GUIDE TO THE 401(k) PLAN

1 What is a 401(k) plan

401(k) basics

- "Savings" account for retirement
- You choose how much you wish to contribute: 1%-50% of your bi-weekly paycheck
- You choose how to invest your money: Stocks, Bonds, Target Retirement Funds (see "Investment Options" to the right)
- Add some additional money with a company match (see below).
- Watch your money grow!

Pre-tax and post-tax benefits

You can contribute money to your account pre-tax (traditional) or post-tax (Roth). With pre-tax contributions, money you contribute to your 401(k) is not taxed now. That means you will pay less in income taxes.

With post-tax contributions (Roth), you pay taxes on your contributions now and won't owe any taxes when you take the money out as long as you:

- Are at least age 59½ when you withdraw the money
- Made your first Roth contribution at least five years prior

Investment options

Investing is easy! You have some options: stocks, bonds or target retirement funds.

- Stocks: more risk, but potential for greater returns
- Bonds: safer, steady and smaller return
- Target Retirement Fund: mix of stocks and bonds. The farther away your retirement is (ex. 2060), you'll see the target retirement fund will contain mostly stocks. As your retirement gets closer, the fund shifts to safer investment options (bonds). Diversification is done for you!

2 Company match

Don't lose out on free money!

The company matches dollar for dollar up to 4% of your pay, then $0.50 for every dollar contributed between 4% and 6% of your pay. That means if you put 6% of your salary into your 401(k), DICK'S will put an extra 5% of your salary into your 401(k). The Company match is pre-tax.

You have to participate in the 401(k) to get the company match.

Let's look at an example

Let's say you're making $25,000 a year and you decide to contribute 3% of your salary to get the match. At the end of the year, you will contribute $750 to your 401(k) plan.

Based on your $750 deferral, DICK'S will contribute another $750 into your plan. In total, you're putting $1,500 into your retirement savings.

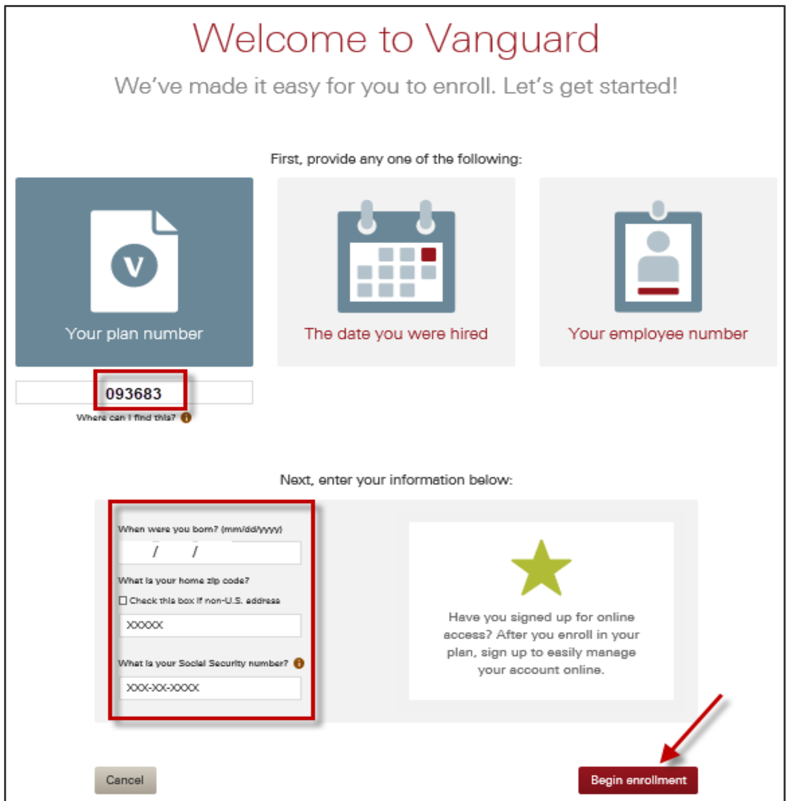
3 Eligibility and how to enroll

You are eligible to participate in the 401(k) after 1 month of service

- Participation is open to all part- and full-time teammates age 18 and older
- You can enroll, change your deferral, or change your investment funds at any time during the year. There is no open enrollment period.
- All you have to do is go to Vanguard.com/enroll
    - You will need DICK'S plan number: **093683** to register your account for the first time.
- Or call Vanguard's Participant Services at 1-800-523-1188 to enroll

HOW TO ENROLL IN THE 401(k) PLAN

- Use the QR code to the right or go to vanguard.com/enroll
- Enter Dick's plan number: 093683, your hire date or employee ID
- Enter your birth date, home zip code and SSN then select Begin Enrollment



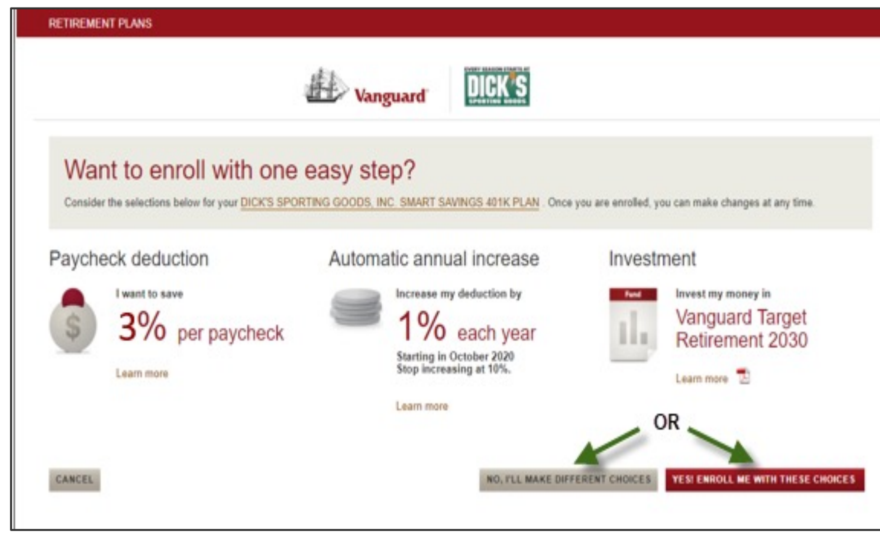
You can enroll with one easy step

- Choose "Yes, Enroll me with these choices"
  - 3% per pay traditional pre-tax contribution
  - Automatic increase each year by 1%
  - Your money is invested in the Target Retirement Fund closest to the year you turn 65

OR

You can do it yourself

- Choose "No, I'll make different choices"
  - Vanguard's system will guide you through the decisions you need to make to participate in the plan



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