



# Retirement Savings Plan



**Contact Empower Retirement at**  
[empowermyretirement.com](http://empowermyretirement.com) or call 1-833-BEK-SAVE (1-833-235-7283)

## BEK 401(k)

A 401(k) allows you to contribute a percentage of your paycheck and receive matching contributions from Ben E. Keith. Full-time and part-time employees are eligible to participate in the 401(k) on the first day of the month following 60 days of employment.

You can manage the investments of both your own contributions and Company-matching contributions to your account.

### Get matching dollars from Ben E. Keith

Your personal contribution to your 401(k) is matched dollar-for-dollar by Ben E. Keith, up to 4% of your pay. Here's how it works:

When you contribute	BEK will contribute	For a total amount
0%	0%	0%
1%	1%	2%
2%	2%	4%
3%	3%	6%
4%	4%	8%
5% of pay or more	4%	9% of pay or more

\*Company contributions are limited to a dollar-for-dollar match of 4% even if you personally contribute more than 4%.

### Enroll or automatically get enrolled in the 401(k)

Each pay period, money will be deducted from your paycheck at a pre-tax contribution rate of 4% of your pay unless you go to [empowermyretirement.com](http://empowermyretirement.com) and indicate what amount you prefer before the 1<sup>st</sup> day of the month following your 60<sup>th</sup> day of employment. Each year on July 1<sup>st</sup> your contribution rate will automatically increase by 1% until you reach 15%. You can increase, decrease or stop your contributions at any time.

### Contribution limits for 2026

You can personally contribute up to \$24,500 into your 401(k) in 2026.

### Invest your way or based on your retirement age

Your contributions will be automatically invested in a State Street Target Date Fund based on your retirement age, but you can choose funds that better fit your investment strategy if you prefer. You can choose the same (or different) funds for your Profit Sharing account.

### Catch-up contributions help you save more

Participants turning age 50 or older in 2026 may contribute an additional "catch-up" contribution of \$8,000, for a total 2026 contribution amount of \$32,500. Starting in 2026, employees ages 60-63 can add an extra \$3,250 "super catch-up" contribution to their retirement plan.

### Loans

You can borrow the lesser of \$50,000 or 50% of your eligible total vested account balance. The minimum loan amount is \$1,000, and you have up to 60 months to repay your loan (or 120 months if your loan is used to purchase a primary residence).

### You save it – you keep it

You are always 100% vested in your contributions and any rollover contributions, plus any earnings they generate. You will be 100% vested in Ben E. Keith's matching contributions after two years of Company service. Your Ben E. Keith service prior to July 1, 2018, will be counted towards vesting.

### Rollovers are welcome

Contributions from any eligible retirement plan and type (including Roth) can be rolled over into your 401(k) account. Consult a financial advisor or contact Empower Retirement to learn more.

### Profit Sharing

Ben E. Keith has contributed millions to the Profit Sharing plan during the last 15 years. Full-time employees with one year of Company employment are eligible to receive a Profit Sharing contribution if Ben E. Keith makes a discretionary contribution. Part-time employees are eligible after one year of employment in which a minimum of 1,000 hours were worked.

### Invest your way or based on your retirement age

Your Profit Sharing account will be automatically invested in a State Street Target Date Fund based on your retirement age. You can choose funds that fit your personal investment strategy if you prefer. Choose the same (or different) funds for your 401(k) account.

### Vesting made easy

Your Profit Sharing contributions from Ben E. Keith are 100% vested after six years of service:

- 20% after year 2
- 40% after year 3
- 60% after year 4
- 80% after year 5
- 100% after year 6