



# Employee Stock Ownership Plan (“ESOP”) Highlights

This informational sheet is summarized to address frequently asked questions. Other details may apply and can be found in the Summary Plan Description (“SPD”) and Plan Document. Log into your account at [www.esopconnection.com/wincofoods](http://www.esopconnection.com/wincofoods) for additional plan information.

<b>ESOP Plan Year</b>	The ESOP Plan Year is the same as the WinCo fiscal year, which ends on the Saturday closest to March 31. (The Plan Year beginning 3/29/2026 ends 4/3/2027.)														
<b>Participation Date</b>	You are eligible to participate in the Plan if you are at least 18 years old and have been paid 500 hours in the first six months of hire, 1,000 hours in the first year of hire, or 1,000 hours in any Plan Year.														
<b>Contributions to the ESOP</b>	To receive a new allocation (addition) of stock, participants must: <ul style="list-style-type: none"> <li>Be paid 1,000 hours in a Plan Year <b>AND</b></li> <li>Be employed on the last day of the Plan Year, unless age 62 or older, disabled, or deceased when employment separation occurs.</li> <li>Earnings start counting toward the allocation of stock after a participation date is earned.</li> </ul>														
<b>Vesting in ESOP</b>	<ul style="list-style-type: none"> <li>Participants receive one year of vesting after being paid 1,000 hours in a Plan Year.</li> <li>At the second year of vesting, participants earn a right to 20% of their balance in the ESOP.</li> <li>Vesting increases 20% each Plan Year participants are paid 1,000 hours.</li> <li>Active employees age 62+, or who become disabled or deceased, are 100% vested.</li> </ul> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #333; color: white;"> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> </tr> </thead> <tbody> <tr style="background-color: #333; color: white;"> <th>% Vested</th> <td>0%</td> <td>20%</td> <td>40%</td> <td>60%</td> <td>80%</td> <td>100%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	% Vested	0%	20%	40%	60%	80%	100%
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<b>Non-Vested Shares</b>	<ul style="list-style-type: none"> <li>Participants less than 100% vested at separation from WinCo lose (“forfeit”) unvested shares.</li> <li>If a participant is rehired within five Plan Years, forfeited shares may be restored.</li> </ul>														
<b>Payments from the ESOP</b>	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #333; color: white;"> <th>Reason</th> <th>Payment May Occur</th> </tr> </thead> <tbody> <tr> <td>Separation/Retirement at less than age 62</td> <td>After 58 months during the distribution window following the Plan Year End</td> </tr> <tr> <td>Separation/Retirement at age 62 or over, due to qualified disability, or due to death</td> <td>Distribution window after Plan Year End</td> </tr> <tr> <td>Separation and vested balance is less than \$1,000</td> <td>Distribution window after Plan Year End</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Distributions are always paid at the new share value.</li> <li><b>All distribution types (e.g., retirement, separation, in-service, diversification), are only paid during the distribution request window, which opens mid-July and closes on September 15th.</b></li> <li>Requests must be received during this window to process payment.</li> <li>After submitting your online request, you can expect payment by the end of October.</li> </ul>	Reason	Payment May Occur	Separation/Retirement at less than age 62	After 58 months during the distribution window following the Plan Year End	Separation/Retirement at age 62 or over, due to qualified disability, or due to death	Distribution window after Plan Year End	Separation and vested balance is less than \$1,000	Distribution window after Plan Year End						
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<b>Diversification Payments (Age 55 and Older and in ESOP for 10 Years)</b>	<ul style="list-style-type: none"> <li>Participants (active or separated) can diversify after the Plan Year when they have reached age 55 <b>AND</b> participated in ESOP for 10 years. For 2026, participants must be age 55 by March 28, 2026. Participation date can be found on your ESOP statement.</li> <li>Diversification is a six-year period, begins the first year of eligibility, and ends the sixth year.</li> <li>Separated participants can diversify even if they are receiving installment payments.</li> </ul> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #333; color: white;"> <th colspan="2">Diversification Percentages</th> </tr> <tr style="background-color: #333; color: white;"> <th>Years 1 through 5</th> <th>Year 6</th> </tr> </thead> <tbody> <tr> <td>Up to <b>25%</b> of <b>eligible</b> shares</td> <td>Up to <b>50 %</b> of <b>eligible</b> shares (minus shares diversified in years 1-5)</td> </tr> </tbody> </table>	Diversification Percentages		Years 1 through 5	Year 6	Up to <b>25%</b> of <b>eligible</b> shares	Up to <b>50 %</b> of <b>eligible</b> shares (minus shares diversified in years 1-5)								
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<b>In-Service Payments (Age 62 or Older)</b>	<ul style="list-style-type: none"> <li>When an active employee is aged 62 or older by June 30th, an in-service distribution may be requested during the distribution window.</li> <li>The minimum request is \$1,000; the ESOP Committee sets the maximum in-service amount each year. (For 2026, the limit is \$1,000,000.)</li> <li>Eligible participants may go online to <a href="http://www.esopconnection.com/wincofoods">www.esopconnection.com/wincofoods</a> to request an in-service payment when the distribution window opens in mid-July.</li> <li><b>The deadline for submitting a distribution request after the window opens in mid-July is September 15th.</b></li> </ul>														
<b>Timing of Payments (Separated Employees and Diversification)</b>	<p>Participants will automatically be supplied with distribution instructions in mid-July for the following.</p> <ul style="list-style-type: none"> <li>Reaching the Plan Year of the 58th month after separation from employment. (To calculate the year distribution instructions will be sent: if separation was January through November, add five years to the separation year; if separation was in December, add six years to the separation year.)</li> <li>Separating from employment and reaching age 62 or greater.</li> <li>Separating from employment in a prior Plan Year and having an account balance of \$1,000 or less.</li> </ul> <p>Participants should contact WinCo Retirement Services to schedule their distribution when:</p> <ul style="list-style-type: none"> <li>Applying for disability, or</li> <li>Planning retirement after the end of the Plan Year but before June 30th</li> </ul>														
<b>Distribution Limits (Excluding Diversification or In-Service)</b>	<p>Distribution after separation from service for any reason.</p> <ul style="list-style-type: none"> <li>One lump-sum payment if account is \$1,000 or less.</li> <li>For 2026 five annual installments of an equal number of shares if account is less than \$1,455,000 with one additional installment for each \$290,000, but not to exceed 10 installments. The IRS annually establishes these amounts.</li> <li>Distribution options for participants in the Plan Year ending 3/28/2026: <ul style="list-style-type: none"> <li>Accounts valued at \$1,000,000 or less will have: <ul style="list-style-type: none"> <li>A lump-sum payment option or</li> <li>Choice of two to 10 equal annual installments</li> </ul> </li> <li>Accounts valued at over \$1,000,000: <ul style="list-style-type: none"> <li>Choice of five to 10 equal annual installments\</li> </ul> </li> </ul> </li> </ul>														
<b>Financial Hardships and Loans</b>	These types of distributions are <b>not</b> available from the WinCo ESOP.														
<b>Beneficiary Designations</b>	<ul style="list-style-type: none"> <li>The rules of the Plan, not a will or trust document, determine who will be the beneficiary of an account.</li> <li>Update beneficiary designations by logging into <a href="http://www.esopconnection.com/wincofoods">www.esopconnection.com/wincofoods</a>.</li> </ul>														
<b>Updating Your Contact Information</b>	<ul style="list-style-type: none"> <li><b>Active employees:</b> Notify the Store Personnel Clerk “SPC” or on-site HR representative to update changes.</li> <li><b>Former employees, alternate payees, and beneficiaries:</b> Enter changes at <a href="http://www.esopconnection.com/wincofoods">www.esopconnection.com/wincofoods</a> or call WinCo Retirement Services at (800) 341- 6543, option 3.</li> </ul>														
<b>Blue Ridge Contact Information</b>	<ul style="list-style-type: none"> <li>Website: <a href="http://www.esopconnection.com/wincofoods">www.esopconnection.com/wincofoods</a> (see next page for instructions on how to create your account)</li> <li>Phone: (434) 322-0445</li> <li>Email: <a href="mailto:wincofoods@oneblueridge.com">wincofoods@oneblueridge.com</a></li> <li>Representatives are available 8am – 9pm Eastern Time, Monday - Friday</li> </ul>														

In the event of a conflict between this WinCo ESOP informational handout and the WinCo Employee Stock Ownership Plan, the terms of the WinCo Employee Stock Ownership Plan shall control.



**BLUE RIDGE**  
Associates

# How to Create Your ESOPConnection™ Account

**1** Participants seeking to access their ESOP account via ESOPConnection™ will need to set up Multi Factor Authentication (MFA) by selecting to receive a code via text message or by installing an authenticator app on their mobile phone such as Microsoft, Google, or DUO. These apps are available on the Apple App Store and Google Play for free.

The Microsoft, Google, and DUO authenticator apps are identified by the symbols to the right.



**2** Go to [www.esopconnection.com/wincofoods](http://www.esopconnection.com/wincofoods) or Scan QR code. Once on the site, under **Password/Token Management**, click on **Click here** to have a password token emailed. Locate the *Welcome to ESOPConnection™* email containing the 9-digit registration token before continuing to step 3. **If the token comes back as expired, click "reset password token" in the box on the right and one will be emailed to you.**



**3** To activate your account, enter your email address, the token number included in your personalized Welcome to ESOPConnection™ email from Blue Ridge, the last four digits of your social security number, create a new password, confirm the new password, and click on **Complete Registration.**

**Registration**

You should have received a letter or email from your company with a registration token. This will enable you to create a new password associated with your email address so that you can log in. The email is required and is only used for login purposes and appropriate ESOP related communications, should you give permission to be notified.

Email

Token

Last 4 digits of SSN

New Password

Confirm New Password

- At least 8 characters
- Contains a number
- Contains a capital letter
- Contains a special character
- Both passwords match

**4** Click on **activate your account** under **New Users:**

**WinCo**  
Employee Stock Ownership Plan

**Login**

Email Address

Password

Show Password

**Actions**

**New Users**  
Please **activate your account**.

**Password/Token Management**  
Forgot your password or password token expired?  
[Click here](#) to request a new password token.

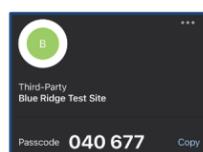
**Still having trouble logging in?**  
Please check the [Help Page](#) or email Support at [wincofoods@oneblueridge.com](mailto:wincofoods@oneblueridge.com)

**5** You will need to select **Text Message** or **Code Generator**. If you select **Text Message**, click **Add** and provide the phone number the MFA code should be sent to. Once you receive the code via text, enter the code to verify your phone number. If you select **Code Generator**, scan the QR code displayed on your screen. Enter the authentication code from the authenticator app in the box below labeled "3". Click **Finish Enrollment.**

**Multifactor Authentication Settings**

**Text Message (SMS)**   
Verification codes are sent by text message.

**Code Generator**   
Generate verification codes via code generator apps like Google Authenticator to sign in.



(The code will look something like the above image, depending on your device and the app you choose.)

**Multi Factor Authentication Enrollment**

ESOPConnection™ supports Multi Factor Authentication (MFA) which means that even if someone accessed or guessed your password, they could not log into your account. Once your authenticator application is established, you must open the application and enter a six-digit code to complete the ESOPConnection™ log in. It is a simple process to secure your account. Please view this [Multi-Factor Authentication User Guide](#) to better assist you.

**1. Install a two-factor authentication application**  
Google Authenticator is available from the Apple App Store and Google Play for free. Other free authenticators may also be used (Microsoft, Duo, etc.). Download an authenticator app to your mobile phone now. Please note that the mobile device is only required for use of the authenticator app. You will still be able to log in and browse ESOPConnection™ on your computer after using your authenticator app to log in.

**2. Configure the authenticator application**  
After downloading the authenticator, scan the QR code below using an authenticator app. As an alternative to scanning the QR code, you may enter your email, key and application noted below into the authenticator app.

**3. Enter the 6-digit code from the mobile application**  
Enter the six-digit code from the authenticator application into the box below and click finish enrollment.

Code

or Enter it manually

Email:

Key:

Application:

**Congratulations! You have activated your account!**

If you have questions or need assistance setting up your account, please contact the Blue Ridge WinCo ESOP call center at **(434) 322-0445** or [wincofoods@oneblueridge.com](mailto:wincofoods@oneblueridge.com). The call center is available 8am - 9pm ET.