

ADT 401(K) PLAN (29016)

Key Plan Details

When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time after you reach age 18.

How do I enroll in the Plan?

Enroll online at any time by logging on to Fidelity NetBenefits® www.401k.com or by calling the Retirement Services Benefits Line at 1-800-835-5095 from 8:30 a.m. to 8:30 p.m. on weekdays.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin within 1-2 pay periods if paid bi-weekly or 2-3 pay periods if paid weekly after we receive your enrollment information, or as soon as administratively possible.

What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth contribution and after you have attained age 59½, or become disabled or die. Through automatic payroll deduction, you can contribute between 1% and 50% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits.

Find more information online within the "Learn" section of NetBenefits®.

How much can I contribute?

Through automatic payroll deduction, you may contribute up to 50% in 1% increments of your eligible pay on a pre-tax, Roth and/or after-tax basis, up to the annual IRS dollar limits. Employees determined to be highly compensated may have additional limitations. You may also contribute between 1% and 75% of your eligible pay on a pre-tax and/or Roth basis toward catch-up contributions. Your total combined contribution cannot exceed 75% of your eligible pay. You can request to change your contribution amount at any time by logging on to Fidelity NetBenefits® at www.401k.com or by calling the Retirement Services Benefits Line at 1-800-835-5095. Changes requested may take 1-3 pay cycles to take effect.

What is the IRS contribution limit?

The IRS contribution limit for 2024 is \$23,000, and includes only pre-tax and Roth contributions. You may contribute more than \$23,000 by making after-tax contributions. Once you reach the \$23,000 limit, your pre-tax plus Roth contribution will automatically change to an after-tax

contribution to allow you to receive matching contributions. Highly compensated employees are subject to after-tax limitations.

Does the Company contribute to my account?

The Company contributes \$0.50 for every dollar you contribute, up to the first 5% of your eligible pay on a per-paycheck basis. An additional contribution of \$0.50 for every dollar you contribute, up to the first 5% of your eligible pay will be provided after year end if you meet certain eligibility conditions. It's like getting "free" money.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The numerous investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What catch-up contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1 to December 31 and are making the maximum plan or IRS contribution, you may make an additional pre-tax and/or Roth catch-up contribution each pay period. The maximum annual catch-up contribution is \$7,500. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

You must make a separate catch-up contribution as these contributions will not start automatically. ADT does not match catch-up contributions.

When am I vested?

You are always 100% vested in your own contributions to the ADT 401(k) plan, as well as any earnings on them. You are 100% vested in ADT's matching contributions and any earnings after three years of continuous service. Vesting for your prior employer match with an acquired company depends on the previous vesting schedule.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan at Fidelity NetBenefits® at www.401k.com, or by calling the Retirement Services Benefits Line at 1-800-835-5095.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have severe financial hardship as defined by your Plan.

When you leave ADT, you can withdraw contributions and associated earnings or, if your vested account balance is greater than \$1,000, you can leave contributions and any associated earnings in the Plan. After you leave ADT, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you.

Can I move money from another retirement plan into my account in ADT 401(k) plan?

You are permitted to roll over eligible pre-tax and Roth contributions from another 401(k) plan, 401(a) plan, 403(b) plan, or a governmental 457(b) retirement plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs) and SEP IRAs. A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions. You may also rollover contributions from another Pension/Defined Benefit Plan.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Retirement Services Benefits Line at 1-800-835-5095 from 8:30 a.m. to 8:30 p.m. weekdays.

Additional Important Information

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This information provides only a summary of the main features of ADT 401(k) plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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