

2026 CATCH-UP CONTRIBUTIONS PARTICIPANT NOTICE

THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE PLAN.

Catch-up contribution eligibility and limits

- If you are at least age 50 or will turn age 50 by the end of the calendar year, you may be able to contribute salary deferral contributions over the maximum elective contribution or a plan-imposed limit (“Catch-up Contributions”) at any time during the calendar year.
- In addition, if you are age 60-63 on the last day of the calendar year, your plan may allow you to make Catch-up Contributions greater than the standard Catch-up Contribution limit (called “Higher Catch-up Contributions”).
 - To determine whether your plan allows for Higher Catch-up, please refer to your Summary Plan Description and related notices available on BenefitsForYou.
 - For contribution limits see the Contribution and Benefit Limits page on BenefitsForYou.

Catch-up Contributions Required to be Roth Deferrals for Certain Participants

- If your wages subject to Social Security tax (FICA wages) from the employer sponsoring the plan for the prior calendar year exceeded the Roth Catch-up FICA Wage Limit (\$145,000 for 2025), **any Catch-up Contributions you make are required by law to be contributed as Roth deferral contributions even if you elect only pre-tax salary deferrals.**
 - If you have questions about whether your FICA wages from the employer sponsoring the plan for the prior calendar year exceeded the Roth Catch-up FICA Wage Limit, please contact your employer.
 - For the Roth Catch-up FICA Wage Limit for each calendar year, see the Contribution and Benefit Limits page on BenefitsForYou.
- **If your plan does not offer a Roth deferral option, and your FICA wages from the employer sponsoring the plan for the prior calendar year exceeded the Roth Catch-up FICA Wage Limit, you are not eligible to make Catch-up Contributions.**

Deemed election to contribute Catch-up Contributions as Roth contributions

- If your Catch-up Contributions are required to be made as Roth contributions as described above, **you will automatically be treated as having chosen to make your Catch-up Contributions as Roth deferrals unless you decide not to contribute Catch-up Contributions.**
 - Contact your Employer if you have questions about how Catch-up Contribution elections are handled in your plan.

Catch-up Contributions due to Annual Compliance Test Failures

- Regardless of your Catch-up Contribution election, the plan administrator will treat all or a portion of your salary deferral contributions as Catch-up Contributions (up to the Catch-up Contributions limit) if the plan fails nondiscrimination testing or your annual additions limitation is exceeded — rather than distributing any excess salary deferral contributions.
 - If your Catch-up Contributions are required to be made as Roth contributions as described above, these additional Catch-up Contributions will be recharacterized as Roth deferral contributions.

Further information: If you have questions, please contact your Employer. For more information about Roth in general, go to BenefitsForYou under the Education Resources/Videos and Tools section.