



Dates and Details Regarding Plan Changes to the Ferrara Candy Company 401(k) Plan

Dear Participant,

Ferrara Candy Company continuously reviews its benefit offerings to ensure that all employees have the best available services, including resources to help you enjoy greater financial security in retirement. That’s why we’re pleased to inform you of the following changes to the Ferrara Candy Company 401(k) Plan.

Your financial future is important to us, so we look forward to working with you to make these changes smoothly and seamlessly and to help you achieve your retirement saving goals.

Plan Changes Effective 1/1/25

If you contribute 6% or more you will receive a 4.5% Employer Match

Current Employer Match		New Employer Match	
Employee Contribution	Ferrara Match	Employee Contribution	Ferrara Match
1%	1%	1%	1%
2%	1.5%	2%	2%
3%	2%	3%	3%
4%	2.5%	4%	3.5%
5%	3%	5%	4%
6%	3.5%	6%	4.5%

What You Need to Do

These changes require **no action** on your part.

However, if you are currently deferring less than 6% you may want to consider increasing your contribution rate to take full advantage of the employer match.

Tools to Access Your Account

To make changes to your account or to obtain more information you can:

- Access your account online, anytime, at www.empowermyretirement.com contact a Participant Service Representative by calling (844) 465-4455.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2024 Empower Annuity Insurance Company of America. All rights reserved. RO3982289-1024