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TECHNOLOGIES



RV Tech 2026 401(k) Plan Guide

RV Tech 401(k) Plan

At RV Tech, we know that doing our best work starts with feeling supported in our own lives. We are dedicated to helping you meet your retirement goals by offering a competitive 401(k) plan with low-cost investment options, an employer match, and flexible ways to save—helping your money go further, faster.

Whether you're decades away from retirement or just starting to plan, we have the tools to help you get there.

Resources you should know about

Your retirement "nest egg" is one of your most important assets. To help you maximize every dollar, we've curated the resources below to answer your questions and help you hit the ground running.

- Fidelity 401(k) Account Access ([netbenefits.com](https://www.netbenefits.com))
- Fidelity Service Center 401(k) transaction]: **(800) 835-5095**
- Fidelity Workplace Planning & Advice (investments, portfolios, Roth in-plan conversions): **(800) 624-4015**
- Fidelity Personal Investing (including rollovers to Fidelity): **(800) 343-3548**

Visit www.netbenefits.com or call (800) 835-5097.



Plan Highlights

Eligibility

You are eligible to start contributing to the plan on your date of hire. To help all employees maximize their retirement readiness and take full advantage of the company match, the new RV Tech 401(k) Plan includes an **Automatic Enrollment** feature. Unless you opt out, you will be **automatically enrolled** in the plan at a default savings rate of 4% of your eligible pay. In addition, your annual contributions will automatically increase by 1% until you reach a 10% savings rate. You can access your Fidelity account at any time to opt out or make changes.

Contributions

You can make pre-tax or Roth contributions up to 100% of your salary, up to the maximum allowed by the IRS. You may also make after-tax (non-Roth) contributions to the plan.

Company Match

RV Tech provides a match of 50% of your contributions up to 4% of your eligible compensation (subject to IRS compensation limits).

Any matching contributions you receive from RV Tech are 100% vested immediately. You are always 100% vested in your own contributions.

Loans & Withdrawals

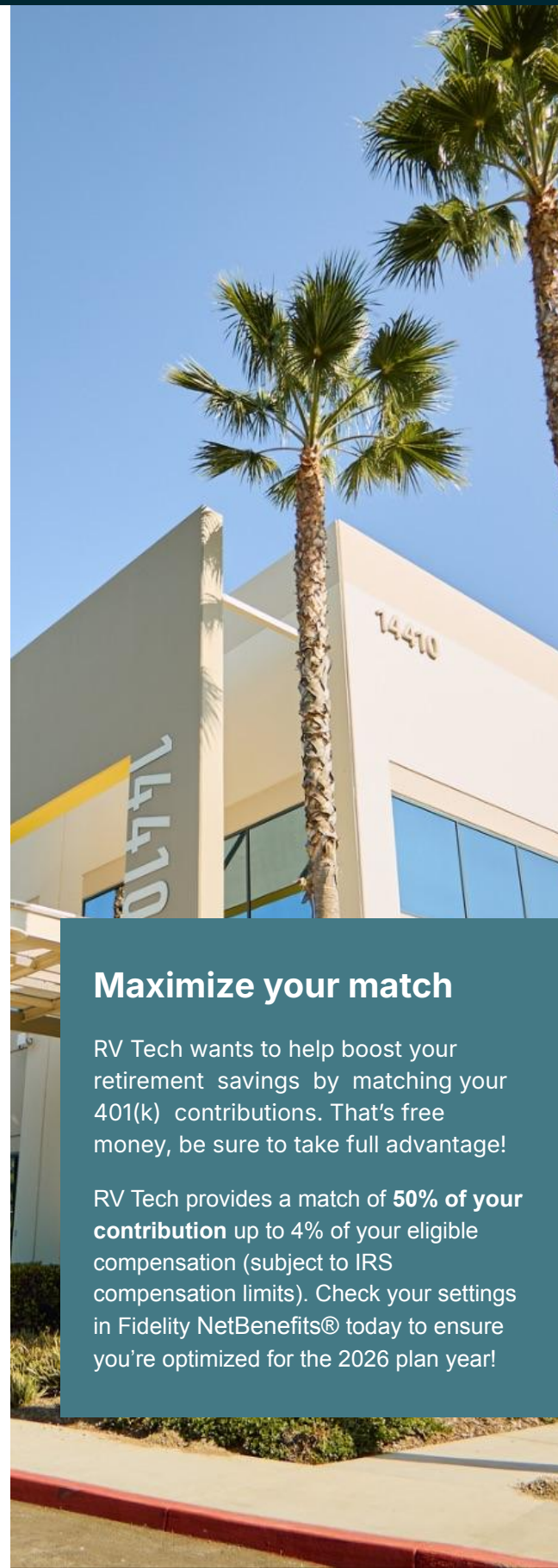
RV Tech allows you to borrow from your 401(k) and pay yourself back over time.

- One outstanding loan at a time at Prime + 1% interest rate
- Borrow up to 50% of your account balance (max \$50,000)
- Maximum 5-year loan term (30 years for residential loan)

Under certain circumstances, you may take a hardship withdrawal from your 401(k). Contact Fidelity for more details.

Rollovers

If you have a prior 401(k) plan from a previous company or a Rollover IRA, you can roll it over into the RV Tech 401(k) Plan. For detailed information, visit www.netbenefits.com or contact a Fidelity rollover specialist at **(800) 343-3548**.



Maximize your match

RV Tech wants to help boost your retirement savings by matching your 401(k) contributions. That's free money, be sure to take full advantage!

RV Tech provides a match of **50% of your contribution** up to 4% of your eligible compensation (subject to IRS compensation limits). Check your settings in Fidelity NetBenefits® today to ensure you're optimized for the 2026 plan year!

Contribution Types

Pre-Tax (Traditional) Contributions

Money you contribute to your 401(k) pre-tax is deducted from your paycheck before you pay income taxes on it. The money is invested in your account and accumulates tax-deferred until you withdraw it at retirement. Pre-tax contributions, along with any investment earnings, are taxable at your ordinary income tax rate when withdrawn from your 401(k).

Roth Contributions

When you make Roth contributions to your 401(k), the money is deducted from your paycheck after it is taxed. Your contributions are never taxed again, and any investment growth you earn will be tax-free when withdrawn from your account at retirement. Roth might be appropriate if you:

- Expect to be in a higher tax bracket at retirement
- Exceed the income limits for contributing to a Roth IRA
- Want to control your future tax liability

After-Tax (Non-Roth) Contributions

If you already contribute the maximum pre-tax and/or Roth amount allowed in your 401(k) and are looking for additional ways to save for retirement, after-tax may be right for you. Not to be confused with Roth, after-tax enables you to make post-tax contributions to your 401(k) beyond the annual contribution limit allowed for pre-tax and Roth.

Earnings on after-tax contributions are tax-deferred, but you can convert your after-tax money to Roth inside the plan. After the conversion to Roth, your future earnings will be tax-free!

Converting your after-tax dollars

After-tax contributions allow you to increase your 401(k) savings, but the real benefit is in converting your after-tax money to Roth.

Here's how it works:

1. Your money will be deducted from your paycheck after-tax and deposited into your 401(k). Your after-tax dollars will grow tax-deferred until converted to Roth or withdrawn from the plan.
2. You can call Fidelity at (877) 902-0006 to set up an automatic conversion of your after-tax contributions to Roth. We recommend setting up the automatic conversion immediately after you make an election to contribute after-tax.
3. Fidelity will convert your after-tax dollars inside your 401(k). Any accrued gains prior to the conversion will be subject to income taxes.
4. Once the conversion is completed, the new Roth money will be shown in your account as a separate in-plan conversion source.

Changing Your Contributions

Changing the type or amount of your 401(k) contributions is easy and can be done at any time by logging on to your 401(k) account at NetBenefits.com, or by calling a Fidelity representative.

Step 1

From your account homepage, select the **Contributions** tab from the main menu options.

The screenshot shows the account homepage with a navigation menu at the top containing: Summary, Contributions, Investments, Withdraw/Borrow, Rollovers, Bank/Tax Information, and Plan Information. The 'Contributions' tab is highlighted with a blue box and a circled '1' with an arrow pointing to it. Below the menu, there are sections for 'BALANCES' (showing a balance of \$69,788.25) and 'Contributions' (with sub-sections for PRE-TAX and ROTH). A 'Show More' link is visible under the Contributions section.

Step 2

Select the **Contribution Amount** option to adjust your contribution amount or type of contribution. You can also set up annual savings rate increases or model different contribution scenarios from this page.

The screenshot shows the 'Contribution Amount' page. The navigation menu at the top includes: Summary, Contributions, Investments, Withdraw/Borrow, and Bank/Tax Information. The 'Contributions' tab is selected. The main heading is 'Contribution Amount' followed by 'Manage Your Contribution Amount'. A blue box highlights the 'Contribution Amount' link, with a circled '2' and an arrow pointing to it. Below this are three main options: 'Annual Increase Program', 'Roll money into your retirement savings', and 'Contribution Amount' (which is highlighted). A 'Tools & Calculators' sidebar on the right lists 'Take-Home Pay Calculator' and 'Contribution Calculator'.

The screenshot shows the 'Contribution Amount' form. It is divided into sections for 'PRE-TAX', 'ROTH', and 'AFTER TAX'. Each section has 'Current Election' and 'Desired Election' fields with percentage values. The 'AFTER TAX' section is highlighted with a blue box and a circled '3' with an arrow pointing to it. At the bottom, there is a 'Change Contribution Amount' button highlighted with a blue box and a circled '4' with an arrow pointing to it. A note at the bottom states: 'Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.'

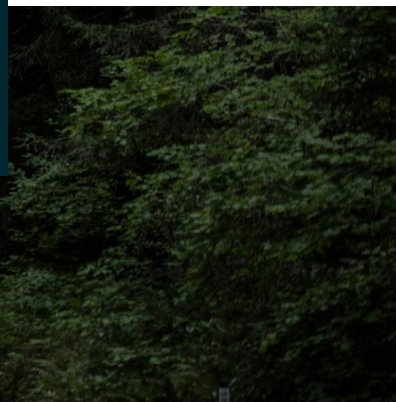
Step 3

Enter the amount you want to contribute to your 401(k) in the appropriate box for each contribution type. You can elect to contribute up to 50% of your compensation per paycheck. Your total contribution amount will be shown at the bottom of the page.

Step 4

Select **Change Contribution Amount** at the bottom of the page. You will be directed to a confirmation page with a summary of changes. The changes will take effect in 1 to 2 pay periods. You can change your contribution options at any time.

After-Tax Contributions



After-tax allows you to boost your retirement savings by making post-tax contributions above the annual pre-tax and Roth contribution limits. Your after-tax savings can be converted to Roth, allowing you to accumulate tax-free investment earnings until the money is withdrawn.

The Technical Details

Annual Contribution Limit IRC §402(g)

The total amount of pre-tax and/or Roth money you can contribute to your 401(k) in single year. For 2026, the annual contribution limit is \$24,500 (\$32,500 if you are age 50-59 or 64+, \$35,750 if age 60-63).

Annual Additions Limit IRC §415(c)

The total amount of 401(k) contributions you and your employer can make in a single year. For 2026, the most you can receive in your 401(k) is \$72,000 (\$80,000 if you are age 50-59 or 64+, \$83,250 if age 60-63).

Available After-Tax Amount

The after-tax amount you can put into the plan is calculated by subtracting the annual contribution limit, plus any employer matching contributions you receive, from the annual additions limit.

In-Plan Roth Conversion

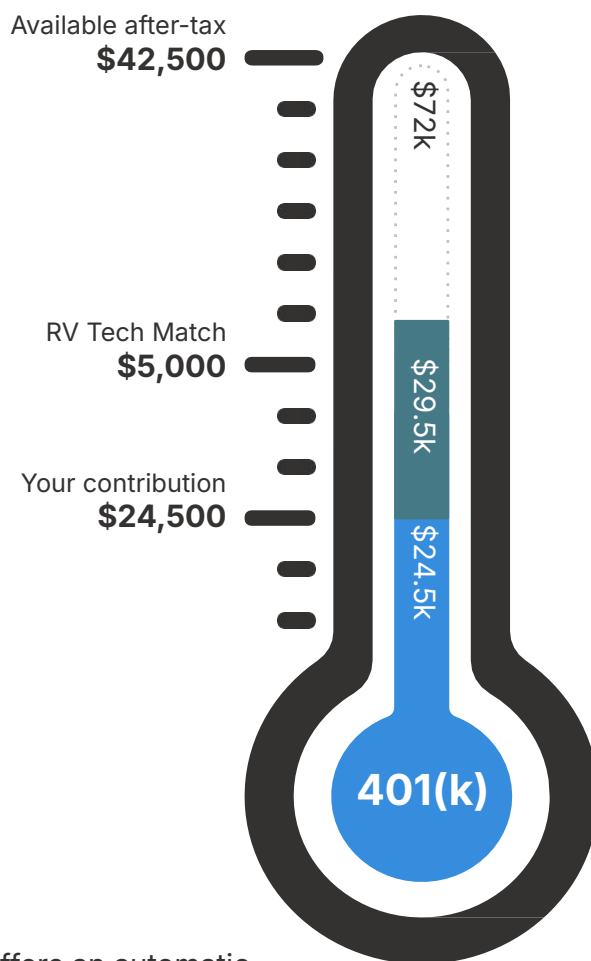
After-tax contributions to your 401(k) are taxed when you contribute. Investment gains and dividends on after-tax savings grow tax-deferred, but are taxed when withdrawn. By converting your after-tax dollars to Roth inside the 401(k), any investment gains and dividends you receive post-conversion will be tax-free!

Don't Forget to Convert!

You can convert your after-tax contributions at any time. Fidelity offers an automatic conversion service that will allow you to set up an automatic conversion of your after-tax account each time contributions are credited. **To convert your after-tax contributions or set up auto-conversion, contact Fidelity by calling (877) 902-0006.**

How Much Can You Save After-Tax?

After-tax contribution example based on \$250,000 eligible compensation:





Plan Investments

Our plan offers something for all types of investors. We offer a variety of actively-managed mutual funds, low-cost index funds and age-based target date funds. If that's not enough, Fidelity BrokerageLink® gives you access to stocks, bonds, or ETFs outside of the plan's core menu. Additional fund information, including performance details, fund fact sheets, and prospectuses, can be found by logging in to your account at netbenefits.com and accessing the Investments menu.

Target Date Funds

Vanguard Target Retirement Income
Vanguard Target Retirement 2020
Vanguard Target Retirement 2025
Vanguard Target Retirement 2030
Vanguard Target Retirement 2035
Vanguard Target Retirement 2040
Vanguard Target Retirement 2045
Vanguard Target Retirement 2050
Vanguard Target Retirement 2055
Vanguard Target Retirement 2060
Vanguard Target Retirement 2065
Vanguard Target Retirement 2070

Target date funds

Target date funds are diversified, professionally-managed mutual funds with an investment mix that shifts over time to become more conservative as you get closer to retirement.

To find your target date fund, pick the fund with the date closest to the year you plan to retire.

Core Investments

Index Funds

Vanguard Institutional Index
Vanguard Extended Market Index Admiral
Vanguard Total International Stock Index Institutional
Vanguard Total Bond Market Index Admiral
Vanguard Total Intl Bond Market Index Admiral

Actively Managed Funds

Putnam Large Cap Value R6
Fidelity Blue Chip Growth K6
Vanguard Strategic Equity Inv
DFA World ex-US Equity I
Dodge & Cox Income X

ESG/Socially Responsible Funds

Vanguard FTSE Social Index Admiral

Cash Equivalent Funds

Vanguard Cash Reserves Federal Money Market Admiral

Self-Directed Brokerage Account

Fidelity BrokerageLink®

Retirement Readiness Checkup

Most people spend less than 3 minutes per year thinking about retirement. Use this simple checkup guide to make sure you've covered the most important details and that you're on the right track for retirement.

Contributions

It can be challenging to determine how much to save for retirement. A good rule of thumb is to save 10-15% of your salary every year to meet your retirement needs.

- Review your current contribution amount to make sure you know how much you're putting into your 401(k) each paycheck
- Set your contribution rate to at least 10%
- Set an automatic annual savings increase of 1-3%
- Review your 401(k) statement at least once per year

Important Considerations

Beneficiaries

Protect your family by ensuring your beneficiary information is up to date. You can easily update your beneficiaries by logging into NetBenefits®.

Rollovers

Evaluate consolidating accounts in other 401(k) plans into your RV Tech 401(k) plan to track your assets better. Even if you decide not to roll over your money, make sure you know where your accounts are and how to access your money if and when you need it.

Investments

Saving the right amount is important, but being smart about how you invest your savings is critical to meeting your retirement goals. Fidelity offers a suite of helpful tools and access to licensed representatives to help you review your investments and set up a savings plan.

- Visit Fidelity's Planning & Guidance center online to set savings goals and review your investments
- Speak with a Fidelity representative to review your investment strategy

Target Date Funds

Most 401(k) investors use Target Date Funds because they offer an easy way to invest in a diversified portfolio of stocks and bonds.

Here's a quick way to figure out which target date fund may be right for you:

If you were born in...	Your age-appropriate target date fund is:
1900-1952	Vanguard Retirement Income
1953-1957	Vanguard Target Retirement 2020
1958-1962	Vanguard Target Retirement 2025
1963-1967	Vanguard Target Retirement 2030
1968-1972	Vanguard Target Retirement 2035
1973-1977	Vanguard Target Retirement 2040
1978-1982	Vanguard Target Retirement 2045
1983-1987	Vanguard Target Retirement 2050
1988-1992	Vanguard Target Retirement 2055
1993-1997	Vanguard Target Retirement 2060
1998-2002	Vanguard Target Retirement 2065
2003 and later	Vanguard Target Retirement 2070

Help When You Need It

Below are some additional resources that will be helpful in preparing yourself for retirement:

- **Fidelity Investments® Guidance:** (800) 624-4015
- Fidelity Service Center 401(k) transactions: **(800) 835-5095**
- Fidelity Workplace Planning & Advice (investments, portfolios, Roth in-plan conversions): **(800) 624-4015**
- Fidelity Personal Investing (including rollovers to Fidelity): **(800) 343-3548**
- **401(k) Account:** netbenefits.com

This document is intended to highlight or summarize certain aspects of RV Tech's benefit programs. It is not a summary plan description (SPD) or an official plan document. All statements on this document are subject to the terms of the official plan documents as interpreted by the appropriate plan fiduciary. In the case of an ambiguity or conflict between a provision on the document and a provision in the plan documents, the terms of the plan document control.

2026 Retirement Plan Limits

Qualified Plan Limits 401(k), 403(b), 457

Qualified Plan Elective Deferral Limit ¹ IRC §402(g)	\$24,500
Catch-Up Elective Deferral Limit (Age 50+)	\$8,000
Catch-Up Required as Roth Threshold (eff. 2026)	\$150,000
Super Catch-Up Elective Deferral Limit (Age 60-63)	\$11,250
Annual Compensation Limit ²	\$360,000
Highly Compensated Employee Threshold	\$160,000
Key Employee Compensation Threshold (Officers)	\$235,000
Annual Additions -Total Contribution Limit ³ IRC §415(c)	\$72,000
Social Security Taxable Wage Base	\$184,500

¹ Your total pre-tax and Roth contributions across all plans made during the year cannot exceed the qualified plan contribution limit for that year. IRAs are subject to separate limits and are excluded from this limit.

² The Annual compensation limit is used to calculate contribution amounts for employer contributions. For example, someone who makes \$500,000 per year would only receive employer contributions based on a salary amount of \$360,000.

³ The Annual Additions limit combines all contribution types, including: pre-tax deferrals; Roth deferrals; after-tax deferrals; and employer contributions, but does not include catch-up contributions

Individual Retirement Account (IRA)

Deferral Limit	\$7,500
Catch-Up Limit	\$1,100
SIMPLE Plan	\$17,000
SIMPLE Catch-Up Limit (Age 50+)	\$4,000
SIMPLE Super Catch-Up Limit (Age 60-63)	\$5,250
Deferral Limit	\$7,500

This is a reference for the most frequently asked questions about retirement plan limits and does not include all important dates and limits. For additional information regarding limits, contact a Fidelity representative or visit www.irs.gov.