Epsilon Systems Solutions
401(k) Retirement Plan Overview

Investment Education

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

Douglas Kincart
UBS Financial Services
619-557-2443
douglas.kincart@ubs.com

Darin Beeghley
UBS Financial Services
619-557-2445
darin.beeghley@ubs.com

Paola Leal
UBS Financial Services
619-557-2468
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

Eligibility

All employees are eligible to contribute to the plan IMMEDIATELY up commencement of employment

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
- **Pre-tax** contributions reduce your current taxable income
- **ROTH** contributions and earnings may be withdrawn tax free in retirement (if a qualified distribution)

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NOTE: If you were a **High Wage Earner in 2025** (your 2025 FICA wages were over $150,000 at ESS), 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 Matching Contributions

The company will make a **matching contribution** equal to:

- **50% of the first 3%** you save, **plus 25% of the next 2%** that you save.

This means if you save 5% of your paycheck, the company will contribute 2%.

Vesting

Company matching contributions will be vested based on the following years of service:

- **Less than 1 year:** 0%
- **1 year but less than 2:** 33%
- **2 years but less than 3:** 66%
- **3 years +:** 100%

Beneficiaries

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.