ENROLL IN YOUR EMPLOYER PLAN TODAY

Simplifying your savings and investing experience

- Take your savings to the next level with matching contributions, if you are eligible.**
- Save up to $23,000 in 2024, plus an extra $7,500 if you're age 50 or older.
- See a complete view of your overall retirement picture.
- Easily access your account and take action.
- Reduce your current taxable income with pretax contributions.

ShopRite Supermarkets, Inc. Payroll Deduction Savings Plan Shop-Rite Supermarkets, Inc.

It's fast and easy to enroll

33 seconds[1]

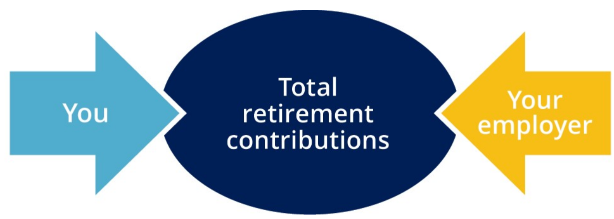
Enrolling in your employer retirement plan is one of the simplest ways to save for retirement

1 Based on enrollment data for period January 1, 2020 through December 31, 2020.

1. Go to your plan website and select *Register*.
2. Choose the *I do not have a PIN* tab.
3. Follow the prompts to create your username and password. Be sure to add your email address.
   - *Quick enrollment*: to have your contribution rate and investment funds set for you.
   - *Custom enrollment*: to select your contribution rate, type and funds.

Your employer helps you save

Your plan provides for a match of Company Match - Fixed percentage. Shop-Rite Supermarkets, Inc. also may make contributions to your account, in the amount of 3% of compensation.**



**Please refer to the Contributions section of your Plan's SPD or the Plan document for additional information regarding your eligibility to receive matching or other employer contributions.

› Visit **empowermyretirement.com** to register your account.

Additional plan details are available in the plan's Summary Plan Description and/or plan documents on the website.

You’re in charge of creating your future

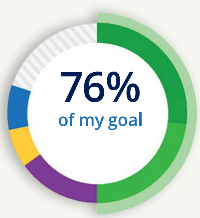
- Save as much or as little as you like (up to the IRS maximum or plan limit).
- You can change your contribution rate anytime.
- You’ll always have access to your savings if you need it through a loan or hardship withdrawal. Fees may apply.
- You can choose to have your savings rate automatically increase each year.

Find the best way to invest for you

- Choose from a range of investments to manage your account on your own.
- Select a single pre-diversified target date fund based on your projected retirement date.*

Get a complete financial overview

Link accounts, such as banking, mortgage, credit card and other retirement plan accounts, to get a customized view of your overall financial situation.



Look into your future
You can easily view what percentage of your estimated income you are on track to replace.

FOR ILLUSTRATIVE PURPOSES ONLY.

Link outside accounts to see:

- **Your net worth**
- **Your saving and spending trends**
- **How you’re tracking for retirement**

**The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.*

EMPOWER
What's Next

EMPOWER
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DENVER, CO 80217-3764

We're here to help if you need it

For questions, call **844-465-4455**

Empower representatives are available weekdays from 8:00 a.m. to 10:00 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET. TTY: 800-345-1833. Int'l: 303-737-7249.

Visit **empowermyretirement.com**.

Your web experience can be translated to Español with one click.

We work with you to keep your account information safe

For more information regarding account security and the Security Guarantee's conditions, visit **empowermyretirement.com** and click on *Security Center* at the bottom of the page.

Name your beneficiary or beneficiaries

This will ensure your savings go to the person (or people) you want should anything happen to you.

Access your account anytime with the Empower app

Investing involves risk, including possible loss of principal.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

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Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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