

*BEGIN WITH YOU*



**2025**  
**BENEFITS**  
**GUIDE**

## RETIREMENT

YourCo is committed to supporting your financial well-being — today and tomorrow. That's why we offer a 401 (k) Plan and Stock Purchase Plan to help you prepare so you can enjoy a comfortable retirement.

### 401 (K) PLAN

The YourCo 401 (k) Plan helps you prepare for retirement by offering an easy, tax-advantaged way to save for retirement. Setting aside as much as you can during your working years greatly improves your quality of life later.

Once eligible, we match on a dollar-for-dollar basis up to 3% of your eligible contributions. In addition, you are immediately vested in your contributions, as well as the company's match.

#### Eligibility and enrollment

You are eligible to enroll after 30 days of employment. After 60 days of service, you will be automatically enrolled in the plan with a 2% contribution rate. After one year of service, you are eligible for the company match.

Enroll online at [portfolio.mybenefitport.com](https://portfolio.mybenefitport.com).

### REASONS TO PARTICIPATE

- Your pre-tax contributions are deducted from your pay before income taxes. This decreases the amount of income tax you pay each pay period.
- You have multiple investment funds with risk ranging from conservative to aggressive.
- In addition, you can choose from retirement date-based YourCo Funds. The YourCo Funds are generally designed for investors planning to retire around the year in the investment name. They're also a good option if you're uncomfortable making investment choices.
- YourCo Portfolio Advisory Service provides discretionary money management for a fee. You can delegate the day-to-day management of your 401 (k) account to professional investment managers.

### TEAMMATE STOCK PURCHASE PLAN (TSPP)

The YourCo TSPP provides teammates the option to purchase YourCo stock at a 15% discount through payroll deductions.

#### Eligibility and enrollment

You are eligible to enroll after 30 days of employment if you are scheduled to work at least 20 hours per week.

Enrollment for eligible U.S. teammates is twice a year. At the end of the Offering Period, YourCo shares are purchased on your behalf on the Stock Purchase Date(s) at the 15% discounted price. Shares are then deposited in your Fidelity Brokerage account.

Enrollment Period	Offering Period	Stock Purchase Date	Contribution Maximum
5/15 – 5/30	7/1 – 12/31	12/31	\$2-\$2,500 per month
11/15 – 11/30	1/1 – 6/30	6/30	

Visit [portfolio.mybenefitport.com](https://portfolio.mybenefitport.com) to enroll or call a YourCo Stock Plan Services representative. You can manage both your 401 (k) and TSPP accounts through the YourCo benefits website at [portfolio.mybenefitport.com](https://portfolio.mybenefitport.com). For complete details, including information about your investment options, visit [portfolio.mybenefitport.com](https://portfolio.mybenefitport.com).

### DESIGNATE YOUR BENEFICIARIES

It's important to designate a beneficiary to receive the value of your 401 (k) and Teammate Stock Purchase brokerage account in the event you die. As personal circumstances change, be sure to keep your beneficiary information up-to-date. Visit [portfolio.mybenefitport.com](https://portfolio.mybenefitport.com) to add or change a beneficiary.

