
Supplemental Employee Savings Plan.....	2
Employee Health Insurance.....	3
Health Savings Account (HSA).....	3
Flexible Spending Account (FSA).....	3
Health Reimbursement Arrangement (HRA).....	4
Life, Accidental Death & Dismemberment (ADD) & Disability Insurance.....	4
Medicare and Social Security.....	4
Via Benefits.....	4
Employee Assistance Program (EAP).....	5
Payroll Information.....	5
Contact Information.....	5
Medicare Solutions.....	7
Fidelity Options.....	9
I'm Retired, What now?.....	11

Employee Savings Plan – 401(k)

If you participate in the company-sponsored savings plan, Fidelity is who you contact to discuss the options available for your 401(k) plan account. At a high level, you generally have three options at separation:

- 1) You may keep your money in the 401(k) plan until a later date when you wish to make a transaction,
- 2) You may coordinate a rollover to another retirement account (IRA, other employer 401(k), etc.), or;
- 3) withdraw your account. Taxes and early withdraw penalties will apply.

We would suggest speaking with Fidelity before taking any action to fully understand the potential tax and early withdrawal implications that may apply to a transaction. Fidelity may be reached via phone, 800.835.5095, or by visiting their website, www.401k.com, to find out more information. They can help you review your current financial situation, create a personalized withdraw plan, prepare for unexpected costs, and utilize strategies for claiming Social Security.

Pension Plan

If you are a participant in a company-sponsored pension plan, you can contact the Allegion Pension Service Center for estimates and distribution options. We would suggest contacting them approximately 3 months before the date you wish to commence your benefit.

To prepare real-time estimates of your pension, at your discretion, you may call 855.331.9742 or visit <https://www.eepoint.com/Allegion>. You will need to register and then log in to the site in order to process ad-hoc estimates. This will allow you to see your benefit at various commencement dates or ages. For assistance registering or logging in, please contact the Allegion Pension Service Center.

*If you are over the age of 65 you will need to call for an estimate.

Supplemental Employee Savings Plan

If you earned over the annual compensation limit (\$350,000 in 2025) at any time during your career with Allegion you may have a benefit under the Supplemental Employee Savings Plan. If so, this benefit is held at Fidelity and is paid out to you in accordance with the plan.

You will receive a payment for the value of your account, minus taxes at the later of, 1) six months following your last day at Allegion, or 2) the first business day of the year following your last day. There are no options for deferring or changing the method of payment on this payout. You will receive a letter from Allegion ahead of your distribution.

If you have any questions about the money in this account, you may contact fidelity at 800.835.5095 or www.401k.com.

Employee Health Insurance

Participation in Active employee medical, prescription drug, dental, vision, Employee Assistance Plan (EAP), and flexible spending account coverage ends the last day of the month in which you separate from the company. You can extend your medical, prescription, dental and/or vision coverage for a limited period of time (generally 18 months) by electing coverage through COBRA. Your COBRA packet will be sent to you within 30 days of your last day worked. If you choose to elect COBRA, Wex administers eligibility, monthly billing, and payments. If you are Medicare eligible, your primary medical coverage will be Medicare. COBRA coverage would be secondary.

Health Savings Account (HSA)

When you leave the company, all funds in your HSA, including funds contributed by your employer, are yours to keep. You can continue to use the funds tax-free for qualified medical expenses and you are not required to close your account, however, the Company will no longer pay the monthly account fee. Once you qualify for Medicare, you are not required to withdraw the funds or close your HSA, although you may no longer be eligible to make contributions. Please contact Wex with questions.

You may visit this website, <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses>, to find out what qualifies as eligible expenses. Please check the website frequently as the list of eligible expenses change from time-to-time.

Flexible Spending Account (FSA)

Any healthcare FSA claims that you incur through your separation date are eligible for reimbursement. After your separation date, claims incurred while you were an active employee must be submitted directly through the Wex website as your debit card will be deactivated as of your separation date. You have 90 days from your separation date to reimburse Healthcare FSA claims. If you have unspent funds you may elect the Health Care Flexible Spending Account through COBRA. With this election, you will make contributions on an after-tax basis however, you must file claims through Wex. If you are Medicare eligible, you may not elect the Health Care FSA through COBRA.

You may visit this website, <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses>, to find out what qualifies as eligible expenses. Please check the website frequently as the list of eligible expenses change from time-to-time.

Health Reimbursement Arrangement (HRA)

If you have participated in the PPO Medical plan and earned the wellness incentives into an HRA, keep in mind that the funds are forfeited from this account upon separation.

You may visit this website, <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses>, to find out what qualifies as eligible expenses. Please check the website frequently as the list of eligible expenses change from time-to-time.

Life, Accidental Death and Dismemberment (ADD) and Disability Insurance

All Life Insurance benefits end on the last day of your employment. If you are eligible for any type of retiree life insurance, you will receive confirmation of coverage following your last day. You also have the option to port or convert your employee group life insurance policy and employee accidental death and dismemberment policy within 30 days of your last day worked. Please contact Aflac at 844.426.1325 if you are interested in converting your group policy to an individual policy.

Medicare and Social Security

The websites for Medicare and Social Security are robust and contain important information. On the sites you may:

- Apply for retirement, disability, and Medicare benefits
- Review your *Social Security statement*
- Get the address of your local Social Security office
- Request a replacement Medicare card
- Find copies of their publications

NOTE: *You can apply for Medicare via the website three months before your 65th birthday*

Please visit www.medicare.gov and www.ssa.gov

Via Benefits

For assistance with searching for benefits on the health insurance marketplace, or with navigating Medicare when the time comes, Via Benefits is available to help. Please see the included flyer.

- Examples of what Via Benefits can help you with:
 - Guidance through the complexities of the health insurance marketplace (Pre-65)
 - Assistance with enrolling in Medicare or Medicare supplement plans
 - Choosing a Medicare supplement plan
 - Pricing a Medicare supplement plan

Employee Assistance Program (EAP)

The employee assistance program is available for all full-time employees. This resource can you help prepare for retirement with financial, legal consulting, and counseling service. These services may help you budget for living on a limited income, preparing your will, what to do now that you are retired, etc.

Anthem EAP may be reached at 855.873.4932 or at www.anthemead.com.

Payroll Information

Payroll Check

Your final payroll check will include payment, if any, for all earned, **unused** vacation. You will not be paid for unused Floating Holidays. Your final payment will be issued on or about the next pay date following your separation date. Your payment will be direct deposited if you have elected that method. If not, your pay check will be mailed to your home address, as listed in Workday. Contact the Payroll Department with any questions.

After Employment Payroll Documents

To receive your payroll documents after you depart, a Payroll Data Request Form will need to be completed and sent to the payroll department. By completing this form, we will be able to deliver pay statements and W-2s through e-mail or print them to be mailed to the address indicated on the form. If you need the form you can contact payroll via allegion.na.payroll@allegion.com.

Contact Information

Benefit	Provider	Phone Number	Email/Web Address
Employee Savings Plan (401(k))	Fidelity	800.835.5095	www.401k.com
Pension Plan	Pension Service Center	855.331.9742	https://www.eepoint.com/Allegion
Medical	Anthem	844.963.0445	http://anthem.com
Prescription	Express Scripts	800.818.6743	www.express-scripts.com
Dental	Delta Dental	800.524.0149	www.deltadentalin.com

Benefit	Provider	Phone Number	Email/Web Address
Vision	VSP	800.877.7195	www.vsp.com
COBRA Health Insurance	WEX	866.451.3399	www.benefitslogin.wexhealth.com
Health Savings Account (HSA)			
Flexible Spending Account (FSA)			
Health Reimbursement Arrangement (HRA)			
Life Insurance	Aflac	844.426.125	https://mygrouplifedisability.aflac.com Policy Number: GLD0000012
Medicare Plans	Alliant	877.888.0165	https://alliantmedicare.com
Employee Assistance Program (EAP)	Anthem	855.873.4932	www.anthemep.com User Code: Allegion
Medicare	Medical	n/a	www.medicare.gov
Social Security	Social Security Admin	800.772.1213	www.ssa.gov www.socialsecurity.gov/myaccount www.socialsecurity.gov/estimator
Employment & Income Verification <i>Group Code 30113 – 2020 and after</i> <i>Group Code 25032 – prior to 2020</i>	The Work Number	800.996.7566	www.theworknumber.com
Allegion Benefits	Allegion	844.623.9008	Allegion.USBenefits@allegion.com

NEARING AGE 65?

Choosing a Medicare plan is one of the most important decisions you'll make

Alliant Medicare Solutions

This **free** resource can help you, your family, and your friends figure out the best Medicare options for your situation.

Just Make a Call

- At least 3 months before your 65th birthday (or if it's already passed) gather your current health insurance information.
- Call Alliant Medicare Solutions at **(877) 888-0165** and talk to a licensed insurance agent about your Medicare options.
- The team can help you compare your employer plan to Medicare plans available in your area.
- Alliant Medicare Solutions helps you enroll or emails you policy details to review.

For More Information

- Download Your Guide to Medicare: neb.alliant.com/your-guide-to-medicare/full-view.html.
- Watch Medicare 101 at brainshark.com/alliant/medicare101.
- Visit Alliant Medicare Solutions online at alliantmedicareolutions.com.
- For comprehensive information about Medicare, visit medicare.gov.

Alliant Medicare Solutions is a service offering from Allegion.



COMMON QUESTIONS

- Can I keep my employer plan? How does that work? What about my dependents?
- When am I eligible for Medicare? When should I enroll? (And do I **have** to?)
- What does Medicare cost?
- What options could work best for my situation?
- What does Medicare **not** cover?

Decisions related to healthcare and an individual's enrollment in Medicare should be based on the specific circumstances of the individual and made in consultation with their own advisors. Alliant Medicare Solutions shall not have any liability for direct, indirect, incidental, special, exemplary, or consequential damages, under any theory of liability, whether in contract or tort, arising out of the use of Alliant Medicare Solutions. Alliant Medicare Solutions is not connected with or endorsed by the United States government or the federal Medicare program.

Alliant Medicare Solutions is provided by Insuractive, a Senior Market Sales Company, both wholly owned by Alliant Insurance Services.



What's yours is yours

Take control of your benefits.

As you say goodbye to your workplace, don't forget about your retirement savings plan. You're in charge of that money, and Fidelity is here to help you understand your options.

The chart below summarizes the options available to you. As you review it, keep in mind your specific needs and goals so you can make a smart decision for your future, and let us know how we can help.

Your options for your retirement savings

	Leave where it is	Roll over to an IRA	Roll over to your new employer's plan	Take in cash
Tax-deferred savings	✓	✓	✓	
Continue tax-deferred contributions		✓	✓	
Investment options	Vary by plan; may have lower-cost or plan-specific investment options	Vary by IRA; may have a wider range of investment options	Vary by plan; may have lower-cost or plan-specific investment options	
Fees and expenses	Vary by plan	Vary by IRA	Vary by plan	May be subject to federal and state income taxes and a 10% early withdrawal penalty if under 59 1/2 years old*
Protection from creditors	✓	Protection under federal bankruptcy law; state law protection varies by state ¹	✓	May be subject to federal and state income taxes and a 10% early withdrawal penalty if under 59 1/2 years old*
Take penalty-free distribution at age 55²	✓		✓	
Defer RMD at age 73			✓	
Immediate access to cash*				✓

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.



We're here for you.

Whether you choose to leave your money in your former employer's plan or move it somewhere else, we're ready to help you reach your goals. Here's how to get assistance.



Go to NetBenefits.com

Check your balance and find resources for managing your money. And go to NetBenefits.com/Profile to make sure your account information and personal email address are correct so you receive updates about your account.



Watch a video

Learn how to make the most of your benefits in this informative 11-minute video: Fidelity.com/SafeGuardingRetirement.



Attend a workshop

This [on-demand workshop](https://brainshark.com/FidelityEMG/TransitionNextSteps) covers what to consider during a job transition: brainshark.com/FidelityEMG/TransitionNextSteps

Explore a [full list of online workshops](#).



Call 800-835-5097

A Fidelity representative can help you review the distribution options available to you.



*Distributions from your employer plan or IRA will be taxed as ordinary income in the year of distribution. If you are under age 59½, the taxable portion of a distribution from an employer plan or IRA is subject to a 10% early withdrawal penalty unless you qualify for an exception.

¹Consult your legal advisor for more detailed information.

²You may take penalty-free distributions from a qualified employer plan if you terminate employment after reaching age 55.

Be sure to consider all of your available options and the applicable fees and features of each before moving your retirement assets.

Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2024 FMR LLC. All rights reserved.

552105.37.0

I'm retired, what now?

“Most retirees report being happy. Active endeavors like socializing, volunteering, and exercising were associated with the highest level of happiness.”

— *Senior Living*

Retirement has many benefits including less stress and the ability to find new interests and new opportunities to try out in your free time. Here are some ideas of what you can become involved with.



What to do in your free time:

1. Volunteer

Examples include the American Red Cross, Humane Society, Sertoma Club, Habitat for Humanity, and local hospitals.

2. Join a social club

Local philanthropic organizations and book clubs are a great way to meet new people and do something you love to do.

3. Stay active

Join a local sports league or check to see if your insurance covers a Silver Sneakers Program to work out for free.

4. Start a new hobby

Whether you're outdoorsy or you like to stay at home, there are many new hobbies to try such as crafting, fishing, cooking, photography, woodworking and much more.

5. Take a class

There are many educational institutions that allow retirees to audit courses virtually or in-person at no cost.

6. Travel

Whether you've dreamed of going to national parks or going abroad, there are several ways to save via AARP and other resources.

7. Find a part-time job

This is a great way to stay busy and earn some extra income in an industry you're passionate about.

HELPFUL RESOURCES:

- “Get the Most Out of Retirement” by Sally Balch Hurme
- The Employee Assistance Program contains audio resources and online seminars among other retirement aimed resources all at no cost. The link can be found below.

HELPFUL WEBSITES TO EXPLORE:

- www.anthemcap.com
- <https://www.aarp.org/>
- <https://www.redcross.org/volunteer/become-a-volunteer.html>
- <https://tools.silversneakers.com/>