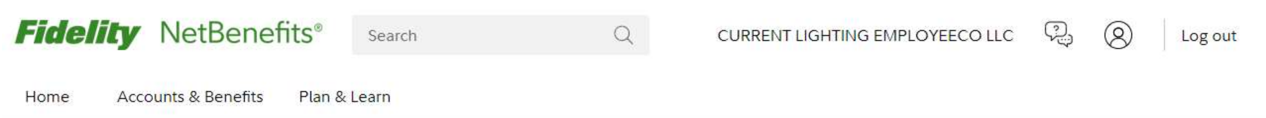
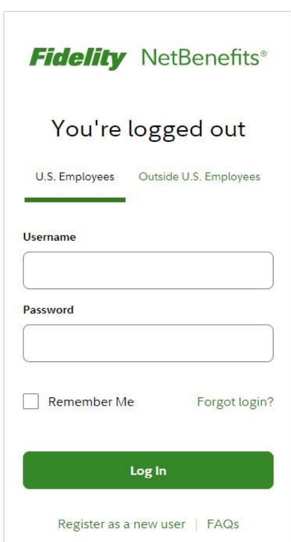
401k FAQ's for Non-Union Fidelity Participants

Who is our 401k provider and how do I log in?
For non-union employees, Fidelity is the plan provider. You can log in by visiting **http://www.NetBenefits.com**

- For new hires, Fidelity NetBenefits® will send out a new hire packet to your home address within your first 30 days with the company. Enrollment, registration and investment instructions are provided in that packet.





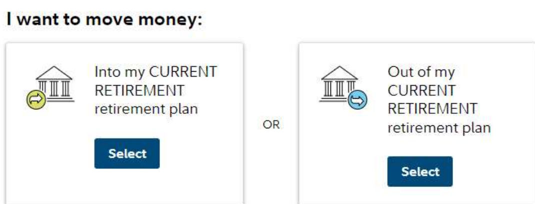
How do I make changes to my 401k?
Once you have logged into the site, you may change your contribution percentage, your investment choices and more. Simply choose Accounts & Benefits from the navigation bar.

Is there an auto enrollment?
Yes. Starting a new job and completing all the benefit enrollments can be overwhelming and retirement often gets forgotten. To help employees save for the future, employees who have not elected any contributions for 401(k) after 30 days will be automatically enrolled in the 401(k) pre-tax plan at 8%. Employees may change their deferral elections by logging into Fidelity NetBenefits at any time. You can also call Fidelity Monday-Friday between 8:30am-8pm ET at **1-800-835-5097**.

Am I able to take a loan out of my 401k?
You may request a new loan or withdrawal. Loans and withdrawals are two different ways to take money out of your account. Your available options depend

on things like your age, the type of money in your account, your employment status, and what the money will be used for.

Can I rollover monies into the Current 401k from another account?



If you want to move money to Current’s retirement plan, an individual retirement account (IRA), or another financial institution, Fidelity can walk you through the process. Usually, there are no taxes on a rollover. Before moving your money, consider all the fees and features of your rollover options.

Are my contributions automatically vested?
Yes, your contributions are always 100% vested, and as a special benefit to employees there is no waiting period, company matches are also automatically vested.

How much is the company match?
Your company match is equal to 50% of your contributions (Deferral Contributions) up to a maximum of 8% of your eligible compensation. These non-discretionary matching contributions will be calculated after each quarter. You must be employed as of the last day of the quarter to be eligible for the matching contributions that are made for that quarter.

What is eligible compensation?
Eligible compensation includes (but not limited to) elements of your pay such as base salary, some bonus payments but excludes payments such as (but not limited to) allowances, personal reimbursements, reward and recognition payments.

How much can I contribute to my 401k account?
The IRS has announced the 2024 contribution limits for retirement savings accounts, including contribution limits for 401(k), 403(b), and 457(b) plans, as well as income limits for IRA contribution deductibility. Please review an overview of the limits below.

Contribution limits for 401(k) plans

	2023	**2024**
Employee pre-tax and Roth contributions1	$22,500	$23,000
Maximum annual contributions2	$66,000	$69,000
Age 50+ catch-up contributions1	$7,500	$7,500

This limit includes such contributions to all 401(k), 403(b), SIMPLE and SARSEP plans at all employers during your taxable year. Contributions to 457(b) plans, if any, are disregarded. Age 50+ catch-up contributions apply if allowed by your plan and you will have attained at least age 50 during your taxable year. Depending on plan rules, age 50+ catch-up contributions may also be made on a pretax or Roth basis.

1. This limit includes all "annual additions," such as employee pretax and Roth deferrals, employee after-tax contributions, as well as any employer contributions (e.g., match, nonelective) and re-allocated forfeitures. Age 50+ catch-up contributions, whether made on a pretax or Roth basis, are not "annual additions," so do not count towards this limit. The maximum amount typically may not exceed the lesser of 100% of your compensation or this number. Your plan may otherwise limit this; please refer to your plan's materials for other applicable limits.

Limits for Highly Paid Employees

If you earn a very high salary, you may be considered a highly compensated employee (HCE), subject to more stringent contribution limits. To prevent wealthier employees from benefiting unfairly from the tax benefits of 401(k) plans, the IRS uses the actual deferral percentage (ADP) test to ensure that employees of all compensation levels participate proportionately in their companies' plans.

Comparing 2022 and 2023 Limits

The chart below provides a breakdown of how the rules and limits for defined-contribution plans (401(k), 403(b), and most 457 plans) are changing for 2023 vs. 2022.37

Defined Contribution Plan Limits	2023	2024	Change
Maximum employee elective deferral	$22,500	$23,000	+$500
Employee catch-up contribution (if age 50 or older by year-end)*	$7,500	$7,500	+$0
Defined contribution maximum limit, all sources	$66,000	$69,000	+$3,000
Defined contribution maximum limit (if age 50 or older by year end); maximum contribution all sources, plus catch-up	$73,500	$76,500	+$300
Employee compensation limit for calculating contributions	$330,000	$345,000	+$15,000
Key employees' compensation threshold for nondiscrimination testing	$215,000	$220,000	+$5,000
Highly compensated employees' threshold for nondiscrimination testing	$150,000	$155,000	+$5,000

* The catch-up contribution limit for participants age 50 or older is available to those turning 50 at any time during the year. For instance, if you were born on New Year's Eve, it applies.

How do I update my Beneficiaries?
Naming and assigning beneficiaries is simple to do and important to ensure that your benefits get to your chosen recipients in a timely manner in the event of your death. By logging into your account, you can check and update your beneficiary information. For your convenience, Fidelity may display certain pieces of information from your profile.

You will be able to…

- Provide Marital Status
- Name and assign beneficiaries to your benefits
- Review and confirm your choices

You may need…

- A printer to create copies of documents or forms for your records and to mail in, if your plan requires
- The date of birth and address of your beneficiaries

Is there financial guidance or other help available through Fidelity?
In the Fidelity NetBenefits® area of your account online, navigate to the Plan & Learn section of the tool bar. Here you will find a collection of resources that can help. Topics include buying a home, building a retirement income plan, reviewing your first paycheck, reasons to call the Employee Assistance Program, Making sense of Medicare and more. You can also join a workshop. There is a plethora of workshops available to help inform your decision making.

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