

# Your future is waiting

Let's get there together. Join your employer's plan today.

## When you join:

- **Leidos kicks in extra cash.** For the standard fringe, the company match in 2024 is 100% on the first 5% of your pay that you save. Starting in 2025, the company match is increasing to 100% on the first 6%, and vesting is immediate. It's free money just for saving.\*
- **You pay yourself first.** Once you enroll, your savings come out of your pay automatically.
- **You get a tax break.** You can take that tax break now or in retirement.\*\*
- **You'll have a trusted partner.** We'll always be here to help. Our new **My Financial Wellness** tool can even help you reduce debt and build savings.



## Let's get started!



Scan this code or visit [vanguard.com/register](https://vanguard.com/register).

Sign up for access, then choose **Enroll now**.

Here's your plan number if you need it:  
**090518** for non-bargained employees and  
**094548** for bargained employees.

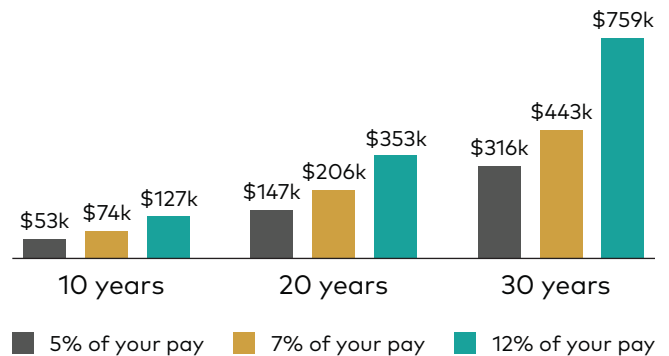
If you already have a username and password for another Vanguard account, please use those.

Or learn more by watching a short video at [vanguard.com/leidosvideo](https://vanguard.com/leidosvideo).

### Need help?

Call **800-523-1188**.

**When you join, you're not just saving money—you're investing it.** And that means every dollar in your account has the chance to grow, increasing your potential savings over time.



Assumes an \$80,000 annual salary, savings rates of 5%, 7%, and 12%, and an average annual return of 6%. This is an example only. It doesn't represent a real investment, and the rate of return is not guaranteed. The account balance is before any taxes. It does not reflect the 10% federal penalty tax you may have to pay if you take money out before age 59½.

# Frequently asked questions

## How can I get the biggest match?

Make sure to save pre-tax or Roth after-tax money. (Traditional after-tax money isn't matched.) And spread your contributions out evenly throughout the year. That's important because the match is given on a per-paycheck basis. If your contributions reach the IRS limit before the end of the year, your contributions will automatically stop and so will your company match. Get help by using the 401(k) quick calculator on the **Leidos Retirement Plan Prism** page under **Tools**.

## How do I name beneficiaries?

It's something we don't always like to think about, but your beneficiary inherits your money when you die. And it's your beneficiary designation—not your will—that determines how your retirement savings will be distributed. Log in to your Vanguard account today to choose yours.

## Can I roll over money from another retirement plan?

In most cases, you can roll over money to this plan from a former employer's plan or an IRA. With your savings all in one place, it's easier to manage them. To get started, log in to your account or call Vanguard.

## What if I saved in a plan at my old job this year?

You'll just need to watch out for the IRS contribution limits. Leidos will automatically stop your contributions once they reach the limit, but they don't know how much you saved in your old plan. So if you're a big saver, you'll need to keep an eye on your contributions so you don't go over. Learn more at [vanguard.com/contributionlimits](https://vanguard.com/contributionlimits).

## Where can I find additional information?

Check out the **Leidos Retirement Plan Prism** page for more details about the plan, including Vanguard Concierge Services, the ALEX retirement counselor tool, events and webinars, the Summary Plan Description, and more. Then head to the **Financial Wellness Prism** page for even more resources, including Financial Coaching.

## Connect with Vanguard®

[vanguard.com/retirementplans](https://vanguard.com/retirementplans) • 800-523-1188

*Whenever you invest, there's a chance you could lose the money.*

\*If you're a bargained employee, check your collective bargaining agreement for your specific benefits. If you're a non-bargained employee, go to the **Leidos Retirement Plan Prism** page and select **Company Match by Fringe** under **Quick Links**. Instructions on verifying your fringe are included in the document.

\*\***Taxes:** Taking money from your retirement account can affect how much you'll have to pay in taxes. You'll owe taxes on pre-tax money. You won't owe taxes on Roth earnings as long as you are age 59½ or older and it's been at least five years since your first Roth contribution. If required by law, Vanguard will withhold some taxes for you. You may need to pay a 10% federal penalty tax if you take money out early.