



Acadia Healthcare Company, Inc. 401(k) Plan 2026 Features and Highlights

The Acadia Healthcare Company, Inc. 401(k) Plan is a 401(k) retirement savings plan designed to allow eligible employees to save and invest through a voluntary salary contribution. Read these highlights to learn more about your plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

Eligibility	All employees are eligible to participate in the Plan after one month of service.										
Enrollment	You may enroll by using the online enrollment option available at empowermyretirement.com , the Empower app, or by phone at 866-467-7756.										
Before Tax & Roth Contributions	<p>Before Tax Contribution Option Your 401(k) contributions are made on a pretax basis, and you pay taxes only when you take a distribution from the Plan. You may choose to have a specific percentage withheld from your compensation and deposited directly into your 401(k) account.</p> <p>Roth Contribution Option Roth 401(k) contributions are made with after-tax dollars, and you pay taxes on money when you contribute to the Plan. You may choose to have a specific percentage withheld from your compensation and deposited directly into your 401(k) account.</p>										
Contribution Limits	You may contribute between 1% and 80% of your compensation or \$24,500, whichever is less, as pretax contributions, Roth contributions, or a combination of the two for the 2026 calendar year. If you are turning age 50 or older this year, you may contribute an additional \$8,000 for a total contribution limit of \$32,500 in 2026. If you attain age 60 to 63 in 2026, you have a higher catch-up contribution limit of \$11,250. If you are age 50 or older and earned more than \$150,000 in FICA wages in the previous year, any catch-up contribution you make must be made as Roth contributions as required by the SECURE 2.0 Act.										
Employer Contributions	Acadia will match \$0.50 for each \$1 you contribute up to the first 5% of your compensation and will deposit those matching 401(k) contributions with each paycheck. You will need to contribute at least 5% of your pay each pay period to receive the full matching contribution. You are eligible for this employer matching contribution into the Plan after completing one month of service.										
Vesting Schedule	<p>Vesting refers to the percentage of your account you are entitled to receive when you take a distribution. The value of your contributions to the Plan (including rollovers from previous employers) and any earnings they generate are always 100% vested. The value of matching contributions and any earnings they generate are vested as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Years of Service</th> <th style="text-align: left;">Vested Percentage of Employer Contributions</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>25%</td> </tr> <tr> <td>2</td> <td>50%</td> </tr> <tr> <td>3</td> <td>75%</td> </tr> <tr> <td>4 and over</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	Vested Percentage of Employer Contributions	1	25%	2	50%	3	75%	4 and over	100%
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Investment Options	A wide array of investment options are available through your Plan. Once you have enrolled, investment option information is also available through the website at empowermyretirement.com or by calling 866-467-7756. Please review the Plan's Notice of Investment Returns & Fee Comparison for information on the investment options at empowermyretirement.com .										

Rollovers	Only approved balances from an eligible 401(k), 401(k), 401(a), or governmental 457(b) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. ¹ Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.
Withdrawals	<p>Distributions allowed under the Plan are as follows:</p> <ul style="list-style-type: none"> • Retirement • Permanent disability • Financial hardship (as defined by the Internal Revenue Code and your Plan’s provisions) • Severance of employment (as defined by Internal Revenue Code provisions) • Attainment of age 59½ • Death (your beneficiary receives your benefits) <p>Generally, you must include any Plan distribution in your taxable income in the year in which you receive the distribution. Certain distributions made to you when you are under age 59½ could be subject to an additional 10% early withdrawal federal tax penalty. You will not be taxed on distributions of your Roth deferrals, but your earnings may be taxed unless the distribution is a qualified distribution. Refer to your Summary Plan Description for more information about distributions.</p>
Loans	Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000, and you have up to five years to repay your general purpose loan or up to 10 years if the money is used to purchase your primary residence. You may have one outstanding loan at a time.
Beneficiary Designations	You must select a beneficiary for your account. You can view or change your beneficiary information at any time by logging in to your account at empowermyretirement.com . You should check this information periodically to ensure it is up to date.
Plan Fees	<p>Investment Option Fees Each investment option has its own operating expenses. Each investment option’s management company deducts these fees before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.</p> <p>General Administrative Service Fees There are fees for administrative costs associated with the Plan. Please review the Plan’s Notice of Investment Returns & Fee Comparison for Plan fees and expenses by selecting <i>Disclosure Notices</i> at empowermyretirement.com.</p> <p>Distribution Fees Some distributions and transfers are subject to an additional fee. Before taking a distribution, contact Empower at 866-467-7756 for more information.</p>
Empower Contact Information	<p>Website: empowermyretirement.com. For first time users:</p> <ul style="list-style-type: none"> • On the login page, choose <i>Register</i>. • Click the <i>I do not have a PIN</i> tab. • Enter your personal information and create a username and password. <p>Phone: 866-467-7756 (800-345-1833 TTY) / Weekdays 8am – 10pm, Saturdays 9am – 5:30pm Eastern time App: Available for your mobile device or Apple Watch® in the App Store® from Apple® for iOS® or on Google Play™ from Android™.</p>

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¹ Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59½.