

Key Dates for the Employee Stock Purchase Plan (ESPP)

1st Offering Period (January 1 – June 30)	2nd Offering Period (July 1 – December 31)	
December 1 - 15	June 1 - 15	<p>ESPP Enrollment</p> <p>This is the ESPP enrollment period for the current offering period. You can enroll, change, or waive your current ESPP contribution rate for the upcoming offering period. Remember, if you currently are participating in the ESPP, your enrollment and contribution rate will remain in effect for future offering periods. You do not need to re-enroll, though you may still receive email notifications about ESPP enrollment. Pursuant to Assurant's Insider Trading Policy, if you are a "covered person," you must pre-clear any changes (e.g., increasing or decreasing your contribution percentage) to your enrollment in the ESPP. Pre-clearance is not required for any automatic re-enrollments with no changes. Please reach out to LawDepartment@assurant.com for more information.</p> <p>Watch for announcements with additional information on how to enroll in the ESPP through MyHR.</p>
January 1 – June 30	July 1 – December 31	<p>ESPP Offering Period</p> <p>Your ESPP contributions are deducted from your pay on an after-tax basis for all pay periods during this ESPP offering period. They accumulate, without interest, until the end of the offering period. After the offering period ends, Morgan Stanley purchases on your behalf whole and fractional shares of Assurant stock equal to the value of your accumulated contributions. See the ESPP Brochure for additional information.</p>
January 1 – May 31	July 1 – November 30	<p>Withdrawal from the ESPP</p> <p>This is the withdrawal period if you want to stop your ESPP contributions for the current offering period. If you withdraw and stop your payroll deductions through MyHR, your accumulated contributions for this offering period will be refunded to you in your paycheck, without interest, as soon as administratively feasible.</p>
July 15 – 31	January 15 – 31	<p>Share Purchase</p> <p>Shares will be purchased on your behalf. Watch for announcements with additional information regarding the stock purchase for the ESPP. This information will include the discounted purchase price, the date the shares are purchased for the current offering period, and the date you will have access to your ESPP account with Morgan Stanley to initiate transactions regarding these shares. If you have tax questions, please consult a financial adviser.</p> <p>If you are receiving purchased shares for the first time through the ESPP, Morgan Stanley will send an email to your Assurant email address with details on how to register and access your new ESPP account at Morgan Stanley.</p>