



2024 Benefits

# Financial Well-being



# 401(k) Plan



401(k) Plan



Professional Investment Management



Employee Stock Purchase Plan (ESPP)



Retirement Account  
(Frozen effective 7/1/2007)

## 401(k) Plan

This plan offers matching contributions; before-tax, after-tax and Roth 401(k) contributions; a wide range of investment options; and loan and withdrawal features.

Who's Eligible	How the Plan Works	Automatic Enrollment
Full- and part-time employees	<ul style="list-style-type: none"> <li>• Contribute 1%–50% on a before-tax and/or Roth 401(k) basis, and/or 1%–16% on an after-tax basis up to IRS limits.*</li> <li>• Dun &amp; Bradstreet will match your contributions 50 cents for every dollar up to 7% of your eligible compensation.</li> <li>• There are a number of investment options and target-date funds to choose from.</li> <li>• You're 100% vested** in your own contributions and vested in the Company match after three years of vesting service or when you reach age 65 while actively employed.</li> <li>• If you're age 50 or older and you reach the plan limit or IRS limit, you may contribute additional amounts (catch-up contributions) on a before-tax and/or Roth 401(k) basis. Catch-up contributions are not eligible for the Company match.</li> <li>• Combined, your total contributions (before-tax, Roth 401(k), after-tax and catch-up) cannot exceed 75% of your eligible earnings.</li> <li>• When you reach the before-tax/Roth 401(k) contribution limit for your 401(k) plan for a plan year, all future before-tax and Roth 401(k) contributions for the current plan year will stop. You may elect to keep contributing to the plan on an after-tax basis.</li> <li>• Contributing on an after-tax basis allows you to continue to receive employer matching contributions to your 401(k) plan account after you reach the before-tax/Roth 401(k) contribution limit.****</li> </ul>	<ul style="list-style-type: none"> <li>• If you do not enroll in the plan on your own, you'll be automatically enrolled at a 3% before-tax contribution rate. Your contributions will be invested in the appropriate target-date fund based on your age.***</li> <li>• In addition, your contribution rate will increase 1% annually, up to a maximum of 7%.</li> </ul>

\*Your total percentage of contributions among all contribution types generally cannot exceed 50%.

\*\*Vested means that you have a non-forfeitable right to the money in your account, even if you leave the company.

\*\*\*If you prefer not to participate in the plan, you must log on to Fidelity NetBenefits® or call Dun & Bradstreet's Benefits Center at Fidelity and change your rate to 0%.

\*\*\*\*In order to continue contributing on an after-tax basis, you must log in or call Fidelity to make this election.

### IRS Contribution Limits

The IRS limits your before-tax and Roth contributions to \$23,000.





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## MAKING OR CHANGING YOUR ELECTIONS

You may make changes to your 401(k) elections at any time.

### 1. Review Your Options

Review the [investment options](#) to help you choose:

- How you want to save (before-tax, after-tax, Roth 401(k) contributions or a combination of all three)
- Which investment options you want to invest your contributions in

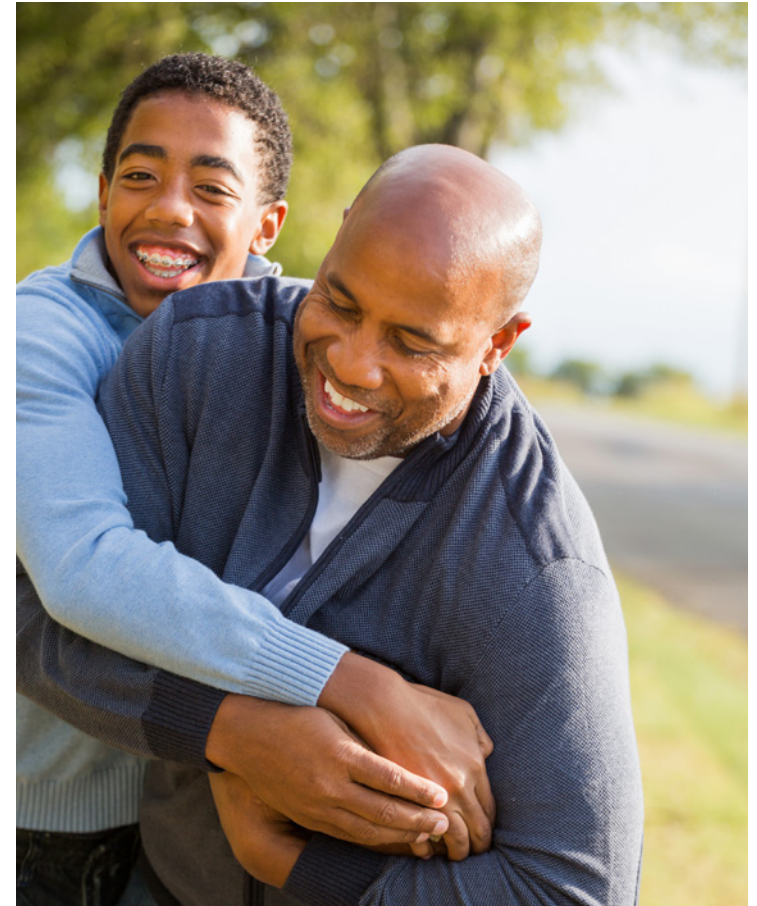
For more information, see the [Summary Plan Description](#) and [Plan Highlights](#).

### 2. Enroll

Log on to [Fidelity NetBenefits](#), select “Dun & Bradstreet 401(k) Plan” and then the ‘Contribution’ tab or ‘Investments’ tabs to make your elections. Be sure to print your confirmation page for your records. You can also call Dun & Bradstreet’s Benefit Center at Fidelity.

### 3. Name Your Beneficiaries

To designate your beneficiaries, log on to [Fidelity NetBenefits](#) and click on ‘Profile,’ then select ‘Beneficiaries.’



### Designate a Beneficiary

It is important to designate a beneficiary for your 401(k) account. To designate beneficiaries online on [Fidelity NetBenefits](#), select “Profile” (top right of homepage) then click on “Beneficiaries.”



# Professional Investment Management



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## Professional Investment Management

**Fidelity® Personalized Planning & Advice (PP&A)** professionals can help you determine how much to contribute to the 401(k) plan and how to invest based on your on your personal situation. With PP&A there is no more researching and choosing investments or rebalancing your account. For a fee, you'll have access to a dedicated team of professionals who will:

- Create an investment strategy
- Monitor and adjust your investments
- Provide updates on your progress

The service includes access to a personalized planning dashboard that integrates your retirement progress with your overall investment strategy and financial plan. You pay an annual target net advisory fee of no more than .35% of your managed account balance. Visit [netbenefits.com/plan](https://netbenefits.com/plan) or call 1-866-811-6041 for more information.

If you choose not to enroll in PP&A, you'll still have access to all of Fidelity's robust online retirement planning tools to help you put together a plan to manage your retirement savings yourself.



### Learn More About PP&A

On-demand videos are available on Fidelity NetBenefits® by selecting "Library" at the top of the homepage, then "Workshops" at the bottom of the page.



You can also visit [netbenefits.com/plan](https://netbenefits.com/plan) or call 1-866-811-6041 for more information.





# Employee Stock Purchase Plan (ESPP)



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Employee Stock Purchase Plan (ESPP)



Retirement Account  
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# Employee Stock Purchase Plan (ESPP)

An Employee Stock Purchase Plan or ESPP is intended to provide team members with the opportunity to acquire an ownership interest in the Company through the purchase of shares of the Company’s common stock (ticker symbol: DNB).

## ESPP ENROLLMENT

You will receive an email from D&B’s Benefit Center at Fidelity once you are eligible to enroll in the ESPP. You will be eligible to participate in the ESPP after:

1. attaining the age of eighteen (18)

AND

2. 90 days of employment

Full- and part-time employees may contribute 3%-15% of eligible compensation on an after-tax basis towards the purchase of shares. Base pay is considered eligible compensation in determining your ESPP contribution. Sales commission earnings \$10,000 or less per month are also considered eligible compensation.

**Note:** Bonus and overtime earnings (or other forms of compensation) are not eligible for the purpose of determining your ESPP contribution.

After each pay period, your contributions will be used to purchase shares of DNB stock. If you hold your shares for a year, **you will be eligible for an ESPP match.** An ESPP match of 33.33% or 50% (based on tenure and job grade) will be deposited quarterly determined on the contributions you made during the corresponding quarter of the prior year. See example chart to the right.

For detailed information about the ESPP, visit The Hub then click on the “[Benefits](#)” icon under the homepage banner.

## Want More Information?

To learn more about the ESPP, please review [here](#).

If you have further questions, please speak with a Fidelity Stock Plan Services Representative at 1-877-362-8953.

## ESPP Match Example

Participant contributes each pay period Q1:	\$1,250 contributed from January 1 – March 31, 2024
ESPP match will be based on either 33.33% or 50%:	
If eligible for the 33.33% match:	ESPP match will be deposited after March 31, 2025* equal to \$416.63 divided by the appropriate share price
If eligible for the 50% match:	ESPP match will be deposited after March 31, 2025* equal to \$625 divided by the appropriate share price

\*On April 1, 2025, your contributions will be reviewed to ensure they were held for the one-year holding period. You will receive an ESPP match if you held your shares for the one-year period and you are actively employed.





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### IMPORTANT INFORMATION

Participation in the ESPP is completely voluntary. You may want to discuss potential opportunities and risks associated with participating in the ESPP with your financial advisor.

If you are subject to the window trading periods and trading pre-clearance procedures under the [D&B Insider Trading Policy](#), please make sure that you follow all the necessary steps prior to enrolling, making contribution changes or taking distributions impacting your holdings in D&B Common Stock.





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## Retirement Account

Effective June 30, 2007, the Retirement Account and any grandfathered benefits under the Master Retirement plan were frozen. No additional benefits are earned after this date. Employees hired through an acquisition after January 1, 2003 and all new employees hired after May 31, 2006 are not eligible to participate in the plan. If you are a participant in the plan, detailed information can be found in the [Summary Plan Description](#).

