

AUTOMATIC AFTER-TAX CONTRIBUTIONS

When do automatic after-tax contributions begin and end?

Automatic after-tax contributions begin once you exceed the IRS pre-tax/Roth contribution limit of \$23,000*, provided you are under the IRS compensation limit, and you do not have an after-tax election. Automatic after-tax contributions end the earlier of you reaching the IRS annual additions limit of \$69,000 (total of your contributions plus ADT matching contributions) or the \$345,000 IRS annual compensation limit.

Are the ADT Company Matching contributions also made on automatic after-tax contributions?

Yes, ADT does provide pre-tax company matching contributions on your automatic after-tax contributions until you meet the earlier of the IRS annual additions limit or IRS compensation limit.

How do I stop or change my automatic after-tax contributions?

To stop or change your automatic after-tax contributions, you must login to Fidelity and update your pre-tax and/or Roth contribution elections, as the total of these elections are used as your automatic after-tax contribution. If you do change your total pre-tax and/or Roth election to less than 5%, remember to change your elections back prior to the next calendar year or you may miss out on ADT company matching contributions. ADT match is provided on a per-paycheck basis, so if you don't contribute, you don't earn match.

Can I make catch-up contributions while making after-tax contributions?

Catch-up contributions can be made over the \$69,000 limit, so you could contribute \$7,500 + \$69,000 or \$76,500 if you are age 50 or older.

Automatic after-tax contribution example:

The Team Member below has elected to contribute 5% pre-tax and 7% Roth. Once the \$23,000 contribution limit has been met, 12% will be automatically deducted on an after-tax basis until the IRS annual additions or compensation limit is met.

Contribution Amount	
PRE-TAX	
Current Election	0 %
Desired Election	<input type="text" value="5"/> %
(0% to 50% in increments of 1%)	
ROTH	
Current Election	0 %
Desired Election	<input type="text" value="7"/> %
(0% to 50% in increments of 1%)	
AFTER-TAX	
Current Election	0 %
Desired Election	<input type="text" value="0"/> %
(0% to 50% in increments of 1%)	

**This amount may be limited depending on your classification as a highly compensated employee.*

Please note this should not be considered advice and is only educational in nature. Be sure to consult your own investment, tax, or legal professional for personalized advice.

