

It's your future. You deserve a choice in how you want to reach it.

The Inframark 401(k) Savings Plan offers three different options for contributing to your retirement savings: pretax, Roth, and after-tax. The Roth and after-tax features serve as other valuable resources for potentially growing your retirement savings and providing some extra flexibility when it comes to contributing to the Plan. With the Roth and after-tax options in your Plan, you pay taxes on your contributions now so you don't have to later.

Pretax

- Contributions are made before income taxes are deducted.
- Current taxable income is reduced, therefore lowering your tax burden and increasing your take-home pay.
- Eligible for employer-matching contributions.

Roth

- Roth contributions are made with after-tax money. In other words, you pay taxes on these contributions now, so you don't have to later. You also get the benefit of not having to pay any taxes on any earnings as long as the account has met the requirements for tax-free distributions.
- Net pay is reduced (compared to standard pretax contributions).
- You are eligible for employer-matching contributions.

After-tax

After-tax contributions allow you to save beyond the IRS contribution limit subject to certain other limits.¹ Here are a few things you should know when deciding how to contribute to the Plan:

- This option is probably not for everyone, but if you'd like to contribute more of your money to your 401(k), this might be a good additional opportunity for you.
- Like Roth contributions, after-tax contributions are deducted after you pay income tax.
- Unlike Roth, the earnings on your regular after-tax contributions are subject to tax when you receive a distribution.
- Unlike pretax and Roth 401(k) contributions, after-tax contributions are not eligible for the company match.
- After-tax contributions are also available for an in-plan Roth conversion. The conversion lets you convert non-Roth after-tax dollars in your account to Roth dollars. An in-plan Roth conversion can create a tax liability so you should consult with your tax or financial advisor to confirm how this might fit into your individual situation.

For these reasons, you should consider maximizing your regular pretax and/or Roth contributions before making after-tax contributions to the Plan.

Pretax, Roth, and after-tax contributions: What's the difference?

With so much in front of you, the last thing on your mind right now may be what your tax situation will look like in retirement. Taxes, however, are the biggest difference across pretax, Roth, and after-tax contributions.

Below is a general overview of the differences. If you need more detailed information or guidance on which contribution type or types make sense for you, consult your tax or financial advisor.

	Pretax	Roth	After-tax
How are contributions made?	Money is taken out of your paycheck before you pay taxes. The potential growth is tax deferred.	Money is taken out of your paycheck after you pay taxes. The potential growth is tax-free as long as you take a qualified distribution.	Money is taken out of your paycheck after you pay taxes. Your contributions can be withdrawn tax-free, but any earnings on those contributions will be taxable at distribution.
How does it impact my taxes and take-home pay?	You lower your current taxable income during the year the contributions are made, therefore lowering your tax burden and increasing your take-home pay.	You do not lower your current taxable income during the year contributions are made; your take-home pay is lower compared to making pretax contributions.	You do not lower your current taxable income during the year contributions are made; your take-home pay is lower compared to making pretax contributions.
How does it impact my taxes at distribution?	Contributions and any earnings are taxed as ordinary income at distribution. ³	Contributions have been taxed already, so those will be distributed tax-free. And as long as your distribution is qualified, any earnings may also be distributed tax-free. ³	Contributions have been taxed already, so those will be distributed tax-free. However, any earnings on those contributions will be taxed as ordinary income at the time of distribution.
Who might be interested?	We encourage all employees to try to contribute at least 6% to the Plan so they earn the full company match. Both traditional pretax and Roth contributions are eligible for the match, and include any combination of the two. As long as the sum of your pretax and Roth contributions totals 6%, you are eligible for the full match. Discuss with your family and financial advisor to determine which is better for you.		<p>People who want to contribute over the pretax and Roth 401(k) combined IRS contribution limit may find this option appealing. 2026 IRS contribution limits:</p> <ul style="list-style-type: none"> You may contribute up to \$24,500 in combined pretax and Roth 401(k) contributions. If you're age 50 or older, you may contribute an additional \$8,000 in catch-up contributions. If you're 60-63, the catch-up contribution limit is \$11,250. The after-tax option allows you to contribute an additional 15% of your pay.⁴ Your combined pretax, Roth, after-tax, and company contributions are limited to \$72,000, plus any applicable catch-up contributions.
How does this impact my investing strategy?	You can invest in any of the funds in the Plan regardless of which contribution option(s) you choose.		

Get started at empowermyretirement.com or call **844-465-4455**

1 The maximum amount of all contributions, including the company match, that may be allocated to your account for 2026 is the lesser of \$72,000 plus any applicable catch-up contributions or 75% of your compensation.

2 Withdrawals may be subject to ordinary income tax. Withdrawals made prior to the investor reaching age 59½ may incur a 10% early withdrawal penalty.

3 Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS. Roth withdrawals are federally tax-free if they are qualified distributions as defined by the IRS. State and local taxes may apply. For a distribution to be qualified, the account must have been open for at least five years, and the withdrawal must occur after age 59½, death, or disability. Contributions may be withdrawn at any time without penalty. Earnings withdrawn before those conditions are met may be subject to taxes and penalties. Tax laws are subject to change. State and local taxes may still apply.

4 Up to the difference between \$72,000 (in 2026) and your pretax, Roth, and company matching contributions combined.

Investing involves risk, including possible loss of principal.

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