

Feature	How It Works
Your contributions	<p>Contribute up to 60% of your eligible compensation (excludes bonus and overtime) per pay period, on a pretax, Roth, and/or after-tax basis.</p> <p>2026 contribution limits:</p> <p>\$24,500—Pretax and/or Roth contribution limit</p> <p>\$8,000—Catch-up contribution limit if you are age 50 or older by December 31st, 2026</p> <p>\$11,250—Catch-up contribution limit if you are age 60 to 63 by December 31st, 2026</p>
Otsuka Matching Contributions	<p>Otsuka matches your contributions dollar for dollar, up to 10% of your eligible base salary, per pay period.</p>
Changing your contribution percentage	<p>You can increase (up to applicable limits) or decrease your savings percentage at any time. Please note: Your new savings percentage will be effective on the first of the month following the date your election was submitted in Fidelity's system.</p>
Otsuka match: vesting schedule	<p>Employer matching contributions vest in 25% increments per year, beginning after one year of service and with full vesting occurring after four years.</p>