

Quick Start Guide

FAMOUS ENTERPRISES, INC. EMPLOYEE SAVINGS 401(K) PLAN

Take a few minutes today, to save for tomorrow.

We are pleased to offer you this valuable retirement plan as part of your benefit package.

KNOW: You will be automatically enrolled in the plan.

DO: Nothing, unless you want to make changes.

YOUR PLAN HIGHLIGHTS

Good news!
Know how automatic enrollment works.

Your contribution rate

You will be automatically enrolled in your retirement plan at a **3%** pre-tax contribution rate unless you make changes or opt-out.

Even if you miss the deadline, you can always opt out of saving in your plan at any time.

Your default investment

If you do not provide investment instructions, your pre-tax contributions will automatically be invested in the Balance Asset Allocation Unitized Model.

You may transfer any portion or all of your balance out of the default investment at any time. You may build your own personal investment strategy from a range of options in your plan.

A closer look at your investments

The asset class, risk category and historical performance are all considerations when making your investment decisions.

Target Date Funds	
If you were born between	**Consider this Vanguard target date fund**
2017 and earlier	Target Retirement Income
2018 – 2022	Target Retirement 2020
2023 – 2027	Target Retirement 2025
2028 – 2032	Target Retirement 2030
2033 – 2037	Target Retirement 2035
2038 – 2042	Target Retirement 2040
2043 – 2047	Target Retirement 2045
2048 – 2052	Target Retirement 2050
2053 – 2057	Target Retirement 2055
2058 and later	Target Retirement 2060

Model Portfolios – Select Your Investment Style
Conservative
Balanced
Moderate
Aggressive

Other investment options…
If you do not choose to be automatically enrolled in your retirement plan, you have the option of building and managing your own retirement portfolio strategy from the other investment options within the plan. Review the full investment menu online at secure.ascensus.com.

For more about your investments, including fund objectives, fees and performance information, log on to secure.ascensus.com.

You're in charge of your account, and can save and invest how you want.

Understand your options before you make any decisions.

YOUR PLAN HIGHLIGHTS

Your employer's plan has a lot to offer. Take a look below to see what's available and how it can help meet your retirement goals.

Saving

- Automatic payroll deductions allow you to save with every paycheck.
- Pre-tax contributions reduce your taxable income and Roth 401(k) contributions are made after income tax but are tax-free when withdrawn.*
- In 2025, you can contribute up to $23,500. If you're 50 or older, you can make another $7,500 in catch-up contributions, bringing your total to $31,000. If you're age 60-63 you may be able to boost your savings even more, up to $11,250 in catch-up contributions for a total of $34,750.
- You can make contributions into the plan as of the first day of the next month following three months of service from date of hire.
- Part-time, seasonal, and temporary employees can make contributions on the first day of the Plan Year or the first day of the seventh month of the plan year following one year of service.
- Different eligibility requirements may apply if you are considered a Long-Term Part-Time employee (LTPT). Refer to your Summary Plan Description for more details.

**Earnings are tax-free after a required five-year holding period when withdrawn after age 59½.*

Investing

- You have access to a wide range of investments featuring target date funds that automatically adjust over time as you get closer to retirement and model portfolios that match your personal risk profile.
- Detailed investment information including fund performance and returns can be viewed on the fund fact sheets which are found online at secure.ascensus.com.

Retirement Considerations

- What age do you want to retire?
- How many years do you have to save before you plan to retire?
- Can you accept the risk that comes with more aggressive investments? Or, are you more conservative?

Emergency Access

- Loans and in-service withdrawals are available based on certain conditions as outlined in your employer's plan.
- Hardship withdrawals are available in the event of heavy financial need, based on specific conditions as outlined in your employer's plan.

The Summary Plan Description (SPD) provides more detailed information about your plan. Go to secure.ascensus.com for more information.



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Make Changes or Learn More

Your initial login information:

- *User ID:* Your SSN (No dashes) and
- *Password:* Your 8-digit birthdate (MMDDYYYY)

You will be prompted to change your login information during your initial session.

Online at secure.ascensus.com

- Make modifications to contribution amount or investments
- Choose your beneficiary
- Rollover balances from previous employer plans

By phone at 844-749-9981

- Speak with a participant service center representative weekdays 8 a.m. – 8 p.m. ET
- Automated phone system available 24/7

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