2027 Albertsons Executive Deferred Compensation Plan (EDCP)

By participating in the Albertsons Executive Deferred Compensation Plan, you are on your way to saving more for your future.

Are you contributing as much as possible to the 401(k) but still want to save more for retirement or other financial goals? With the Albertsons Companies 401(k) Plan, Internal Revenue Code (IRC) limits and other regulations may reduce the amount you can save and how much Albertsons can match.

With the **Albertsons Executive Deferred Compensation Plan (EDCP)**, you can defer a larger portion of your base salary and bonus compensation. Then, you can invest this tax-deferred money, potentially growing it through investment earnings, and decide when and how you want to be paid in the future.

Key takeaways

- To maximize your retirement savings, first put away as much as you can into your 401(k), and then save more (and get more match money from Albertsons) with the EDCP*
- Participate by deferring as little as 1% of base salary or 1% of bonus
- Multiple investment options
- Select distribution payment date and option (lump sum or annual installments)
- Enrollment does NOT roll over from year to year
- For 2027, enroll by 11:59 p.m. Eastern Time on December 11, 2026

* If you are considered a highly compensated employee based on IRS guidelines, be aware your 401(k) Plan contribution (excluding catch-up contributions) may be limited due to failure of nondiscrimination testing.

Eligibility

- 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 base salary above the level set annually by Albertsons ($150,000 for 2027)

Enrollment

You will be invited to enroll each year you are eligible. For 2027, the annual enrollment period is November 16 – December 11, 2026. **You must enroll each year during the enrollment period to participate the following calendar year. If you participate in the EDCP in 2027, any 401(k) pre-tax excess contributions made in 2027 (as determined by 401(k) Plan nondiscrimination testing) can be credited to the EDCP rather than returned to you as taxable income. This also applies to the Company match associated with those excess contributions, which would otherwise be forfeited.**



Defer pay to Albertsons EDCP and set up distribution elections



Make investment elections (same options as 401(k))



Watch deferrals and any matching contributions potentially grow tax-deferred



Receive distributions according to when and how you elect to be paid

Deferral limits

You can defer up to 50% of your eligible base salary and/or up to 100% of your eligible bonus. There are no contribution limits as with the 401(k) Plan.

Questions?

Call Fidelity at 866-956-3433 Monday through Friday from 8:30 a.m. to midnight ET (excluding most holidays).

Para español, llame al 800-587-5282.

* 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 bankruptcy or insolvency, you would be an unsecured, general creditor of the Company.

Your EDCP enrollment window for 2027 is November 16 – December 11, 2026.

Be sure to review your enrollment decision with your personal tax advisor or financial planner to assess your overall financial picture.

When you are ready, Fidelity makes enrolling easy. Go to **netbenefits.com**.

REMINDER: You must enroll during the enrollment window each year to participate the following calendar year.

Executive Deferred Compensation Plan (EDCP) FAQs

What is the EDCP?

The EDCP is a nonqualified deferred compensation plan in which eligible participants can electively defer the receipt of compensation to a future date. This voluntary plan enables participants to set aside eligible compensation in a tax-deferred vehicle for retirement or other life event purposes.

What are the advantages of the plan?

The EDCP is designed to enhance your total compensation package with the Company by providing additional retirement savings opportunities. The EDCP offers flexibility in contribution amounts, investment and payment options. Contributions and associated earnings are not subject to income taxes until the calendar year in which they are distributed.

How does the EDCP differ from the 401(k) Plan?

With the EDCP:

- Participation is limited to a select group of individuals.
- Plan contributions are not limited by qualified plan government regulations.
- Participant deferrals are considered an asset of the Company and may be reduced or forfeited in the event of the Company's bankruptcy or insolvency.
- Distributions may occur penalty-free before age 59 1/2, as specified by the plan document.
- Participants may not roll over their account balance to a 401(k), IRA or other qualified retirement plan.
- Participants may not take a loan from their EDCP balance.

Are EDCP distributions taxed?

Yes, 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 do I enroll in the EDCP?

To defer compensation into the EDCP, you must enroll online during the annual enrollment window. Sign in to **netbenefits.com** and select the link for the EDCP.

If you need assistance completing your enrollment elections, contact Fidelity at **866-956-3433** Monday through Friday from 8:30 a.m. to midnight ET (excluding most holidays).

Can I change my 2027 deferral election during the year?

No, once you make your 2027 deferral election, you cannot make any changes.

Can I change my EDCP distribution election once I've made it?

Yes, but the law limits changes. Most importantly, you can only delay a payment; you can't accelerate it. If you want to change a distribution election, you must:

- Defer the first payment for at least five years after the payment date you originally elected; and
- Make the change at least 12 months before your originally elected payment date.

For example, suppose you elected to have some of your deferred compensation paid in January 2029, but later decide to change that election. Your new payment date cannot be earlier than January 2034, and your change must be in place by January 2028.

Does my EDCP enrollment roll over from year to year?

No. You must enroll each year you want to participate.