401(k) Retirement Savings Plan

Start now. Increase over time. Watch it grow.

Why the 401(k) Plan Works for You

Free Money
Company match up to 4% of your pay every paycheck*

Save More – Build More
Automatic contributions + investment growth = meaningful long-term savings potential

You're in Control
Start, stop or change your contribution anytime. Save based on your retirement needs

Investment Support
Robust line-up plus optional managed accounts (investment advice)

Access When Life Happens
Ability to take loans for major life needs – without starting over

What Could You Save Each Year?

Even Part-time Savings Can Grow Into Real Money

Hourly Rate	Weekly Hours Worked	Your 6%	+ Company 4% Match	= Total Annual Savings	Est. 20yr Value
$16.00	20	$749	$499	$1,248	$46,000
$23.00	20	$1,077	$718	$1,794	$66,000
$27.00	20	$1,264	$843	$2,106	$78,000
$32.00	20	$1,498	$998	$2,496	$92,000

Estimate assumes 6% annual return, consistent contributions over 20 years based on 20-hr PT schedule, 39-weeks a year. Results will vary.

Why It Matters

Your Money, Your Name
Your savings belongs to you–and stays with you wherever you go

100% Vested Immediately
Both contributions and the company match are yours from day one

Full Transparency
Check your balance any time and see your savings grow

Career Flexibility
Works whether you stay long-term or your career path changes

This communication is provided for informational purposes only and does not constitute a Summary Plan Description (SPD), contract, or guarantee of benefits. In the event of any discrepancy, official plan documents will govern. *Benefits eligibility, offerings, and provisions may vary by employee type, status, location, and bargaining unit and may not apply to all employees. For employees covered by a Collective Bargaining Agreement (CBA), the applicable CBA will govern where differences exist.

Plan Highlights

Your Contribution
Defer from1% to100% of your pay (pre or post tax), up to IRS Limits ($24,500)
Age 50+, save more with catch-up contributions

Matching Contribution
100% match on first 3% and then 50% on next 2%, for a maximum match of 4%*

Investment Options
A wide array of investment options, including Target Date Funds

Vesting
Your contributions and Beacon's match are immediately 100% vested.

Are you a new hire?

You are eligible to start savings after 60 days of employment
Set up your account directly with Empower one month after your start date.

Setup your 401(k) Account with Empower

Start by registering your account

►Go to: www.empowermyretirement.com, scan the QR code or download the Empower App

►Select *Register*

►Choose the *I do not have a PIN* tab

►Follow the prompts to create your username and password If Empower does not have your email or phone number from Beacon, or you have another account with Empower (with a former employer, for example) you will need to call to access your new plan account.

For more help

Call(800)333-4015
►Available Monday–Friday, 9 a.m. – 8 p.m. EST
►Visit www.empowermyretirement.com or www.benefits.gobeacon.com
►Download the Empower App for easy, on-the-go updates and accessibility

This communication is provided for informational purposes only and does not constitute a Summary Plan Description (SPD), contract, or guarantee of benefits. In the event of any discrepancy, official plan documents will govern. *Benefits eligibility, offerings, and provisions may vary by employee type, status, location, and bargaining unit and may not apply to all employees. For employees covered by a Collective Bargaining Agreement (CBA), the applicable CBA will govern where differences exist.