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Plan highlights

Catholic Charities of St. Louis 403(b) Retirement Savings Plan



Plan overview

A 403(b) plan is a retirement savings option for employees of tax-exempt organizations. You can contribute through payroll deductions, and the Catholic Charities of St. Louis may also add money to your plan account to help you save for the future.

Watch a video overview of your retirement plan by scanning the QR code.

Eligibility

All employees are immediately eligible to participate in the plan upon hire.

Enrollment

- You are automatically enrolled at 3% unless you select a different contribution rate within 30 days of receiving the enrollment notification from Empower. Empower delivers the enrollment notification via email when an email address is available, or by postcard if the email address is provided after your initial payroll.
- Unless you choose a different investment fund or funds, your plan account will be invested in a State Street Target Retirement Fund based on the typical retirement age of 65. The State Street Target Retirement Funds are the default funds for anyone who does not affirmatively direct the investment of their account in accordance with plan procedures.
- You may select a contribution rate of up to 85% of your compensation or the IRS limit.
- Contributions can be either pretax or Roth.
- 2026 IRS limits:
  - Under 50: $24,500
  - Age 50+: $32,500
  - Ages 60–63: $35,750



Accessing your account for the first time

1. Visit **empowermyretirement.com** and click *Register*.
2. Select *I do not have a PIN* and follow the prompts to set up your username and password.

If accessing from a mobile device, you'll be directed to download the Empower mobile app before you can complete your registration.

For assistance, call Empower at **866-467-7756**.

Catholic Charities contributions

- Employees over the age of 18 who have completed one year of service with 1,000 or more hours are eligible for the Catholic Charities discretionary matching and nonelective contributions (as of January 1, 2026).
- You aren't required to contribute to the plan to receive the Catholic Charities nonelective contribution.
- If you are a rehire and were previously receiving the match, you will be immediately eligible to receive contributions from Catholic Charities.
- See the summary plan description for additional details.

Catholic Charities contributions – Non-union

Employer match: Catholic Charities may match 100% of the first 3% of your election deferral contributions.

Nonelective contribution: Catholic Charities may make a 2% discretionary nonelective contribution to your account.

Catholic Charities contributions – Union

Nonelective contribution: Catholic Charities will make a nonelective contribution that follows the collective bargaining agreement. For more information, contact the Chief Financial Officer at Cardinal Ritter.

Vesting

You immediately own 100% of the dollars in your account.

Investment options and fees[1]

Many investment options are available through your plan. Each option is explained in further detail in your plan's fund data sheets available at **empowermyretirement.com** or by calling Empower at **866-467-7756**.

Each investment option pays an investment management fee and pays for other operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for portfolio management, trading, and other similar expenses.

Funds may impose redemption fees on certain transfers, redemptions, or exchanges if assets are held for less than the period stated in the fund's prospectus or other disclosure documents. Asset allocation funds are generally subject to a fund operating expense at the fund level as well as the prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund's prospectus and/or disclosure documents.

Please review the plan's Notice of Investment Fees Comparison for information about plan fees and expenses at **empowermyretirement.com**. You can move all or a portion of your existing balances among investment options (subject to plan rules) and change how your payroll contributions are invested.

There is an additional annual fee of $50 for the self-directed brokerage account (SDBA) option, deducted from your account at $12.50 quarterly, and the possibility of transaction fees if you participate in the SDBA option.

Empower Advisory Services

Your plan offers Empower Advisory Services. You can have Empower Advisory Group, LLC, a registered investment adviser, manage your retirement account for you using My Total Retirement™. Or, if you prefer to manage your retirement account on your own, you can use the Online Advice tool. These services help create a personalized retirement strategy for you. For more detailed information about these services, including any applicable fees, visit **empowermyretirement.com** or call Empower at **866-467-7756**.

Fees

Administrative fee: 0.16% annually (deducted monthly). The Empower administrative fee includes recordkeeping and trustee/custodial services that cover the cost of administering and servicing the plan.

Distribution: $15 for lump sum; $15 setup + $15/year for installments.

Distributions

- Available for age 59½, disability, hardship, severance, death, or military service.
- Early withdrawals may incur a 10% penalty plus income tax.
- Distribution methods:
  - Leave funds in plan (if over $7,000)
  - Lump sum, partial payments, or installment options
  - Rollovers to eligible plans or IRAs

Consider all your options, including taxes, fees, and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

How do I get more information?

For questions about enrolling, contributions, retirement options, and any plan-related issues, contact your Gallagher representative Sharon Gogel (314-792-7261).

You can also contact Empower at **866-467-7756** or visit the plan website at **empowermyretirement.com**.

Representatives are available weekdays from 7 a.m. to 9 p.m. and Saturdays from 8 a.m. to 4:30 p.m. Central time. The website provides details regarding your plan as well as financial education information, financial calculators, and other tools to help you manage your account.



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Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

The plan information contained in this document was provided by the plan's third-party administrator. Empower is not responsible for any content provided by the plan's third-party administrator.

1 Prospectuses, disclosure documents, and investment-related options/services information are only available in English. Please have them translated as needed prior to investing.

Early withdrawals may be subject to income tax and an additional 10% federal tax penalty unless an exception applies.

Investing involves risk, including possible loss of principal.

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