



Monthly Mix

Four steps to a stronger 401(k)

July 2026

Now is a great time to check in on your Rich's 401(k) Savings Plan.

This edition of Monthly Mix encourages you to review your contributions, investments, retirement goals, and explore the planning tools and resources available through Empower. The simple steps below can help you stay on track for the future.

» The basics of your Rich's 401(k) Savings Plan

Your Rich's 401(k) Savings Plan belongs to you, so every dollar you contribute is always 100% yours. If you're eligible, you'll be automatically enrolled and can update your contribution amount at any time through the Empower website. Contribute 1% to 40% of your eligible pay on a pre-tax, Roth, or combined basis.

The company also provides a matching contribution to eligible associates, see below for additional details. Consider contributing enough to your 401(k) to receive the maximum company match available to you.*

STEP 1: GET STARTED WITH EMPOWER



The first step is registering with Empower. Scan the QR code to register for an account or sign in to your existing account.

Want a little help learning how to enroll in your retirement plan and navigate the Empower website?

Sign up for a Welcome to Empower webinar—available in both English and Spanish.

STEP 2: CONFIRM YOUR CONTACT AND BENEFICIARY DETAILS

Check to be sure your mailing address, email address, and phone number are current so Empower can keep you informed about your account and contact you when needed. Next, confirm the name of your beneficiary. Naming a beneficiary helps ensure your retirement benefits go to the people you choose without unnecessary delays. You can name one or more beneficiaries—they don't have to be family members—and you'll just need their full legal name, date of birth, Social Security number, phone number, and address.

*Company Match and Annual Company Contributions are made at the sole discretion of Rich's. Annual Company Contributions are credited in the first quarter of the subsequent plan year and are only payable to associates who are actively employed on the last day of the plan year. Associates covered by a CBA should refer to their agreement for details specific to their plan.



STEP 3:

MANAGE YOUR MONEY

Your Empower account also gives you a place to manage your retirement savings, monitor your progress, make investment changes, and keep your accounts organized.

You can:

- Change how your contributions are invested.
- Move balances between investment options.
- Track your retirement savings.
- Consolidate eligible retirement accounts.



STEP 4:

USE THE TOOLS AND WEBINARS TO KEEP LEARNING

Empower's Learning Center offers several learning tools, checklists, and webinars that can help you organize your finances and prepare for what's ahead.

Upcoming webinars:

July—Estate planning:

What estate planning is, benefits of an estate plan, components and documents.

August—A closer look at Social Security:

What is Social Security, when to take it, how pensions affect Social Security, spousal benefits.

September—Planning for healthcare expenses:

Understanding healthcare costs, what you need to know about Medicare, and planning for potential expenses.



Scan the QR Code or call
833-743-RICH (833-743-7424)



Empower representatives are available
WEEKDAYS FROM 8 AM TO 10 PM
AND SATURDAYS FROM 9 AM TO 5:30 PM ET.