

Plan Highlights

Jack in the Box Inc. Executive Deferred Compensation Plan (EDCP)
A comparison with your Easy\$aver Plus Plan (401(k))

Feature	Easy\$aver Plus Plan	EDCP
ELIGIBILITY	<ul style="list-style-type: none"> All employees age 21 or older Immediately eligible to enroll, deferrals effective the first of the calendar quarter following date of hire 	<ul style="list-style-type: none"> Limited to employees in Franchise Business Consultant and Director & Above positions, or other highly compensated employees of Jack in the Box Inc. (the "Company") as determined by the Company.
PRE-TAX DEFERRAL LIMITS	<p>2019 IRC statutory limits:</p> <ul style="list-style-type: none"> \$19,000 Additional \$6,000 (total \$25,000) for age 50 & Above Deferrals limited to compensation up to \$280,000 <p>Subject to the statutory limits, you may defer:</p> <ul style="list-style-type: none"> Up to 30% of annual base salary and annual incentive 	<p>No statutory limits; you may defer:</p> <ul style="list-style-type: none"> Up to 50% of annual base salary Up to 85% of annual incentive
ENROLLMENT/ CHANGING DEFERRALS	<ul style="list-style-type: none"> May enroll at any time during the year May change deferral percentage at any time during the year 	<ul style="list-style-type: none"> May only enroll during the Company's open enrollment period <ul style="list-style-type: none"> Base Salary – November Annual Incentive – March Enroll online at newportgroup.com Can only change deferral percentage during open enrollment periods
COMPANY MATCHING CONTRIBUTIONS	<ul style="list-style-type: none"> After one year of service, 100% of the first 4% of compensation deferred Vesting – Immediate 100% vesting 	<ul style="list-style-type: none"> No Company matching contribution If employed on 12/31 of calendar year, may receive annual Restoration Matching Contribution if exceed IRC limits in 401(k), immediate 100% vesting Company matching contributions made prior to January 1, 2016 vest at 25% per year from date of hire
TAX-DEFERRED STATUS	<ul style="list-style-type: none"> Deferrals and investment earnings are tax-deferred until withdrawn Withdrawals before age 59½ generally result in a 10% penalty 	<ul style="list-style-type: none"> Deferrals and investment earnings are tax-deferred until withdrawn (in-service distribution) or paid No penalty on elected distributions at any age
ACCESS TO YOUR MONEY WHILE EMPLOYED	<ul style="list-style-type: none"> Loans are available and must be repaid with interest Hardship withdrawals are available without penalty 	<ul style="list-style-type: none"> Penalty-free for scheduled In-Service withdrawals at any age Unscheduled withdrawals are not permitted (except for hardship/unforeseeable emergency)

		<ul style="list-style-type: none"> Up to five In-Service withdrawal Accounts providing for distribution on dates selected by you
DISTRIBUTION OPTIONS AT TERMINATION	<ul style="list-style-type: none"> Lump sum, if distributed before age 59½, a 10% penalty may also apply May be rolled into an IRA or other qualified plan within 60 days following distribution 	<ul style="list-style-type: none"> Up to two Termination Accounts Termination Accounts can be paid in a single lump sum or in annual installments over a period of up to 10 years. Accounts are generally valued on the last business day of the month of termination, with distribution occurring in the following month. In-Service Accounts can be paid in a single lump sum or in annual installments over a period of up to five years. Accounts are valued on the last business day of the month selected for distribution and will be paid in the following month. Distribution of post 409A Termination Accounts to Key Employees may not be made until the seventh month following termination.
PORTABILITY	<ul style="list-style-type: none"> Balance may be rolled over to an IRA or other qualified plan 	<ul style="list-style-type: none"> No rollover is available
INVESTMENT OPTIONS	<ul style="list-style-type: none"> Offers a range of investment funds 	<ul style="list-style-type: none"> Offers a range of investment funds and model portfolios
BENEFIT SECURITY	<ul style="list-style-type: none"> Balances are secured by 401(k) Trust Investment risk based on fund selection and market performance 	<ul style="list-style-type: none"> Assets are held in a separate Rabbi Trust to pay Plan benefits Rabbi Trust assets are subject to the claims of creditors of the Company in the event of its bankruptcy
ADMINISTRATIVE SERVICES PROVIDER	<ul style="list-style-type: none"> Charles Schwab Participant Service Center English 800-724-7526 or Spanish 877-905-2553 workplace.schwab.com 	<ul style="list-style-type: none"> Newport Group Participant Service Center 800-230-3950 www.newportgroup.com

Please call Newport Group’s Participant Service Center at 800-230-3950 if you have any questions regarding the Plan.