

An aerial, high-angle photograph of a large grocery store interior, likely an Albertsons. The store is filled with various aisles, including produce, bulk bins, and packaged goods. Several customers are visible, some pushing shopping carts. The entire image is overlaid with a semi-transparent blue filter. The text is centered in the upper half of the image.

Albertsons Companies 2026 Executive Deferred Compensation Plan

Annual Enrollment Window: Nov. 17 - Dec. 12, 2025

Today's conversation

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4 Hypothetical Examples

2 Enrollment Window

5 How to Enroll

3 How the Plan Works

6 Where to Go for Help

EDCP Overview

- Companion to the Albertsons Companies 401(k) Plan
- Defer more than is generally possible with the 401(k) Plan
- Increase matching contributions
- Receive 401(k) matching contributions you may otherwise forfeit

But you have to enroll first!



Annual Enrollment Window

One enrollment
window each year

**Nov. 17 to
Dec. 12, 2025**

Eligible to enroll:

- Store director/manager level and above
- Non-union pharmacy manager and equivalent
- Non-union director-level associate and above
- Non-union full-time pharmacist
- Non-union associate with compensation above the level determined annually by the Albertsons Companies Retirement Benefit Administrative Committee

How the EDCP Works

Deferring compensation to the EDCP

- Up to 50% of eligible base salary
- Up to 100% of eligible bonus **earned during fiscal year 2026**

- Any deferral amount—**even as little as 1%**—counts as participation

- Enrollment doesn't roll over from year to year
- **Must enroll each year to participate**

Applicable federal, state and local taxes will be withheld when deferrals are made.

How the EDCP Works

Company contributions

- Match up to 7% of compensation (less actual 401(k) match received)*
- Credit any excess 401(k) pre-tax contributions and matching contributions that might otherwise be returned or forfeited

* Historically, Albertsons has matched 50% of every dollar contributed, up to 7% of pay

Vesting

- Immediately 100% vested in your contributions and any related earnings
- 50% vested in company contributions and any related earnings after 2 years; 100% after 3 years

How the EDCP Works

Distributions

- Make a distribution election for each year's deferrals when you enroll
- Can elect to have deferrals paid when you leave or retire from Albertsons
- Can also elect payment on a specific date
- Choose lump sum or annual installments over 2 to 10 years

Payments from the EDCP are taxed as ordinary income when they are distributed to you and subject to mandatory withholding of applicable federal, state and local income taxes.

How the EDCP Works

Changes to distribution elections

Can change if:

- ✓ New distribution date is at least 5 years after the original distribution date
- ✓ Change is made at least 12 months before original distribution date

Changes to deferral elections

No changes after enrollment window closes



How the EDCP Works

Investments

Wide range of investment crediting options

Earnings calculated and credited to account as if invested in the options you choose

No investment elections? Deferrals credited with earnings based on the Blackrock LifePath® Index* fund closest to the year you turn 65

* Target date funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. The principal amount from your account credited to an investment option is not guaranteed.

How the EDCP Works

Key things to know

- No loans or rollovers
- EDCP is an “unfunded” plan
 - ✓ Benefits are paid from the general assets of Albertsons Companies
 - ✓ If Albertsons Companies were to become insolvent, claims of creditors may have priority over payment of your benefit

Example — Sindhu



Sindhu

Hypothetical examples for illustration only.

Total eligible compensation: \$220,000

- Base \$190,000
- Bonus \$30,000



Defers 10% of total pay to 401(k) Plan:

\$22,000

Eligible for full match:

50% up to 7% of pay contributed

What happens if Sindhu doesn't participate in the EDCP?



What Sindhu hopes to contribute to the 401(k)

Total potential
401(k) contribution
\$29,700

Total 401(k) deferrals:
\$22,000

Eligible to receive full match:
\$7,700

What happens after
nondiscrimination testing

Total returned contributions
and forfeited match
(\$8,700)

Excess 401(k) contributions returned:
(\$8,000)

Matching contributions forfeited:
(\$700)

What Sindhu actually
contributes to the 401(k)

Total actual
401(k) contribution
\$21,000

What happens if Sindhu contributes just 1% of bonus to the EDCP?



What Sindhu defers
to the EDCP

Total EDCP
deferral
\$300

+

What Albertsons credits
to the EDCP

Returned contributions and
forfeited match
\$8,700

=

**Sindhu's total retirement
contributions for the year**

Total EDCP deferrals
and credits
\$9,000

+

Total
401(k) contribution
\$21,000

How to Enroll

Enrollment window: Nov. 17 to 11:59 p.m. ET Dec. 12, 2025

- 1 Your Deferrals**
Defer from 1%-50% of 2026 base pay and/or from 1%-100% of fiscal year 2026 bonus
- 2 Your Distribution Elections**
Elect when and how you want the deferrals to be paid
- 3 Your Allocations**
Select investment options and the percentage for each
- 4 Review & Submit**
Review elections carefully and click “Submit”
- 5 Confirm Your Elections**
View your confirmation notice and retain for your records

Resources

Plan Overview

Timeline Examples

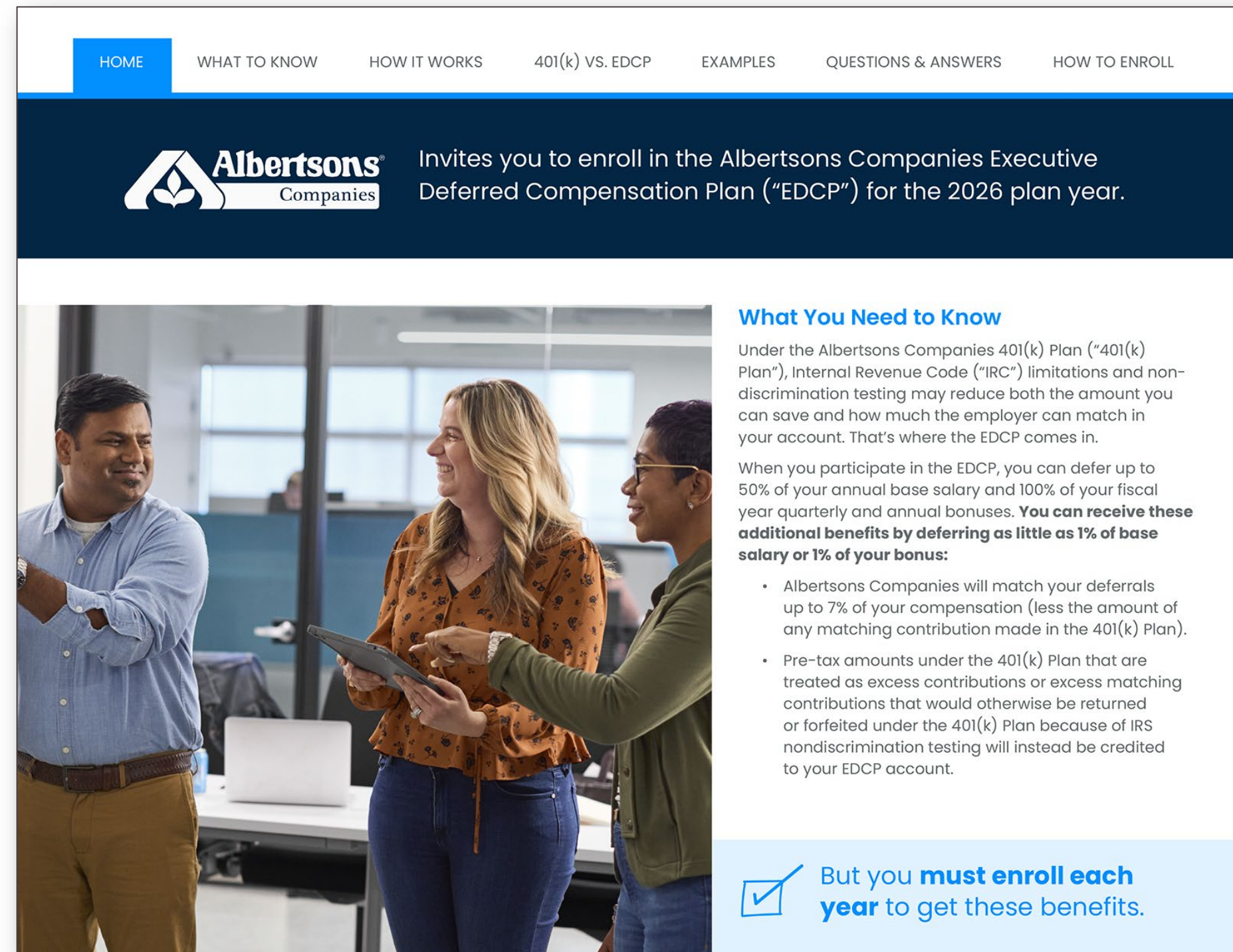
Enrollment brochure

- ✓ Complete plan details
- ✓ FAQs
- ✓ Tax treatment

EDCP Overview video

Available at:

myaci-benefits.com/401k-financialwellness/2026-edcp



The screenshot shows the top portion of a web page for the Albertsons Companies Executive Deferred Compensation Plan (EDCP) for the 2026 plan year. The navigation bar includes links: HOME, WHAT TO KNOW, HOW IT WORKS, 401(k) VS. EDCP, EXAMPLES, QUESTIONS & ANSWERS, and HOW TO ENROLL. The main header features the Albertsons Companies logo and the text: "Invites you to enroll in the Albertsons Companies Executive Deferred Compensation Plan ('EDCP') for the 2026 plan year." Below this is a large image of three people in an office setting. To the right of the image is a section titled "What You Need to Know" which explains the plan's details, including matching contributions and deferral limits. At the bottom right, a blue box contains a checkmark icon and the text: "But you **must enroll each year** to get these benefits."

HOME WHAT TO KNOW HOW IT WORKS 401(k) VS. EDCP EXAMPLES QUESTIONS & ANSWERS HOW TO ENROLL

Albertsons Companies Invites you to enroll in the Albertsons Companies Executive Deferred Compensation Plan ("EDCP") for the 2026 plan year.

What You Need to Know

Under the Albertsons Companies 401(k) Plan ("401(k) Plan"), Internal Revenue Code ("IRC") limitations and non-discrimination testing may reduce both the amount you can save and how much the employer can match in your account. That's where the EDCP comes in.

When you participate in the EDCP, you can defer up to 50% of your annual base salary and 100% of your fiscal year quarterly and annual bonuses. **You can receive these additional benefits by deferring as little as 1% of base salary or 1% of your bonus:**

- Albertsons Companies will match your deferrals up to 7% of your compensation (less the amount of any matching contribution made in the 401(k) Plan).
- Pre-tax amounts under the 401(k) Plan that are treated as excess contributions or excess matching contributions that would otherwise be returned or forfeited under the 401(k) Plan because of IRS nondiscrimination testing will instead be credited to your EDCP account.

✓ But you **must enroll each year** to get these benefits.

Questions?



Take a quick survey!

Help us to continue to improve our benefit communications by providing your feedback on this webinar.

1) Click on link in the chat window:

or

2) Type the link into your web browser: <https://bit.ly/edcp-2026-webinar>

or

3) Point the camera on your smartphone at the QR code shown here:



Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Albertsons Companies Executive Deferred Compensation Plan, and the plan document will govern in the event of any discrepancies.

This plan is an unfunded, nonqualified plan, and no funded account has been established for you. Any account is only a recordkeeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. For more information on the plan, please refer to the plan documents.

If there is a discrepancy between any information on this site and the plan document, the plan document will govern.

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