

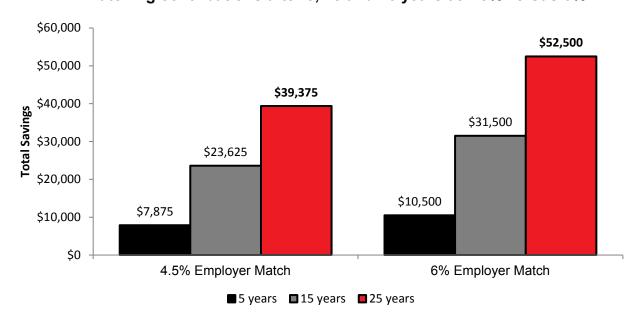
June 28, 2021

The wheels are in motion... as of July 1, Discount Tire is *increasing* the employer match from 4.5% to 6%. That's a 33% INCREASE in matching contributions.

Discount Tire currently matches your pretax and/or roth contributions dollar for dollar - up to 3% of your eligible compensation - and an additional 50 cents for every dollar you contribute on the next 3%. That means that if you make 6% in pretax and/or roth contributions to your account, Discount Tire is currently giving you a total of 4.5% in matching money. As of July 1, Discount Tire will help you prepare for the road ahead by matching \$1 for every \$1 in pretax and/or roth contributions you make- all the way to 6%.

## Check out the extra mileage you're getting at 6%:

## Matching contributions after 5, 15 and 25 years at 4.5% versus 6%



FOR ILLUSTRATIVE PURPOSES ONLY. **Assumes 6% participant savings through steady payroll contributions**. Based on an annual salary of \$35,000 per year. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 7% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

If you are already contributing 6% on a pretax and/or roth basis to your Discount Tire | America's Tire Retirement Plan you're already in the driver's seat!

If you're not currently contributing at least 6% to your 401(k) account, help your savings shift into high gear. Consider increasing your pretax and/or roth contributions to 6% in order to receive the full amount of Discount Tire matching contributions.

## It's quick and easy to check the tread on your savings:

- Log on to empower-retirement.com/participant
- Click on Discount Tire / America's Tire Retirement Plan
- Click on My Contributions under Paycheck Contributions

If you're accessing your account on the website for the first time, go to **empower-retirement.com/participant** and click on the green *Register* button. Select *I do not have a PIN*, then enter your information and follow the prompts to create a username and password. Or call the Empower Retirement Service Center at 844-372-8473 (844-DSC-TIRE). Empower representatives are available weekdays between 6 a.m. and 8 p.m. Mountain time. The TTY number for those with a hearing impairment is 800-345-1833.

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