



Iron Mountain 401(k) Frequently Asked Questions for Wisetek Transitioning Employees

Iron Mountain is committed to providing you with resources to help you reach your financial goals. We recognize that you may have questions about access to retirement plans and financial support as part of the transition to Iron Mountain. A move like this takes time, and additional information will be shared with you throughout the transition.

What Do I Need to Know?

You may be eligible to participate in The Iron Mountain Companies 401(k) Plan ("Iron Mountain 401(k)") after the transition to Iron Mountain's benefits is complete in January 2025.

As a result of the transaction, your eligibility for participation in the TriNet 401(k) Plan for Wisetek ("Wisetek 401(k)") ceased on September 19, 2024, and no future payroll deductions or contributions will occur. All Wisetek 401(k) accounts are scheduled to be closed on March 31, 2025.

Transition Details

What do I need to do?

Learn more about the Iron Mountain 401(k) on [IRMBenefits.com > Retirement & Financial Wellbeing > 401\(k\) plan \(U.S. Mountaineers\)](#). Additional communications from Fidelity Investments welcoming you into the Iron Mountain 401(k) will occur in January 2025.

All Wisetek 401(k) accounts will be closed on March 31, 2025. If you have a balance in the Wisetek 401(k), you'll need to make some decisions on what to do with your retirement account balance. Please take special care to review all communications from TriNet and Empower regarding your Wisetek 401(k) account and take action. Generally, you'll be able to:

- *Roll your account balance into the Iron Mountain 401(k)* – You can preserve the tax-deferred benefit of your retirement plan savings by transferring your balance to your Iron Mountain 401(k) account at Fidelity.
- *Rollover your account balance into an Individual Retirement Account ("IRA") or Roth IRA* – This option keeps your savings tax deferred and may allow you to consolidate your Wisetek 401(k) account with other tax-deferred retirement accounts in one place.
- *Withdraw your savings* – Taking a cash distribution could cost you more than you think. If you choose to withdraw your money, you may have to pay taxes and IRS penalties. You'll also erase what you've saved for the future and lose out on potentially years of tax-free growth potential.

When can I participate in the Iron Mountain 401(k)?

You may be eligible to participate in the Iron Mountain 401(k) once the transition is complete in January 2025. Enroll or change the amount you contribute to your 401(k) account at any time through the [Fidelity NetBenefits website](#) or mobile app.

Unless you provide alternative selections, you will be automatically enrolled in the Iron Mountain 401(k) at a before-tax contribution rate of 3% per pay period approximately 30 days after becoming eligible. This amount will automatically increase by 1% each year, up to a maximum of 15% of pay.

Iron Mountain matches 67 cents for each dollar you contribute, up to the first 6% of your eligible earnings each paycheck. If you contribute 6%, you'll see 4% in employer matching contributions added to your retirement savings.

Learn more about the Iron Mountain 401(k) on [IRMBenefits.com > Retirement & Financial Wellbeing > 401\(k\) plan \(U.S. Mountaineers\)](#).

I have other accounts at Fidelity and already have a Fidelity online login. Will I use the same online login to access my Iron Mountain account?

Yes. If you have a username and password for another NetBenefits account at Fidelity, you will use that same login information to access your Iron Mountain 401(k) Plan account. You will be able to access Iron Mountain 401(k) accounts from the NetBenefits home page.

Can I transfer funds from my Wisetek 401(k) to my Iron Mountain 401(k) account at Fidelity?

You will be able to roll over contributions from the Wisetek 401(k) into the Iron Mountain 401(k). Log on to the [Fidelity NetBenefits website](#) or mobile app. Find the Iron Mountain 401(k) Plan and select the “Rollovers” Quick Link.

Can I roll money from other employers into my Iron Mountain 401(k) Plan account at Fidelity?

You can roll over contributions from other eligible workplace savings accounts or IRAs. Log on to the [Fidelity NetBenefits website](#) or mobile app. Find the Iron Mountain 401(k) Plan and select the “Rollovers” Quick Link.

Resources to Help

No matter where you are on your journey, Iron Mountain is here to help you chart the right path toward achieving your financial goals. You'll have access to more support, online tools and educational resources, Fidelity's experienced investment advisors and more. We encourage you to discover the resources and personalized support to improve your financial health at imfinancialwellbeing.com.

Where should I go if I have questions about my Wisetek 401(k) account?

Continue to contact Empower for questions about your Wisetek 401(k) account at participant.empower-retirement.com or **855-756-4738**. Representatives are available weekdays from 8:00 a.m. to 10:00 p.m. or Saturday 9:00 a.m. to 5:30 p.m. ET.

Who can help me if I have questions about the Iron Mountain 401(k)?

You can call the Fidelity Retirement Benefits Center at **800-835-5095**, Monday through Friday 8:30 a.m. to midnight ET. For Spanish-speaking support, call 800-587-5282. The Fidelity Retirement Benefits Center can support you in your language of choice; interpreters are available by contacting the English contact number.

Investing involves risk, including risk of loss. This document provides only a summary of some of the features of the Plan. Please review the Summary Plan Description for an overview of the main features of the Plan. The Plan Document will govern in the event of any discrepancies.