

# 401(k) Savings Plan

Principal

---

This page features overview answers for most of the common questions about the Decker Truck Line, Inc. 401(k) Savings Plan. For more information about your plan, refer to the Summary Plan Description available from your employer.

**When can I participate in the plan?** Once you become eligible (Age 21 and 60 days of service), we'll get everything started for you. Unless you make your own selections, 5% of your pretax pay will go into your retirement account each pay period and your contributions will be invested 100% in the Target My Retirement Program.

**How can you learn more and make changes?** While your enrollment is automatic, you have 30 days before being enrolled to: Change your contribution rate, direct contributions to other investment options available through your plan or decline participation in the plan.

**How much can I contribute to the plan?** You may contribute from 1% to 100% of your salary up to \$24,500, the maximum the IRS allows in 2026. Review the plan's Summary Plan Description to learn more about how your eligible salary is determined. If you are age 50 or over by the end of the calendar year, you may qualify to make additional "catch-up" contributions of up to \$8,000 in 2026. If you are age 60, 61, 62 or 63 by the end of the calendar year, you may qualify to make additional "catch-up" contributions of up to \$11,250 in 2026.

**Does Decker Truck Line make any contributions?** Starting 1/1/26 employer matching contributions are suspended indefinitely. Starting 7/1/26: \$0.10 per \$1 up to 8% gross.

**What if I am automatically enrolled and I do not want to contribute to the plan?** If you want to stop contributions to the plan, you can register for online account access at <https://login.principal.com/login>. Once you are in your account you will need to change your contribution percentage to 0% or contact the Retirement Service Center at 1-800-547-7754.

**How can I select a beneficiary for my account?** It is important for you to designate a beneficiary for your account by completing the Beneficiary Form during your new hire orientation AND online after you gain account access.

**Can I get help making my savings decisions?** You can go online and use the Retirement Quick View Calculator to help determine how much you need to save for retirement. After answering a few questions, the calculator shows how much

you need to save and how long your current savings will last in retirement. Enter different numbers to see how increasing your savings rate will affect your account balance at retirement or call **1-800-547-7754** for a free 15-minute retirement consultation with a retirement service representative. Your plan offers the Principal Retirement Investment Advice program as a feature to help with your investment decisions. This program has been chosen by your employer and is available to you at no additional cost. The Retirement Investment Advice program allows you to receive a personalized investment recommendation based on personal information that you and your employer provide. Investment recommendations are delivered through Morningstar Investment Management, LLC. You must decide whether to implement the investment recommendation. The Retirement Investment Advice program does not invest or manage your plan account. In addition, the program can help you determine how much you need to save for retirement. To access the Retirement Investment Advice program online, sign on to your account at <https://login.principal.com/login>.

**When do I become vested in my account?** Vesting refers to your "ownership" of a benefit from your plan. You are always 100% vested in the money you contribute to the plan and the earnings on that money. You will be vested in your employer's contributions according to the following schedule based on years of service: Less than 1 year 0% 1 year 0% 2 years 20% 3 years 40% 4 years 60% 5 years 80% 6 years 100%

**When can I receive money from my account?** At retirement; at termination of employment, regardless of age; or Death or disability. You may take a hardship withdrawal in certain cases of financial need as established by IRS regulations. If you receive a hardship withdrawal, your contributions to the plan will be suspended for six months.

**Access and make changes to your account two easy ways:**  
**Computer:** at <https://login.principal.com/login> - To get started, select Create an account at the bottom of the page to register for online access, or if you have other Principal accounts that you access online, sign on using the same username and password you use for those accounts. Or go to Principal.com for help.

**Call us: 1-800-547-7754** - To access your account by phone, you'll need your Social Security number (SSN). Representatives are also available to answer questions or help you make changes to your account Monday through Friday from 7:00 a.m. to 7:00 p.m. Central Time.