



OSI Restaurant Partners, LLC Salaried Employees 401(k) and Trust Plan Highlights

Welcome to the OSI Restaurant Partners, LLC Salaried Employees 401(k) and Trust! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—today with help from Bloomin' Brands and Fidelity.

Enroll Now!

Log on to Fidelity NetBenefits® at www.netbenefits.com or call a Fidelity representative at **800-835-5095**.

Key Features of Your OSI Restaurant Partners, LLC Salaried Employees 401(k) and Trust	
Eligibility	You can enroll in the Plan at any time.
Your Contributions	You can contribute from 1%–100% of your eligible base pay as pre-tax contributions up to the annual IRS dollar limits.
Employer Contributions	Bloomin' Brands will match 100% of the first 3% of your contributions plus 50% of the next 2%. The match will be invested in your account in the first quarter of the following year.
Contribution Limits	The IRS contribution limit for 2021 is \$19,500. If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2021 is \$6,500.
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Complete descriptions of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.netbenefits.com .
Vesting	You are always 100% vested in your own contributions and any employer contributions to your Plan account, as well as any earnings on them.
Loans	Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.
Withdrawals	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, or become permanently disabled. Refer to the Summary Plan Description or call Fidelity for more details.
Rollovers	You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com . Select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.
One-on-one consultations	Fidelity representatives are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.

Accessing your account. Access your Plan account online at www.netbenefits.com or call **800-835-5095** to speak with a Fidelity representative Monday through Friday, 8:30 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.



It's Time for a Checkup



SET UP YOUR FIDELITY NETBENEFITS® ACCOUNT

NetBenefits is your online resource to manage your workplace savings account. If you need to set up a username and password:

- Visit **NetBenefits.com** and follow the instructions to register
- Add your preferred email address, and select *eDelivery*



REVIEW YOUR ACCOUNT

Once your NetBenefits account is established, review your account balances, contribution amount, and investments.

- Log in to **NetBenefits.com** and click *Quick Links*
- Select *Summary* and review your information under the *Contributions* tab and the *Investments* tab



UPDATE YOUR BENEFICIARY INFORMATION

It's important that your beneficiaries are set up the way you want, especially if you haven't reviewed them in a while.



TAKE ADVANTAGE OF EDUCATIONAL RESOURCES

- **Check out the Library**—Explore a collection of financial learning resources—articles, infographics, videos, and more. Click *Library* from the NetBenefits homepage
- **Create a plan for your future**—Model and plan for your financial goals using the Planning & Guidance Center at **NetBenefits.Fidelity.com/planningcenter**

What you want for your future is personal — and we're here to help.

Call 800-603-4015

IS YOUR FINANCIAL PICTURE EVERYTHING IT COULD BE?

Find out in 10 minutes or less. Take our financial wellness checkup today.

[Netbenefits.com/financial-wellness](https://netbenefits.com/financial-wellness)



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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the OSI Restaurant Partners, LLC Salaried Employees 401(k) and the Plan Document will govern in the event of discrepancies.

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