



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

RETIRE WITH CONFIDENCE[®]

Jo-Ann Stores, LLC 401(k) Savings Plan

One of the valuable benefits of your new job is the opportunity to save for retirement through the Jo-Ann Stores, LLC 401(k) Savings Plan. No matter where you are on the road to retirement, saving is the right thing to do. 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 simple steps right now at rps.troweprice.com. It doesn't take long, and it's time well spent.

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

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

When you enroll, don't forget to:

- **Name your beneficiary.** Take care of this important detail online at rps.troweprice.com.
- **Verify your preferred email address.** Go to 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 an old 401(k) plan behind. We can help you roll over and consolidate eligible retirement accounts from previous employers into your current plan.* It's easier than you might think.

To learn more, talk with a retirement specialist at **1-800-922-9945**.

*This is not the only option for your former 401(k) or other eligible plan; there are several distribution options. Please consider all options before making your selection.



Contributing to the plan can put you on a path to a great retirement.

YOUR CONTRIBUTIONS

Save as much as you can

Financial experts recommend saving 15% of your pay each year, but if that sounds like a lot now, start at 6% and increase it by 1% or 2% each year.

Your plan lets you contribute up to 50% of your before-tax pay, up to the IRS limit. *

**Mandatory deductions will be taken before salary deferrals.*

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 make up for lost time with an additional catch-up contribution. The IRS catch-up contribution limit may vary each year, and catch-up contributions are not eligible for matching contributions.

EMPLOYER CONTRIBUTIONS

Take full advantage of your employer match

When you participate in the plan, Jo-Ann Stores, LLC, rewards you with additional money toward your retirement through a matching contribution.

For every before-tax dollar you contribute up to 6%, your employer will add 50 cents 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	0%
2	33%
3	67%
4	100%

LOANS AND WITHDRAWALS

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

WE CAN HELP

Don't let excuses stop you from saving for retirement. 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 to 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.

Para hablar con un representante de T. Rowe Price, llame durante los días entre 7 a.m. y 10 p.m. (hora del Este de los Estados Unidos).

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** business days between 7 a.m. and 10 p.m. eastern time.



MOBILE SOLUTIONS

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