

The Discount Tire/America's Tire Retirement Plan provides a great way to save for your future

Eligibility and getting started

Any employee who is age 21 or older and has completed 1,000 hours of service during a one-year period becomes eligible to participate in the Discount Tire/America's Tire Retirement Plan (the plan). The one-year period begins with your date of hire and the anniversary of your hire date each year thereafter.

- Your plan start date is effective at the first of the month after you complete 1,000 hours of service within the one-year period following your hire date or anniversary date.
- Empower is required to give you a 30-day grace period from your plan start date to make your own contribution elections. If you choose not to make your own contribution elections during the 30-day period, you will be automatically enrolled in the plan the next month at a 6% pretax weekly contribution rate.
- If you choose to make your own contribution elections during the 30-day period, your elections will generally begin within one to two payroll periods.

Your contributions

You are automatically enrolled in the plan at a pretax contribution rate of 6% of compensation unless you choose to "opt out" of the plan or elect to contribute at a contribution percentage other than the automatic 6%.

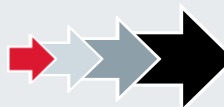
It is important to note that the company automatically re-enrolls anyone with a contribution rate below 6% each year, typically in July.

You will be notified during the month of June if your contribution rate is below 6%. You will have the opportunity to reset your contribution rate to the percentage of your choice. If you take no action during the reset period in June, your contribution rate will be automatically set to 6% in July.

Pretax retirement plan contributions are deducted before you pay current income taxes. Any investment growth is tax-deferred, which means it is taxed only when you take a distribution. You may contribute between 1% and 75% of your eligible compensation or up to the annual IRS contribution limit whichever is lower. To find information about current annual IRS contribution limits, including catch-up contribution limits for those who are age 50 or older, please **click here** or go to irs.gov and hover over *Credits & Deductions > Retirement Plans > Topic Index > A-C > Contributions > Limits for 401(k) & Profit Sharing.¹ Catch-up contributions are designed to give people an opportunity to contribute higher dollar amounts during their prime earning years. This allows them to catch up on contributions that may have been lower, or missed altogether, earlier in their career due to a lower salary, competing priorities like paying off debt and/or raising a family.*

¹ Link(s) may direct you to a third-party site. Empower Retirement, LLC and its affiliates are not affiliated with or responsible for any third-party content provided. No endorsement, sponsorship, or affiliation is implied.

**Saving \$25
more a
month now**



**Could add
\$180 more
a month in
retirement**

FOR ILLUSTRATIVE PURPOSES ONLY: This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection or prediction of future investment results, or as financial planning or investment advice. It assumes monthly contributions of \$25, a 6% average annual return and reinvestment of earnings with no withdrawals over a 30-year period followed by 20 years of monthly withdrawals of \$179.92, including a 6% average annual rate of return, beginning at age 65. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulations shown above would be reduced if these fees were deducted.

Get the company match

When you contribute \$1, the company matches your contribution by adding \$1 to your account up to 6% of your eligible compensation. That's a 100% company match on up to 6% of your contributions. You put in 6%, the company puts in 6%, and a total of 12% goes toward your retirement savings. The company matches both pretax and Roth 401(k) contributions. To fully maximize the company match, select a contribution rate of 6% or more.

Vesting

You are 100% vested in your own contributions. This means the value of your contributions and any earnings is yours when you leave the company regardless of years of service. You will be 100% vested in the employer contributions when you complete three years of service.

Beneficiaries

While you're online, check that your beneficiary designation is up to date to ensure your account will be handled according to your wishes when the time comes. To make a new election, click on your plan name and choose *Beneficiaries* under *Account Information*.

Rollovers

You can roll over account balances from another eligible retirement vehicle into the Discount Tire/America's Tire Retirement Plan. Rolling account balances into one account can make it easier to manage your retirement assets. You may obtain rollover forms by going to empowermyretirement.com or call Empower at **844-DSC-TIRE (844-372-8473)**. Empower representatives are available on weekdays 6 a.m. - 8 p.m. and Saturdays 7 a.m. - 3:30 p.m. Mountain time to assist you. The TTY number is 800-345-1833.

Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

Receiving a distribution

You may request a distribution when you retire, leave the company or become disabled. The Plan Document and IRS rules govern when you or your beneficiaries must begin receiving a distribution from your plan account. You may be able to avoid current income taxes by rolling over this account to another eligible retirement plan or to an individual retirement account (IRA).

Accessing your account for the first time

You have 24-hour access to your account for your Discount Tire/America's Tire Retirement Plan at empowermyretirement.com. The first time you go to the website, you'll need to register your account. Select the *I do not have a PIN* tab. Follow the prompts to create a username and password. The next time you access your account, choose *Login*.

You can call Empower at **844-DSC-TIRE (844-372-8473)** for help accessing your account or whenever you have questions about the plan. Empower representatives are available on weekdays 6 a.m. - 8 p.m. and Saturdays 7 a.m. - 3:30 p.m. Mountain time to assist you. The TTY number is 800-345-1833.

How do you want us to communicate with you?

Updating your communication preference in your online profile takes just a few seconds. Just click on your name in the top right corner of the screen and go to *Communication Preference* to make your selection.



Get the Empower mobile app and connect to your plan whenever, wherever.

Available in the App Store® from Apple® or on Google Play™ from Android™.

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