YOUR 401(K) PLAN

401(K) PLAN BASICS

401(k) is like a savings account for teammates to set aside money for retirement

Dick's will also add money to your account to help you save – FREE MONEY!

The money is invested, allowing for potential growth over time

Money can be utilized during retirement when you no longer have an income

401(K) EXAMPLE

$25,000	Our example teammate earns $25,000 annually
3% to 401(k) ($750)	They decide to contribute 3% of their earnings, or $750, into their 401(k) That's around $2 a day, pre-tax, that the teammate is moving to savings
+ $750 from Dick's	At a 3% contribution rate, Dick's matches dollar-for-dollar, meaning the teammate receives an additional $750 in their 401(k) from the company

By participating in the 401(k), this teammate:

- Saved $1,500 for the future, including $750 in free money from Dick's
- Reduced the amount of taxes owed to the IRS in the current year
- Saw a minimal reduction in their paycheck

ADDITIONAL 401(K) DETAILS

- All teammates over 18 and with at least 30 days of service are 401(k) eligible
- Company Match: 100% of the first 4% of your pay plus 50% of the next 2%
  Match will be made every pay period
- The money you put into the 401(k) and the money you receive from Dick's is always yours to keep
- Unsure of how to invest your money? Consider a "Target Retirement Fund", which automatically adjusts your investments for you as your retirement age nears
- If you run into a financial hardship and need cash, you can take a loan from your 401(k)
- You can begin to withdraw money without tax penalties from your 401(k) at age 59 ½

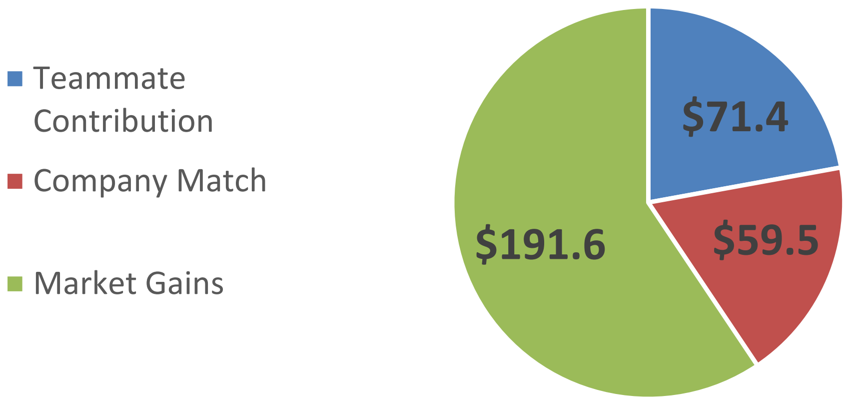
EVERY SEASON STARTS AT DICK'S SPORTING GOODS

THE POWER OF COMPOUNDING RETURNS

- By participating in the 401(k), your money and the company match are invested in the market
- A benefit of investing is your money can earn a return, which is then invested to earn more money
- Consider the hypothetical scenario below, where our example teammate takes advantage of the maximum company match and earns a 6% annual return over 30 years
- Resulting 401(k) balance is $322k, of which $191.6k is from market gains

Years to Retirement	Annual Earnings	Annual Earnings Increase	Contribution Rate	Annual Return
30	$25k	3%	6%	6%

$322k Total 401(k) Balance



401(k) Calculator

Note – In company match section enter 100% match up to 4%, then 50% match up to 6%

Note: This hypothetical illustration does not represent the return on any particular investment. The final account balance does not reflect any taxes or penalties that may be due upon distribution. Withdrawals from a tax-deferred investment before age 59 ½ are subject to a 10% federal penalty unless an exception applies.

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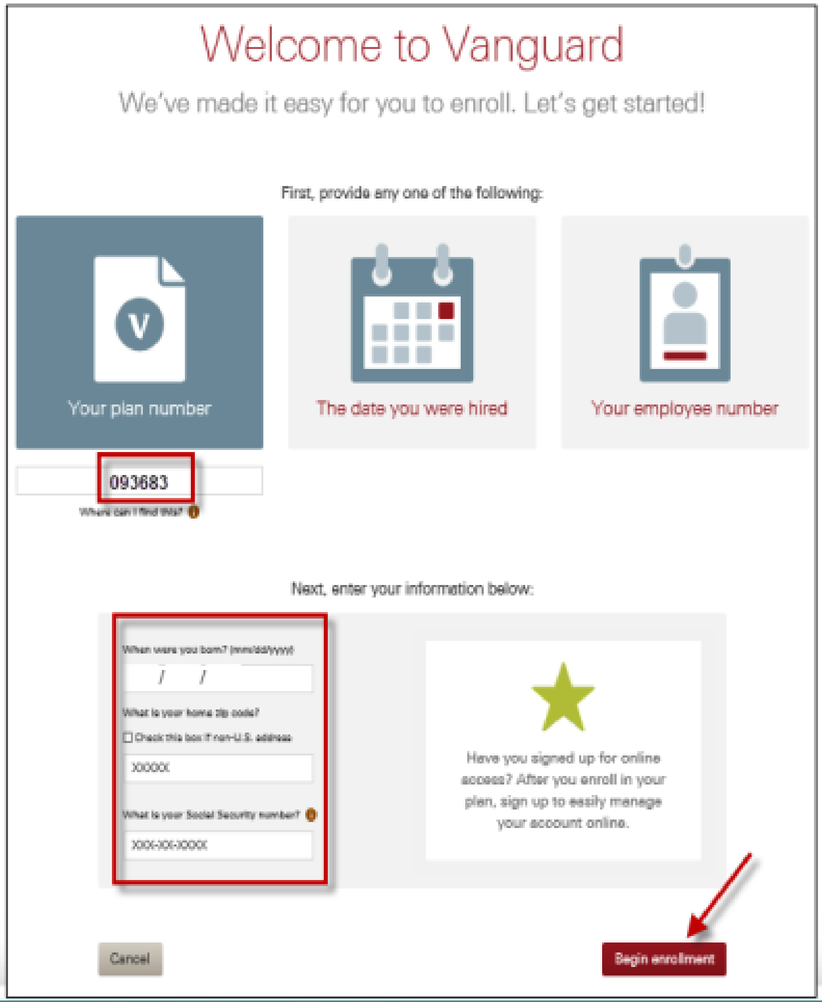
HOW TO ENROLL

- 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 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