

**LIFE IS A HIGHWAY.
RETIREMENT
IS A DESTINATION.**



WERNER ENTERPRISES AND SUBSIDIARIES EMPLOYEES' 401(k) RETIREMENT SAVINGS PLAN

401(k) Quick reference guide

For your retirement plan

As an employee of Werner Enterprises, Inc. (“Werner Enterprises”), you may be eligible to participate in the Werner Enterprises and Subsidiaries Employees’ 401(k) Retirement Savings Plan (the “Plan”). The Plan is a valuable benefit as it can help you put money aside for a more financially secure retirement.

There are plenty of reasons to participate in the Plan:

- **Pay yourself first.** You pay no taxes on contributions and any earnings until money is taken out of the Plan.
- **Enroll at any time.** If you are 21 years of age, you will be eligible to start contributing the first of the month following six months of continued employment.*
- **Make your retirement planning simple.** You determine your own contribution amount. Once you’re enrolled, your contributions will be automatically deducted from your pay.
- **Choose where to invest.** The Plan offers a variety of investment options, so you control the path to your retirement.
- **Do yourself a favor.** The Plan is a great opportunity to save. And remember, you will always be 100% vested in your contributions.

Before you enroll, here are a few more details about the Plan.

Eligibility

You are eligible to join the Plan if you are at least 21 years of age and at Werner Enterprises, Drivers Management, Career Path Training Corporation, American Institute of Trucking, NEHDS Logistics, LLC, ECM Transport LLC, Baylor Trucking, Inc., and ReedTMS Logistics for at least six months. Your enrollment in the Plan will be effective as soon as administratively feasible following your enrollment.

Salary deferral contributions

Through payroll deductions, you may choose to contribute up to 75% of your pay. No minimum deferral is required. Your taxable income is reduced by the amount you contribute through salary deferral. This lets you reduce your current income taxes. Your pre-tax contributions and any earnings will be subject to tax when they are distributed to you before or during retirement. Through payroll deductions, you will also be allowed to make Roth contributions up to the maximum allowed under the law. These Roth contributions are elective deferrals that you make on an after-tax basis. Any earnings on the Roth contributions grow tax-deferred and such earnings may be distributed tax free if certain conditions are met. Please refer to the Summary Plan Description.

Your total salary deferral in 2025 may not be more than \$23,500. Your maximum deferral percentage and/or dollar amount may also be limited by IRS regulations. You may stop making salary deferral contributions or change your salary deferral amount at any time.

Catch up contributions

Catch up contributions provide additional retirement saving opportunities to you if you are 50 or older at any point in 2025. If you qualify for Catch up contributions, you are permitted to increase your pre-tax deferral limit by an additional \$7,500 in 2025. Starting 1/1/2025, plan participants who attain age 60 through 63 have a higher catch-up limit of \$11,250. The standard IRS limit resumes the year you turn 64.

Rollover contributions

You may be able to roll over your existing retirement savings from other retirement plans into the Plan. To learn more call **888-737-4480** and a Retirement Specialist will assist you. They will help by contacting your former employers or financial institutions to make it simple to combine all your retirement savings into one account. Consider all of your options and their features and fees before moving money between accounts.

Vesting

You are always 100% vested in any contributions you make, plus any earnings.

Investment options

There are multiple investment options to choose from for your 401(k) contributions. You can split up your contributions across several investments by designating the percentage of your contributions to go into each investment.

Loans

You may borrow from your vested account balance. Speak with a Retirement Specialist by calling **844-465-4455** for more detailed information on minimum and maximum loan amounts, interest rates and any applicable fees.

Receiving benefits

To withdraw your vested account balance, you must meet one of the following requirements:

- Attainment of Age 59 ½
- Termination of employment
- Normal retirement (Age 65)
- Early retirement (Age 55, with 7 years of service)
- Disability retirement
- Death

Your employer can provide more detailed information.

How to enroll

Empower will send you enrollment materials in the mail approximately 75 days before you are eligible to participate in the Plan. You can enroll online at empowermyretirement.com or by calling customer service representatives at **844-465-4455**.

Accessing your PLAN

Download the "Empower" Mobile App today to enroll, create an account, check and track your account balances, manage your contributions, view your investment selections and their performance over time and much more. Access your retirement account by logging in to your account via empowermyretirement.com. Contact Empower representatives at **844-465-4455** for assistance, Monday – Friday between 8 a.m. and 10 p.m. ET and Saturdays between 9 a.m. and 5:30 p.m. ET. The TTY number for the hearing impaired is 800-830-9017.

Additional information

Your salary deferral contributions do not affect your Social Security taxes or any of your other group benefits.

This is a brief summary of the Plan. For complete information, please refer to the Summary Plan Description ("SPD"), which will be provided in the enrollment package you receive from Empower.

For additional information on the Plan, please contact the Werner Enterprises Benefits Department at **877-856-7711** option 7.

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.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

iPhone, iPad, Apple, Apple Watch and App Store are trademarks of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC.

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

©2025 Empower Annuity Insurance Company of America. All rights reserved. RO4559630-0625