



## Fund YOUR Future!

The DISH 401(k) plan provide a great way to save for retirement.

### Frequently Asked Questions

**Q: How do I enroll in the DISH 401(k)?**

**A** Shortly after employment begins, data is automatically sent to Fidelity to open an account for you. You will receive an email when the account has been created. New hires are automatically enrolled at 3% contribution/deferral on the first of the month following 90 days of service. Register at [www.401k.com](http://www.401k.com) to view your account information and make changes.

**Q: Can I elect/does DISH offer a Roth 401(k)?**

**A** DISH does offer a Roth 401(k) option to employees and you can enroll at [www.401k.com](http://www.401k.com). Roth contributions are eligible for company match, but all matching contributions are made on a pre-tax basis.

**Q: Do all DISH employees have a Fidelity account?**

**A** Yes. Every new hire who is at least 19 years of age has a Fidelity account created. This will allow you to view your 401(k) pre-tax, matching, and profit sharing contributions online assuming you meet the plan's eligibility requirements for each of these.

**Q: I have a 401(k) account from a past employer- how do I roll it over to Fidelity?**

**A** Contact Fidelity's Customer Service at 800-835-5095 or login to [www.401k.com](http://www.401k.com) to obtain the Fidelity Rollover IRA/SEE kit. The kit will instruct you on how to complete this process.

**Q: What is the maximum amount I can contribute to my 401(k) in 2023?**

**A** You may contribute between 1% and 50% of your pre-tax earnings (Traditional) and post-tax earnings (Roth) through payroll deductions, up to \$23,000 in 2024.

Have questions?

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**Q:** Why is there a 401(k) deduction on my check when I didn't elect it?

**A** After 90 days of employment, you are auto-enrolled into the Fidelity plan at 3%. You can opt-out or make changes to your 401(k) contributions at any time via [www.401k.com](http://www.401k.com).

**Q:** I made a change to my 401(k) election, when will it take effect?

**A** Any changes to elections will take effect as soon as administratively possible – typically in time for the next payroll run.

**Q:** When does the company match get deposited into employees' accounts?

**A** The company match is generally deposited to your Fidelity account at the end of the month following the end of the quarter. For example, the company match for the first quarter will generally be deposited at the end of April.

**Q** The money is taken pre-tax, does that mean I do not pay any taxes on my 401(k)?

**A** You will always pay taxes on your 401(k) savings, although the timing depends on your 401(k) election. A traditional account is pre-tax and will result in you paying taxes at the time of withdrawal. A Roth account results in you paying taxes now, with post-tax contributions. You will not have to pay taxes on this amount at the time of withdrawal.

**Q** Will DISH contribute to my 401(k)? How do I start receiving the employer match?

**A** DISH provides a discretionary match of 50 cents for every dollar you contribute, up to \$5,000 per year. You must be employed on the last day of the quarter to receive the match for the quarter. If you choose to contribute to your 401(k) the employer match happens automatically.

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**Q: What is the 401(k) catch-up and when am I eligible?**

**A** The 401(k) catch-up allows you to contribute an additional \$7,500 a year. This means you can contribute up to \$30,500 instead of the standard \$23,000. You are eligible to participate in the 401(k) catch-up if you are age 50 or older or will turn 50 in 2024.

**Q: How do I add the 401(k) catch-up?**

**A** If you wish to elect catch-up contributions or learn more about catch-up contributions, simply register/log in to your Fidelity DISH Network 401(k) Plan account at [www.401k.com](http://www.401k.com). Here, you will select your 401(k) account for review, select the 'Contributions' tab and update the catch-up contribution deferral.

**Q: What is the vesting schedule?**

**A** The 401(k) matching contributions from DISH vest over 5 years. This means that each year on your anniversary, 20% of the matching contributions are yours to keep. By your 5 year anniversary, you will be 100% vested! If you leave the company before your 5<sup>th</sup> anniversary, you'll forfeit the unvested portion of your matched contributions. Your personal contributions are always 100% vested right away.

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