

Get your savings off the ground



HelloFresh 401(k) Retirement Savings Plan



HelloFresh is committed to offering you a retirement plan that helps you work towards your long-term retirement savings goals. Getting started is easy and smart.

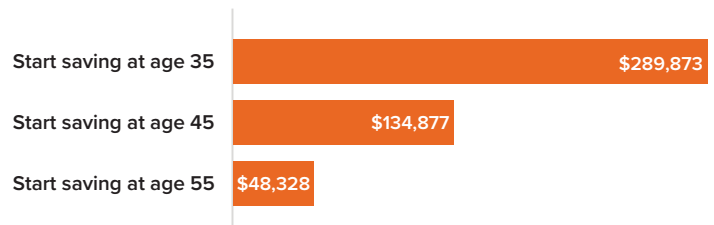
It's easy: After enrollment, your contributions are automatically deducted from your paycheck, so it's simple to set a little aside each pay period.

It's flexible: You choose the amount of pay you'd like to contribute, subject to plan minimums and IRS maximum contribution limits. Contributions can be changed any time.

It can add up: It's never too late to start saving, but the earlier the better. Investing over a longer period of time can help your balance in the long run.

How much could you save by age 65?

Let's run the numbers. Assume John is a full-time employee, making \$19/hour and working 40 hours a week. John saves 5% of his pay each pay period, receives the maximum HelloFresh match of 4% and an annual rate of return of 6%. John's estimated retirement balance at age 65 will vary depending on his starting age.




These illustrations are hypothetical, are not guaranteed, and are not intended to reflect the performance of any specific investment or security. There is no assurance that increasing contributions will generate investment success, as systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to continue investing consistently in up, as well as down, markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investing product. Your results will vary.

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Features	Highlights
Eligibility Requirements	You are eligible to contribute to the plan if you are 21 years old and have completed three months of service. Enrollment can be completed up to 30 days prior to your eligibility date.
Employee Contributions	<p>You may contribute 1 - 80% of your annual pay on a pre-tax and/or Roth after-tax basis, up to the annual limits set by the Internal Revenue Service (IRS). In 2024, the limit for contributions are \$23,000 with a catchup limit of \$7,500 for those 50 and older. The IRS announces the latest contribution limits for retirement savings accounts. Please refer to voya.com/irs/limits for additional information.</p> <ul style="list-style-type: none"> • Pre-tax contributions are deducted from your paycheck before income taxes are withheld and can lower your taxable wages in the current year. You will pay taxes on these contributions, and any investment earnings, in the year you withdraw the funds from the Plan. • Roth contributions are deducted from your paycheck after income taxes are withheld. At retirement, qualified distributions, including any investment earnings, can be withdrawn tax free <p>You may change your contribution rate and/or your investment elections online at any time by going to voyaretirementplans.com. Changes will be reflected within two pay periods.</p>
Safe Harbor Matching Contribution	<p>HelloFresh will make a safe harbor matching contribution to the Plan each pay period you contribute.* The match is equal to 100% of your salary deferrals that do not exceed 3% of your compensation plus 50% of your salary deferrals between 3% and 5% of your compensation.</p> <p>If you contribute 5% or more each pay period, you will receive the maximum HelloFresh matching contribution of 4%.</p>
Vesting	You are always 100% vested in the value of your own contributions and 100% vested on any safe harbor matching contribution.
Rollovers	<p>Rollovers from other plans are accepted at any time. Rollover forms are available on the Plan website.</p> <p>If you need help or have questions, call the Voya Account Consolidation Team at 866-865-2660 and speak to a Customer Service Associate.**</p>

* HelloFresh matches on a per pay period basis. If you reach the maximum contribution limit before the end of the calendar year, you will miss out on HelloFresh contributions.
 ** Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation. Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC), a member of the Voya family of companies.



Enroll today!

Scan the QR code or visit enroll.voya.com to enroll online.

Plan Number: 551637
 Verification Number: 55163799

Need assistance enrolling? Contact a Voya Customer Service Representative at **888-311-9487**.

Register your account

Once you have received your enrollment confirmation from Voya, register your account online at voyaretirementplans.com or by using the Voya Retire app.

Click the *Register Now* button to get started. As part of the registration process, you will receive a code through the most convenient method you have on file with Voya (text, email, or U.S. Mail). Lastly, you will need to create a username and password for ongoing online or mobile account access. If you need help registering your account, contact a Voya Customer Service Associate at **(800) 584-6001**.



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. An administration fee and fund management fees will apply. Early withdrawals prior to age 59½ will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when distributed the principal may be worth more or less than its original amount invested.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. All products or services may not be available in all states.

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