

Your retirement benefits at a glance

A snapshot of the Knight-Swift Transportation Holdings Inc. Retirement Plan with plan administrative services provided by Principal®.



Scan the code to catch the highlights of the 401(k) plan in a quick video.

Enrolling in the plan

Get ready to enroll! After 90 days with the company (or with a participating affiliated company), you're eligible to participate in the retirement plan. Head to principal.com/welcome to set up your account and preferences. The earlier you start saving, the longer your money has the chance to grow.

Your employer's retirement savings plan also has a voluntary, elective automatic increase feature designed to help you optimize your savings.

Visit principal.com/AnnualIncrease to set up an automatic increase for your account.



Get started at
principal.com/welcome
or through the
Principal® app

Investments



You have a lot of options for investing.

Unless you elect otherwise, your contributions will be directed to the plan's qualified default investment alternative (QDIA). View plan notices by logging in to your account with Principal.

Contributions



You can contribute up to **75% of your eligible pay**, up to the annual IRS limits.

You can make pretax contributions, Roth (after-tax) contributions, or a combination of both.

Visit irs.gov for current contribution limits.

Company match

Participating and contributing to the Knight-Swift Plan makes you eligible for annual matching contributions. The company anticipates making a discretionary matching contribution **equal to 50% of your contributions, up to 6% of your eligible earnings** (i.e., a match equal to as much as 3% of your eligible earnings), subject to financial performance and other business conditions.

As a condition of receiving employer contributions, you must be an active participant on the last day of the plan year for which contributions are made. Employer contributions, if any, are generally made in the first quarter of the year following the year in which your contributions are made to the plan.

Protect your retirement savings

Create a username and password and pick security preferences to help protect your account from fraud.

Name a beneficiary to help ensure your retirement savings are left where you intend.

Vesting

You're always fully vested in your contributions. You'll be fully vested in company contributions after five years, according to the following schedule:

- 1 year: 20% vested
- 2 years: 40% vested
- 3 years: 60% vested
- 4 years: 80% vested
- 5 years: 100% vested

Financial coaching

Sign up for a free 1-on-1 coaching session with financial professionals from Marsh McLennan Agency to help you meet your financial goals. You'll receive personalized financial guidance tailored to your unique situation, goals, and challenges. Scan the code to sign up for a date and time that works for you.



Target My Retirement® retirement planning advice service

Through your account, you have access to a retirement planning advice service that can provide you with:

1. An investment mix for your specific situation
2. Regular rebalancing that considers market changes
3. The knowledge you've helped optimize your savings by having them professionally managed
4. Recommendations for your contributions to help meet your specific goals

Choose to have your account managed ongoing for a fee, or get point-in-time advice at no additional cost. After you create an online account, visit principal.com/MyRetirement to learn more.



Questions?

Visit principal.com or call Principal at **800-547-7754**. Retirement specialists are available Monday–Friday, 7 a.m.–9 p.m. CT.

Find additional details about the plan in the Summary Plan Description, available at principal.com/planinfo. Plan features in this communication are current as of March 2026. The legal plan document governs the employer's plan. If any discrepancies, the legal plan document will govern.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline.

Marsh McLennan Agency is not an affiliate of any company of the Principal Financial Group.

Morningstar Retirement offers research- and technology-driven products and services to individuals, workplace retirement plans, and other industry players. Associated advisory services are provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

Target My Retirement is a managed account program that provides participants with a personalized approach to retirement planning and an investment strategy.

Principal has retained Morningstar Investment Management LLC as an investment adviser to create and manage the Target My Retirement investment strategies. Morningstar Investment Management uses its proprietary platform, Morningstar® Retirement ManagerSM to provide personalized advice on retirement age, savings rate, and investment strategies with the goal of helping a participant reach their retirement goals. This service is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The Morningstar name and logo are registered marks of Morningstar, Inc. Investment advice generated by this service is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with Principal.

Target My Retirement has been designed to be able to meet the requirements for a managed account “qualified default investment alternative” under DOL regulations. Note that plan specific requirements also apply. Plan sponsors should consult their legal advisors for more information.

The plan sponsor or other plan fiduciary is responsible for selecting the investment options utilized in the Target My Retirement investment array, which may be different from the investments available as core investment options in their retirement plan. When using the plan’s existing core investment option array with the Target My Retirement offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan’s core investment array.

Principal charges each participant who enrolls in Target My Retirement (TMR) an asset-based management fee based on the participant’s assets under management through the TMR investment solution. The asset-based fee varies depending on the version of the TMR investment solution selected by the Principal client. In addition to the asset-based management fee, assets invested through TMR are also subject to fees and expenses charged by the underlying investment options. Depending on the version of TMR selected by the Principal client, the underlying investment options may include mutual funds, collective investment funds (CITs) and Separate Accounts for which Principal or its affiliates may receive additional compensation.

If a plan participant selects:

Target My Retirement-Advice, Morningstar Investment Management LLC will make a point-in-time recommendation on investments, savings rate, and retirement age, based on specific information the participant provides, including age, gender, years to retirement, current salary, current savings rate, and account balance. The participant is responsible for logging in to set rebalancing or any updating of the portfolio.

Target My Retirement-Guidance, Morningstar Investment Management will provide asset allocation information that can help a participant invest and manage their plan for retirement based on specific information they provide, including age, gender, years to retirement, current salary, current savings rate, and account balance. Each participant receives a flexible glide path that rebalances and reallocates as he or she nears retirement or as changes are indicated either through the recordkeeping system or directly by the participant.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary’s decision to use the Target My Retirement investment solution.

Plan features in this communication are current as of March 2026. The legal plan document governs the employer’s plan. If any discrepancies, the legal plan document will govern. Contact your plan sponsor if questions regarding applicable retirement plan provisions.

This communication is intended to be educational in nature and is not intended to be taken as a recommendation.

Insurance products and plan administrative services are provided by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Principal®, Principal Financial Group®, Principal Asset ManagementSM, and Principal and the logomark design are registered trademarks and service marks of Principal Financial Services, Inc., a Principal Financial Group company, in various countries around the world and may only be used with the permission of Principal Financial Services, Inc.