



The Hartford Investment and Savings Plan (the “ISP”) Active Participants

Important Changes to the ISP that may require you to take action.

NOTICE: This document provides important benefit plan information; you should review this carefully and retain it for your future reference.

We are writing to inform you of important changes that have been made to the ISP that are **effective January 1, 2026**. Some changes will affect all active participants. Some of these changes have been implemented in response to the Setting Every Community Up for Retirement Enhancement 2.0 Act (the “SECURE 2.0 Act”) and will impact only certain participants.

CHANGES THAT WILL AFFECT ALL ACTIVE PARTICIPANTS:

1. The ISP contribution limit is increasing from 50% of eligible compensation to 75% of eligible compensation. You can make or change your contribution election, including starting or stopping, at any time on NetBenefits.

CHANGES THAT WILL AFFECT PARTICIPANTS AGE 50 OR OLDER:

1. Beginning on January 1, 2026, you must make separate elections for regular elective deferrals and catch-up contributions using NetBenefits. **This change requires you to take action if you wish to make catch-up contributions in 2026 and beyond.** You can make or change your contribution election, including starting or stopping, at any time on NetBenefits.
2. Pursuant to SECURE 2.0 Act, catch-up eligible participants who are “**higher income earners**” cannot make pre-tax catch-up contributions; they will only be allowed to elect Roth catch-up contributions.
3. Catch-up contributions will now be eligible for matching company contributions.
4. Regular elective deferrals and catch-up contributions will be deducted from your paycheck consecutively. Once you reach the IRS annual limit for regular elective deferrals (\$24,500 in 2026), catch-up contributions will begin automatically **on the same paycheck** in which you hit the limit—resulting in two ISP deductions for that pay period. This will occur **only if** you have made a separate catch-up contribution election.

Who is a “higher income earner” under SECURE 2.0 Act?

SECURE 2.0 Act high earner catch-up rule applies to catch-up eligible participants (age 50+) whose **Social Security wages (Form W-2, Box 3)** paid in the immediately preceding calendar year by The Hartford exceeded \$150,000.

What does this mean for me if my 2025 Social Security wages (Form W-2, Box 3) from The Hartford is over \$150,000:

- You **can still** make regular elective deferrals (subject to annual limits) on a pre-tax and/or Roth basis.
- **You will need to make a separate catch-up contribution election; however, any catch-up contribution(s)** you make for the year **must be Roth**. Pre-tax catch-up is **not allowed** and will not be an available option when making your election on NetBenefits.

What does this mean for me if my 2025 Social Security wages (Form W-2, Box 3) from The Hartford is \$150,000 or less?

You may continue to make both regular elective deferrals and catch-up contributions on a **pre-tax and/or Roth** basis, **but you must take action and make a separate catch-up contribution election on NetBenefits**. Your current elective deferral rate will not be used as your catch-up contribution rate in 2026.

How does this affect after-tax “spill-over” elections?

Unless you have previously opted out, your contributions will continue to automatically “spill-over” and resume as after-tax contributions only after you have met both the IRS annual and catch-up limits. There will be **no changes** to “spill-over” elections.

2026 Annual Internal Revenue Service (IRS) Limits

| | 2026 IRS Limit | Increase from 2025 IRS Limit |
|-------------------------------------|----------------|------------------------------|
| Pre-Tax, Roth or Combination | \$24,500 | +1,000 |
| Age 50-59 and 64 or older* Catch-up | \$8,000 | +\$500 |
| Age 60-63* Catch-up | \$11,250 | No Change |
| 415 Annual Additions Limit** | \$72,000 | +\$2,000 |

*Age you will be or turn in 2026. For example, if you turn 60 in July 2026, you are eligible for the higher catch-up contribution limit for the entire 2026 plan year.

**Includes all contributions made by you and The Hartford, excluding any catch-up and rollover contributions.

Your Action is Required

If you wish to elect catch-up contributions in 2026 and beyond, you must log in to NetBenefits and make a separate catch-up contribution election.

Remember: It takes approximately 1 – 2 pay periods from the date you make your new election in NetBenefits for that change to be reflected on your paycheck.

Resources to Help You

- **Have Questions?** Visit NetBenefits or call the HR Service Center at Fidelity at 1-877-HR-AT-WORK (1-877-472-8967) and press 1 for “401(k)” Monday through Friday (excluding New York Stock Exchange holidays), between 8:30 A.M. and Midnight, Eastern time, to speak with a Customer Service Associate.
- **Understanding Roth Contributions in Your Workplace Savings Plan Workshop:**
 - Tuesday, Feb 24 at 12:00 PM ET
 - Thursday, Feb 26 at 2:00 PM ET

This workshop covers the Roth contribution option, including the differences between the Roth and pre-tax contributions as well as Roth contributions versus Roth IRA. [Register Now](#)

- **Fidelity NetBenefits** has additional plan details, investment information, tools, and calculators to help you determine how much to contribute to your ISP. Go to the Plan and Learn Center for resources on financial topics, including retirement. You can set up a 30-minute telephonic appointment with a Fidelity Planning Consultant to discuss a single financial goal or need such as creating a budget, establishing an emergency fund, or saving for college, a new house or retirement; call 1-877-902-0007.
- **Edelman Financial Engines (EFE)** offers an online advice tool that provides investment advice for your 401(k)/Investment and Savings Plan account at no cost to you, or professional management service for a fee.

*This SMM is furnished in accordance with **ERISA** and the Department of Labor’s electronic disclosure regulations. It is a **summary of a material modification (SMM)** to the Plan’s provisions and updates information contained in your Summary Plan Description (SPD). You may request a hard copy of this SMM by contacting the HR Service Center at Fidelity at 1-877-472-8967. You should **retain this SMM** with your SPD.*