

# 401(k) Savings Plan Highlights

ERCOT offers a robust 401(k) Savings Plan with a diversified investment lineup, generous employer contributions and access to financial planning tools and education through Fidelity Retirement Services.

## Plan Features:

- Immediate eligibility
- Pretax/Roth contributions from 1%-99%
- Automatic enrollment
- Auto escalation/rebalancing
- In-service withdrawals/loans
- Access to online tools and education
- 24/7 access online and via mobile app

## Investment Options Available:

- 17 core Mutual Funds
- 13 T. Rowe Price Life Cycle Funds
- 1 Brokerage Window (Mutual Funds)

## Employer Contributions:

- 10% Fixed Non-Elective Contribution (FNEC), plus
- 75% of 6% contribution match

## Vesting Schedules:

- FNEC 100% after 3 years of service
- Match 20% per year for 5 years

ERCOT wants to assist its eligible employees in saving for retirement. A designated committee works with a third-party broker to periodically review the plan's investment performance and offerings to ensure the plan is relevant, competitive, offers low fees, and encourages employees to accumulate assets for retirement.

