

Feature	How It Works
<b>Enrollment</b>	You are enrolled in the plan automatically at a 6% pre-tax contribution level if you do not actively enroll within 35 days of your start date.
<b>Your contributions</b>	<p>Contribute up to 60% of your eligible compensation (excludes bonus and overtime) per pay period, on a pretax, Roth, and/or after-tax basis.</p> <p><b>2025 contribution limits:*</b></p> <p>\$23,500—Pretax and/or Roth contribution limit</p> <p>\$7,500—Catch-up contribution limit if you are age 50 or older by December 31<sup>st</sup>, 2025</p> <p>\$11,250—Catch-up contribution limit if you are age 60 to 63 by December 31<sup>st</sup>, 2025</p>
<b>Changing your contribution percentage</b>	You can increase (up to applicable limits) or decrease your savings percentage at any time. <b>Please note:</b> Your new savings percentage will be effective on the first of the month following the date your election was submitted in Fidelity's system.
<b>Otsuka match: vesting schedule</b>	Employer matching contributions vest in 25% increments per year, beginning after one year of service and with full vesting occurring after four years.

\*IRS limits are subject to change annually.