



Congratulations!

YOU'RE ELIGIBLE TO ENROLL!

CRACKER BARREL OLD COUNTRY STORE, INC. AND AFFILIATES EMPLOYEE SAVINGS PLAN



Your Plan is a great way to plan for the future by investing for your retirement. You're immediately eligible to enroll in the Plan if you're age 21 or older. By enrolling, you can enjoy:

- **Matching contributions** — Cracker Barrel matches 50% of the first 5% of eligible pay you contribute to the Plan after 3 months of employment. That's like getting paid to participate!
- **Potential tax advantages** — Depending on the type of contribution you select — pre-tax or Roth 401(k) — you can benefit from certain potential tax advantages.
- **Convenient payroll deductions** — Your contributions are automatically deducted from your paycheck. You can change your contribution rate at any time.

IT'S EASY TO ENROLL!

Text "ENROLL" to 91765 to join the Plan.*



You may also scan this code to download the Benefits OnLine® app to get started.**

See how it all adds up!

If you contribute

5% of your eligible pay

Cracker Barrel contributes

2.5% of your eligible pay as a matching contribution

For total contributions of

7.5% to your retirement account

For illustrative purposes.

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Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

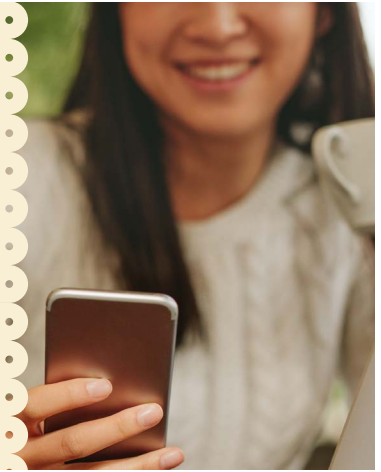
May Lose Value

Not ready to join the Plan just yet?

That's okay—you can still take steps toward financial health today with the Financial Wellness Tracker. Just answer some questions about your current situation (it takes about 10 minutes), and the Financial Wellness Tracker will suggest actions, articles and resources to help you improve your financial wellness score. You don't need to be enrolled in the Plan to use this tool.

Get started today by downloading the Benefits OnLine app** or visiting **benefits.ml.com**.

Have questions? Call Merrill for assistance at 855.444.6305.



Name your beneficiary — It's important to decide who would receive the money in your 401(k) account in the event of your death by naming a beneficiary. After you enroll, you can add or update your beneficiary information on the Benefits OnLine website or app.

Helpful tools

Check out these additional resources to help you plan for your future:

Education Center **education.ml.com**

The Education Center offers a variety of resources that can help you build a firmer foundation for your financial life.

Better Money Habits® **bettermoneyhabits.com**

When it comes to your money, a little knowledge can go a long way. Choose a topic and start exploring.

For help enrolling, contact Merrill at 855.444.6305.

And for more information about the Plan, including important Plan-related documents, visit the **Documents** section of the **Activity Center** on Benefits OnLine.

Investing in the Plan involves risk, including the possible loss of the principal value invested.

* For mobile quick enroll, you consent to receiving a response text from Merrill to enroll in your employer's 401(k) plan. Message and data rates may apply. The mobile carriers are not liable for delayed or undelivered messages. For our privacy policy, go to: ml.com/privacy-and-security-center/privacy-and-security.html.

** The app is designed to work with most mobile devices in most countries. Carrier fees may apply.

When you use the QRC feature, certain information is collected from your mobile device for business purposes.

This material is only a general outline of the Plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan's operation. This document gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.

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