



T.RowePrice
INVEST WITH CONFIDENCE

Welcome! Let's get you started with your new retirement plan.

RETIRE WITH CONFIDENCE®

Instrumentation Laboratory Savings Plan

One of the valuable benefits of your new job is the opportunity to save for retirement through the Instrumentation Laboratory Savings Plan. And now's the time to start because the sooner you save, the more time your money has to work for you.

You can enroll with these steps right now at rps.troweprice.com:

- **Decide how much you'd like to save each pay period.**
- **Select how you want to contribute.**
- **Choose your investments.**

Read on for information about these steps and more. Or give us a call at **1-800-922-9945**.

When you enroll, don't forget to:

- **Secure your online account.** Set up secure account access at rps.troweprice.com.
- **Name your beneficiary.** Take care of this important detail online at rps.troweprice.com.

Connect on any device

Access your account using your preferred device. Learn more at troweprice.com/mobilesolutions.

Have other retirement accounts?

Maybe you've changed jobs over time and left old retirement accounts behind. If you decide to roll them in to your new plan, our online experience provides education to help you through the rollover process and a tracker that shows you the status of your rollover.

To learn more, visit rps.troweprice.com.

werfen

Contributing to the plan can be an important part of saving for retirement.

Your contributions

We believe that retirement plan participants should aim to save 15% of their pay—including any employer contributions—each year for retirement. If that sounds like a lot now, you can start at a smaller percentage and increase the amount you save every year.

Your plan lets you contribute up to 75% of your pay before taxes, which can reduce your current taxable income, and up to 75% in Roth contributions, up to the IRS salary deferral limit. You will be taxed on your before-tax contributions and any earnings on your before-tax contributions when you take a distribution. Your before-tax and Roth contributions may not total more than 75% of your pay.

Roth contributions

Roth contributions are made with after-tax dollars, or money you've already paid taxes on. Unlike before-tax contributions, Roth contributions don't provide a tax break today. Tax benefits come when you take a qualified distribution.[¶] Depending on your preference, you'll be able to choose the tax advantages of Roth contributions, before-tax contributions, or both (as long as your combined savings do not exceed either plan or IRS limits).

[¶]A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If your distribution is not qualified, any earnings from the Roth portion will be taxable in the year it is distributed. These rules apply to Roth distributions only from employer-sponsored plans. Additional plan distribution rules apply.

Catch-up contributions

If you will be age 50 or over as of the end of the year and have already contributed the maximum allowed by your plan, you can increase your annual retirement savings amount with additional catch-up contributions. The IRS catch-up contribution limit may vary each year.

Automatic increase

The amount you choose to contribute to your retirement account could have a big impact on your balance when you retire. That's why your plan is offering the T. Rowe Price Automatic Increase service. This service gradually increases your contribution percentage each year. You can choose your contribution increase amount, the month of your annual increase, the contribution type, and the contribution rate at which you want the increases to stop.

To sign up for auto-increase, visit the website at rps.troweprice.com.

Employer contributions

Take full advantage of your employer match

When you participate in the plan, Werfen provides you with additional money toward your retirement through a matching contribution.

For every dollar you contribute up to 8% of your pay, your employer will add one dollar to your account. Don't miss out on money that's part of your retirement plan benefit.

What does vesting mean, and how does it affect you?

Vesting refers to the portion of your account that you may take with you when you leave the company or borrow from when you need a loan.

You are always 100% vested in the part of your account balance that comes from your own contributions, including rollovers.

Your employer contributions will become vested over time (see chart).

Completed years of service	Percent vested
1	20%
2	40%
3	60%
4	80%
5	100%

Visit **rps.troweprice.com** or refer to your summary plan description for additional details about your vesting schedule.

Loans and withdrawals

The plan offers loans and permits withdrawals. Please refer to your summary plan description for more details about taking a loan or withdrawal from the plan.

Investing your contributions

Everyone has a different level of experience and comfort with investing. That's why the Instrumentation Laboratory Savings Plan offers you different approaches—so that you can invest your contributions on your terms. For up-to-date information about your investment options, log in to **rps.troweprice.com**.

We can help

If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Don't forget to name a beneficiary

Naming a beneficiary helps ensure that your account balance will be distributed the way you want in the event of your death. It's a small but important detail.

Si tiene preguntas o dudas, visite el sitio de T. Rowe Price en **rps.troweprice.com**, disponible 24 horas al día, o llame al **1-800-368-2768** para hablar con un representante de T. Rowe Price.

Connect with us.

We'll help you feel confident about saving and investing for your retirement.



Your retirement plan website

Go to **rps.troweprice.com**.



Dedicated representatives

Call **1-800-922-9945**. For TTY access, call **1-800-521-0325**.



Mobile solutions

Visit **troweprice.com/mobilesolutions** to choose the option that's best for you.

This material is provided for general and educational purposes only and is not intended to provide legal, tax, or investment advice. This material does not provide recommendations concerning investments, investment strategies, or account types; it is not individualized to the needs of any specific investor and is not intended to suggest that any particular investment action is appropriate for you.

© 2025 T. Rowe Price. All Rights Reserved. T. ROWE PRICE, INVEST WITH CONFIDENCE, the Bighorn Sheep design, and related indicators (troweprice.com/ip) are trademarks of T. Rowe Price Group, Inc. All other trademarks are the property of their respective owners.

T. Rowe Price Retirement Plan Services, Inc.