Epsilon C5I
401(k) Retirement Plan Overview

Investment Education

Your Epsilon C5I 401(k) financial advisors are available to provide investment education and 401k assistance to all employees:

Douglas Kincart	Darin Beeghley	Paola Leal
UBS Financial Services	UBS Financial Services	UBS Financial Services
619-557-2443	619-557-2445	619-557-2468
douglas.kincart@ubs.com	darin.beeghley@ubs.com	paola.leal@ubs.com

Principal Plan Administration

You have access to your 401(k) account via the web, mobile app or phone:

- **Principal 401k Website**: www.principal.com/welcome, click "Get Started" for first time users
- **Mobile App:** www.principal.com/onthego
- **Principal Hotline**: (800) 547-7754 speak to an Principal 401(k) counselor
- **Personal Choice Retirement Account through Schwab:** go to www.principal.com/pcra to get started

Eligibility

All employees are eligible after satisfying the following requirements:

- 18 years of age (no minimum service requirement)

You can start saving the 1st of the month following the month you were hired

Your 401(k) Contributions

Enroll now to achieve the retirement that you want

- **Contribution limit:** You can contribute up to **$24,500 in 2026** from your compensation
- **Catch-up limit:** plus an extra **$8,000 if you are age 50** or older
- **Super Catch-up limit:** If you are **age 60-63 in 2026** your catch-up limit is **$11,250**
- **Pre-tax** contributions reduce your current taxable income
- **ROTH** contributions and earnings may be withdrawn tax free in retirement (if a qualified distribution)

NOTE: If you were a **High Wage Earner in 2025** (your 2025 FICA wages were over $150,000 at C5I), and if you are age 50+, all contributions designated as **Catch-up must be made into a Roth account** in the 401(k) plan.

Company Contributions

The company will contribute **6% every pay period** into your 401(k) account

This employer contribution is **100% immediately vested**.

Beneficiaries

Have you added your beneficiaries to your 401(k) account with Epsilon C5I?

Please update your beneficiaries by logging into your account at www.principal.com and navigating to the tab "**Overview > Beneficiaries**".

You will also see a tile at the top of your 401(k) Dashboard reminding you if Principal doesn't have a beneficiary on file for you.

Rollover Contributions from Prior Employer Retirement Plans

Do you have a retirement balance from a prior employer? The Epsilon C5I 401(k) plan allows you to move your savings from an old retirement account into this one.

Log in at www.principal.com and navigate to the tab "**Rollovers**" for instructions and forms.