

**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. Choose pre-tax or Roth.** You have tax choices. With pre-tax contributions, you pay no taxes until money is taken out of the Plan. With Roth contributions, you pay taxes now, and qualified withdrawals — including earnings — are tax-free.
- **Enroll at any time.** If you are 21 years of age, you will be eligible to start contributing the first of the month following 6 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.
- **Take advantage of the company match.** The Plan provides for a discretionary company match, which is capped at \$5,000 for the Plan year and you must be employed on December 31 in order to earn the matching contribution. For more information on the company match, please visit [wernerbenefits.com](http://wernerbenefits.com).

# 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 employed for at least 6 months at Werner Enterprises, Inc. or an eligible participating subsidiary. Your enrollment in the Plan will be effective as soon as administratively feasible following your enrollment. To obtain a list of eligible participating subsidiaries, please contact the Werner Enterprises Benefits Department.

## 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, which can be found by visiting [wernerbenefits.com](http://wernerbenefits.com).

Your total salary deferral in 2026 may not be more than \$24,500. 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 2026. If you qualify for catch-up contributions, you are permitted to increase your contribution by an additional \$8,000 in 2026. Plan participants who attain age 60 through 63 during the calendar year 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](tel:888-737-4480) and a Retirement Specialist will assist you. They will help by contacting your former employer(s) or financial institution(s) 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. The vesting schedule below applies to company matching contributions.

Years of service	Vested percentage
0	0%
2	20%
3	40%
4	67%
5	100%

## 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](tel: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 59½
- 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 may enroll online at [empowermyretirement.com](http://empowermyretirement.com) or by calling customer service representatives at [844-465-4455](tel: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](http://empowermyretirement.com). Contact Empower representatives at [844-465-4455](tel: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, which will be provided in the enrollment package you receive from Empower. The Summary Plan Description can also be found by visiting [wernerbenefits.com](http://wernerbenefits.com).

**For additional information on the Plan, please contact the Werner Enterprises Benefits Department at [877-856-7711](tel:877-856-7711).**

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