



# Get your retirement savings up to speed

## EMC Company 401(k) Savings Plan

Getting closer to retirement is exciting...and maybe a bit scary. No worries, because with age comes wisdom, and benefits. When you're age 50 or older, your retirement plan allows you to begin making catch-up contributions. This option lets you increase the amount you save for retirement, and it is a simple and effective way to help get your savings back on track.

### ➔ Catch-up contributions can help you:

**Save more.** With catch-up contributions, your workplace retirement plan allows you to save an extra \$8,000 a year toward your account. That means you can contribute up to \$32,500 in 2026. Not a bad deal!

**With taxes.** Investing more into your plan can mean reduced taxable income each year (with pre-tax contributions). And who wouldn't like to pay less in tax?

**Potential compound earnings.** Now that you can put away more savings in your plan, that means you may have more tax-deferred money available in your account to potentially compound and grow. That can really add up!

**Find opportunities** for a financial pulse check<sup>1</sup>. Reevaluating your retirement savings is a great time to take another look at your overall retirement picture. And who doesn't want more money in retirement? Call Empower at **888-826-4015**. Empower representatives are available weekdays from 7 a.m. to 9 p.m. Central Time and Saturdays from 8 a.m. to 4:30 p.m. Central Time.

<sup>1</sup> The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide recommendations at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit.

<sup>2</sup> The IRS standard catch-up contribution limit will resume the year you turn 64.

### Consider increasing your contributions.

Log in at [empower.com/emcins](https://empower.com/emcins) to begin catching up on your contributions today.

### Participants age 60 - 63:

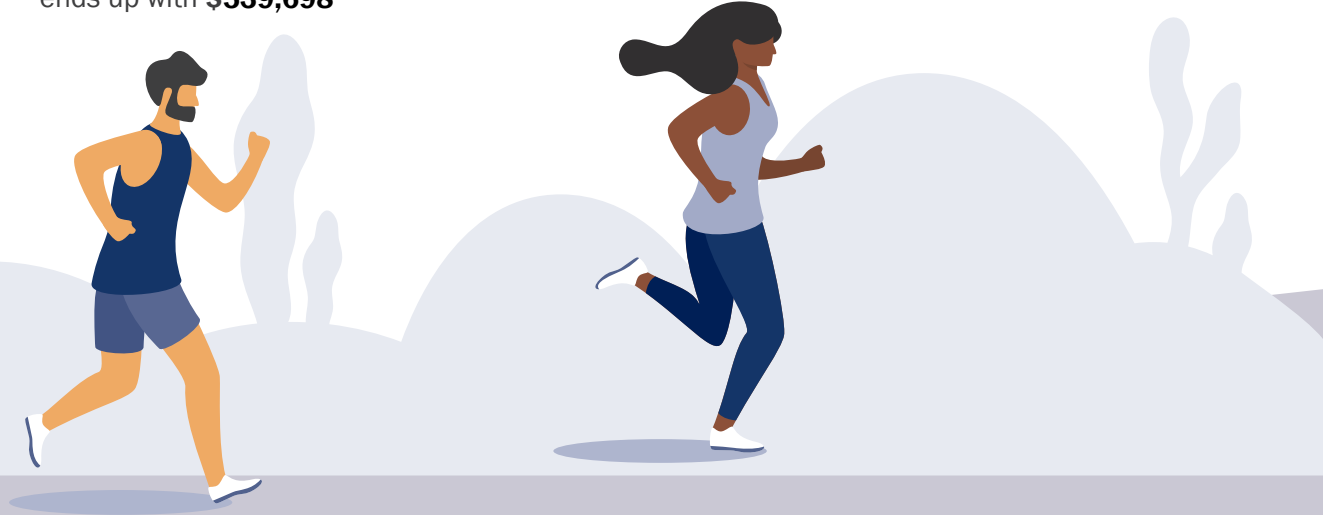
If you reach age 60 - 63 during the calendar year, you are eligible to contribute up to \$11,250 in "super catch-up" contributions. This means you can contribute up to \$35,750 in 2026.<sup>2</sup>

## ➔ See the difference catch-up contributions can make

Saving more now and catching up on your contributions can help get you closer to your retirement goals. Consider this:

**Contribution: \$24,500** per year  
ends up with **\$539,698**

**Contribution: \$24,500 +  
\$8,000** per year ends up with  
**\$715,925**



**Age 50**

**Retirement**

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As you plan for the day you retire, consider taking advantage of the catch-up contributions offered by your workplace plan and to help you move closer toward your retirement goals today.

### **To increase your contributions.**

Log in at [empower.com/emcinsto](https://empower.com/emcinsto) to begin catching up on your contributions today.

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