

Welcome!

Getting started with the Employee Savings Plan for Graham Packaging

Good news! To help you prepare for your financial future, you will soon have access to a world of tools and resources from Principal®.

A few things to note:

You're **immediately 100% vested** in your contributions and any contributions made by your employer.

50 or older? You can defer catch-up contributions (an additional \$8,000 per year if you're age 50-59 or 64 and over, \$11,250 per year if you're age 60-63).^{*1}

You can **save up to 75% of your eligible pay**, in any combination of pretax, catch-up and after-tax (Roth) contributions.^{*2}

^{*1} Subject to annual indexing by the IRS. ^{*2} Subject to IRS limits.

In the next couple of weeks, you will receive a detailed packet at your home about the Employee Savings Plan for Graham Packaging (the Plan). This packet will include applicable notices that you should be sure to review.

Once you receive your packet, visit principal.com/welcome to get started.

In the meantime, here's what you should know about the Plan:

Automatic enrollment: As soon as administratively possible, your savings rate will be automatically set at 4% of your eligible compensation, unless you elect otherwise. If you don't make an election, your contribution will be directed to the Plan's Qualified Default Investment Alternative (QDIA) based on your current age and the Plan's normal retirement date.

Automatic annual contribution increases: Your contribution will be automatically increased by 1% on January 1 of each year, unless you elect otherwise.

Employer contributions: As an added incentive, your employer will match 100% of the first 6% of eligible pay you contribute. The Plan also allows for a discretionary profit sharing contribution to be made by Graham based on company performance.

Pay period matching: Matching contributions are invested each pay period. So once you reach the IRS annual contribution limit, your contributions stop along with the company match for the remainder of the year. To avoid missing out on valuable employer contributions, consider spreading out contributions throughout the year rather than hitting the IRS limit early.

Edelman Financial Engines: You have access to personalized retirement advice! Through Edelman Financial Engines, you have access to^{*3}:

- **Online advice:** If you choose online advice, you will have access to easy-to-use tools that help you manage your account and make decisions for your future. See how your age, risk tolerance, and contributions can affect your future retirement income potential and get Edelman Financial Engines investment recommendations.
- **Professional management:** If you choose professional management, you have the reassurance of an experienced team that consistently monitors and manages the investments in your Employee Savings Plan for Graham Packaging account for a low annual rate of 0.45% of your managed account balance.

Get more information by logging into your account at principal.com, or contact Edelman Financial Engines directly at EdelmanFinancialEngines.com or by calling 800-601-5957 weekdays from 8 a.m. - 8 p.m. CT.



Questions? Visit [principal.com](https://www.principal.com) or call 800-547-7754.

Retirement specialists are available Monday – Friday, 7 a.m. - 9 p.m. CT.



*3 Fee for the Edelman Financial Engines managed account service is in addition to fees for recordkeeping and investment options.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline.

Investment and Insurance products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by Credit Union or Bank**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Advisory services offered by Financial Engines Advisors L.L.C., (FEA), a federally registered investment advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. Results are not guaranteed. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary based on a number of factors. Participants should continue to review investment information at least annually or as significant events occur. Edelman Financial Engines L.L.C. and FEA are not affiliated with any member of the Principal Financial Group.

When using the plan's existing core investment option array with the Edelman Financial Engines offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

Fees paid for the Edelman Financial Services are in addition to applicable investment option's expense ratio.

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This communication is intended to be educational in nature and is not intended to be taken as a recommendation.

Plan features in this communication are current as of January 2026. The legal plan document governs the employer's plan. If any discrepancies, the legal plan document will govern. Contact your plan sponsor if question regarding applicable retirement plan provisions.

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