



T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust

Invest in your retirement—and yourself—today, with help from the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust and Fidelity.



YOUR GUIDE TO GETTING STARTED



Invest some of what you earn today for what you plan to accomplish tomorrow.

Dear Employee:

We're pleased to announce that you are eligible to participate in the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust (Plan). Take a look and see what a difference the Plan could make in achieving your retirement goals.

Benefit from:

Convenience. Your contributions are automatically deducted from your paychecks.

Tax savings now. Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

Tax-deferred savings opportunities. You pay no taxes on any pretax earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

Portability. You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company.

Investment options. You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Online beneficiary. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time.

To learn more about what your plan offers, see "Frequently asked questions about your plan" later in this guide.

Participate in your plan and invest in yourself today.



Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

When can I enroll in the Plan?

You can enroll immediately.

You may change your contribution rate at any time by logging on to NetBenefits® at www.netbenefits.com/tmobile, or by calling the T-Mobile Retirement Savings and Investment Center at 800-491-1014.

How do I enroll in the Plan?

Enroll online at any time, or by calling the T-Mobile Retirement Savings and Investment Center at 800-491-1014.

How much can I contribute?

Through automatic payroll deduction, you may contribute up to 75% of your eligible pay on a combined pretax, after-tax and Roth basis and up to 85% for bonus pay, up to the annual IRS dollar limits.

What is the Roth contribution option?

A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth contribution and after you have attained age 59½, or become disabled or die. For more information please log on to NetBenefits® at www.netbenefits.com/tmobile and select "Learn" from the home page.

What is a Roth In-Plan Conversion?

A Roth In-Plan Conversion option provides you with the opportunity to convert all, or a portion of your non-Roth assets to Roth assets. The amount eligible for such direct rollovers

includes all of your vested assets, including without limitation, pretax savings, after-tax savings, company contributions, and retirement contributions, as well as related earnings. Special tax rules apply to Roth In-Plan Conversion options and are an important consideration in determining whether to do such a conversion. Generally, the taxable amount of a conversion is determined as if the converted assets were distributed to you from the Plan, although the assets will only be transferred to the Roth portion of your account and no amount will actually be paid from the Plan. The taxable amount (determined as if actually distributed to you) is taxable to you in the year of the conversion and should be reported on your income tax return for that year. For more information related to the tax consequence of a conversion, you should consult your tax or financial advisor before undertaking such a conversion. You may contact the T-Mobile Retirement Savings and Investment Center at 800-491-1014 to process a Roth In-Plan Conversion.

What is the employee contribution limit?

The IRS annually establishes a limit on employee pretax and Roth contributions. For 2022, the annual limit is \$20,500. If you will be age 50 or older in 2022, you are also eligible to contribute an additional \$6,500 in catch-up contributions for a pretax and Roth total of \$27,000. You may also make after-tax contributions. For 2022, the Plan limits these contributions to \$28,300.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates

deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Does T-Mobile contribute to my account?

You become eligible to receive employer match after completing one year of service. Once that happens, T-Mobile provides an overall 4% company match. You will receive dollar for dollar on the first 3% of eligible compensation you contribute, and then 50 cents on the dollar on the next 2% of your eligible compensation contributions. That means that you should contribute at least 5% in order to maximize the employer match. Your pretax and Roth contributions are eligible for the company match, however, after-tax contributions are not eligible.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider updating your beneficiary designations. Fidelity's Online Beneficiaries Service, available through Fidelity NetBenefits®, offers a straightforward, convenient process that takes just minutes. Simply log on to NetBenefits® at www.netbenefits.com/tmobile and click on "Beneficiaries" in the **About You** section of **Your Profile**. If you do not have access to the Internet or prefer to complete your beneficiary information by paper form, please contact the T-Mobile Retirement Savings and Investment Center at 800-491-1014.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of

the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

How will my contributions be invested if I don't make an investment election?

Your contributions will be invested in the T. Rowe Price Retirement Trust (Class G) based on your date of birth, and assuming a retirement age of 65 as directed by the Plan Sponsor. If you do not have a valid date of birth on file, your contributions will be invested in the T. Rowe Price Retirement 2005 Trust Class G. However, we encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

When am I vested?

You are immediately 100% vested in your own contributions to the Plan, as well as in any of T-Mobile's matching contributions and any earnings on them.

Can I move money from another retirement plan into my account in the T-Mobile Plan?

You are permitted to roll over eligible pretax, after-tax and Roth contributions from another 401(k) plan, 401(a) plan, 403(b) plan or a governmental 457(b) retirement plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs) or certain non-conduit individual retirement accounts (traditional IRAs, Simplified Employee Pension plans, and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Call the T-Mobile Retirement Savings and Investment Center at 800-491-1014 or log on to Fidelity NetBenefits® at www.netbenefits.com/tmobile for details.

You should consult your tax adviser and carefully consider the impact of making a rollover contribution to your employer's plan because it could affect your eligibility for future special tax treatments.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Can I take a loan from my account?

Although your Plan account is intended for the future, you may borrow from your account for any reason. Generally, the Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000, and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have one loan outstanding at a time. The cost to initiate a loan is \$50, and the initiation fee will be deducted directly from your individual Plan account. If you fail to repay your loan (based on the original terms of the loan), it will be considered in "default" and treated as a distribution, making it subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans.

Learn more about and/or request a loan online, or by calling the T-Mobile Retirement Savings and Investment Center at 800-491-1014.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have a severe financial hardship, as defined by your Plan.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the T-Mobile Retirement Savings and Investment Center at 800-491-1014.

I am a rehired employee. When will I become eligible for employer matching contributions?

Your employer match eligibility depends on when you were first hired. The following guidelines went into effect on January 1, 2015:

- Employees initially hired 1/1/15 or later shall become eligible for Employer Matching Contributions after completing 1-year of service, counted from their initial hire date.
- Employees initially hired by T-Mobile USA, Inc. after 6/30/2014 and before 1/1/2015 shall become eligible for Employer Matching Contributions on the 6-month anniversary of their initial hire date.
- Employees initially hired by T-Mobile USA, Inc. before 7/1/2014 shall have no eligibility service requirement for Matching Employer Contributions.
- Employees initially hired by a MetroPCS entity before 1/1/2015 shall have no eligibility service requirement for Matching Employer Contributions.

I am a rehired employee. Will my previous deferral percentage elections remain in effect?

If you are rehired you will need to make a new deferral election in order to begin contributing to the Plan.





Investment Options

Here is a list of investment options for the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust. For up-to-date performance information and other fund specifics, go to www.netbenefits.com/tmobile.

Target Date Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



T. Rowe Price Retirement 2005 Trust Class G	T. Rowe Price Retirement 2025 Trust Class G	T. Rowe Price Retirement 2045 Trust Class G
T. Rowe Price Retirement 2010 Trust Class G	T. Rowe Price Retirement 2030 Trust Class G	T. Rowe Price Retirement 2050 Trust Class G
T. Rowe Price Retirement 2015 Trust Class G	T. Rowe Price Retirement 2035 Trust Class G	T. Rowe Price Retirement 2055 Trust Class G
T. Rowe Price Retirement 2020 Trust Class G	T. Rowe Price Retirement 2040 Trust Class G	T. Rowe Price Retirement 2060 Trust Class G
		T. Rowe Price Retirement 2065 Trust Class G

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

The chart below lists the assigned fund the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1943	T. Rowe Price Retirement 2005 Trust Class G	Retired before 2008
January 1, 1943 - December 31, 1947	T. Rowe Price Retirement 2010 Trust Class G	Target Years 2008 - 2012
January 1, 1948 - December 31, 1952	T. Rowe Price Retirement 2015 Trust Class G	Target Years 2013 - 2017
January 1, 1953 - December 31, 1957	T. Rowe Price Retirement 2020 Trust Class G	Target Years 2018 - 2022
January 1, 1958 - December 31, 1962	T. Rowe Price Retirement 2025 Trust Class G	Target Years 2023 - 2027
January 1, 1963 - December 31, 1967	T. Rowe Price Retirement 2030 Trust Class G	Target Years 2028 - 2032
January 1, 1968 - December 31, 1972	T. Rowe Price Retirement 2035 Trust Class G	Target Years 2033 - 2037
January 1, 1973 - December 31, 1977	T. Rowe Price Retirement 2040 Trust Class G	Target Years 2038 - 2042
January 1, 1978 - December 31, 1982	T. Rowe Price Retirement 2045 Trust Class G	Target Years 2043 - 2047
January 1, 1983 - December 31, 1987	T. Rowe Price Retirement 2050 Trust Class G	Target Years 2048 - 2052
January 1, 1988 - December 31, 1992	T. Rowe Price Retirement 2055 Trust Class G	Target Years 2053 - 2057
January 1, 1993 - December 31, 1997	T. Rowe Price Retirement 2060 Trust Class G	Target Years 2058 - 2062
January 1, 1998 and later*	T. Rowe Price Retirement 2065 Trust Class G	Target Years 2063 and beyond

*Dates selected by Plan Sponsor



Core Investment Options

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



SHORT-TERM INVESTMENT	BOND		STOCKS		
Stable Value	Bond		Domestic Equities		International/Global
T. Rowe Price Stable Value Common Trust Fund F	<p>Diversified</p> <p>Loomis Sayles Core Plus Fixed Income Trust Class D</p> <p>Vanguard Institutional Total Bond Market Index Trust</p> <p>Inflation-Protected</p> <p>Vanguard Inflation-Protected Securities Fund Institutional Shares</p> <p>High Yield</p> <p>Neuberger Berman High Income Trust Class I</p>	<p>Large Value</p> <p>T. Rowe Price Equity Income Trust Class C</p> <p>Mid Value</p> <p>T. Rowe Price U.S. Mid-Cap Value Equity Trust (Class D)</p>	<p>Large Blend</p> <p>Vanguard Institutional 500 Index Trust</p> <p>Small Blend</p> <p>Westwood Quality SmallCap Fund Ultra Shares</p>	<p>Large Growth</p> <p>T. Rowe Price Growth Stock Trust E</p> <p>Mid Growth</p> <p>TimesSquare Mid Cap Growth Fund</p> <p>Vanguard Institutional Extended Market Index Trust</p> <p>Small Growth</p> <p>Conestoga Small Cap Growth Fund Class A</p>	<p>Diversified</p> <p>American Funds EuroPacific Growth Fund® Class R-6</p> <p>Dodge & Cox International Stock Fund</p> <p>Global Stock Fund</p> <p>Vanguard Developed Markets Index Fund Institutional Plus Shares</p>

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 02/28/2022. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

▶ Fidelity BrokerageLink®

Fidelity BrokerageLink® gives you the opportunity to invest in an expanded range of investment choices to manage your plan. BrokerageLink includes investments beyond those in your plan's standard lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. To enroll, and for more information about BrokerageLink, including the Plan's BrokerageLink fact sheet, the brokerage commission schedule, and brochure, go to netbenefits.com and click on "Quick Links," then select "BrokerageLink."



Fidelity BrokerageLink®

For more information visit www.netbenefits.com/tmobile or call 800-491-1014

Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

T. Rowe Price Stable Value Common Trust Fund F

VRS Code: 905990

Fund Objective: The Fund seeks to provide maximum current income while maintaining stability of principal.

Fund Strategy: The Fund invests primarily in a portfolio of Guaranteed Investment Contracts (GICs), Bank Investment Contracts (BICs), Synthetic Investment Contracts (SICs), and Separate Account Contracts (SACs). GICs, BICs, SICs, and SACs are types of investment contracts designed to potentially provide principal stability and a competitive yield. While the Trust purchases high-quality GICs, BICs, SICs, and SACs, there is no assurance that the credit quality of the issuers will remain the same over the life of the investment. Because such investments are not actively traded in the open market and generally must be held until maturity, there is a risk that, like any investment, one or more of the Trust's holding could fail to make scheduled interest and principal payments prior to maturity, potentially reducing the Trust's income level and causing a loss of principal. The Trust attempts to minimize such risks by diversifying its investments by issuer, quality, and duration. Unit price, yield and return may vary.

Fund Risk: The Contracts and securities purchased for the fund are backed solely by the financial resources of the issuers of such Contracts and securities. An investment in the fund is not insured or guaranteed by the manager(s), the plan sponsor, the trustee, the FDIC, or any other government agency. The Contracts purchased by the fund permit the fund to account for the fixed income securities at book value (principal plus interest accrued to date). Through the use of book value accounting, there is no immediate recognition of investment gains and losses on the fund's securities. Instead, gains and losses are recognized over time by periodically adjusting the interest rate credited to the fund under the Contracts. However, while the fund seeks to preserve your principal investment, it is possible to lose money by investing in this fund. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuers' promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

Fund short term trading fees: None

Who may want to invest:

- Someone who seeks a slightly higher yield over the long term than is offered by money market funds, but who is willing to accept slightly more investment risk.
- Someone who is interested in balancing an aggressive portfolio with an investment that seeks to provide stability of price.

Footnotes:

- The investment option is a stable value fund. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.



Loomis Sayles Core Plus Fixed Income Trust Class D

VRS Code: 906041

Fund Objective: The Portfolio seeks high total investment return through a combination of current income and capital appreciation and to outperform its Benchmark. It also seeks to identify attractively priced securities with projected stable or improving credit profiles and favorable risk/return characteristics.

Fund Strategy: The Portfolio guidelines are broad, offering investment flexibility. Individual investment ideas are evaluated on the basis of their investment return potential and contribution to portfolio risk. Up to 20% of the portfolio can be invested in high yield corporate securities. Allocations to non-US dollar and emerging markets debt securities are allowed. Top-down macro-analysis combined with bottom-up security selection drives portfolio construction. Manage risk through continuous monitoring of absolute risk and tracking error from Benchmark.

Fund Risk: In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

Footnotes:

- The investment option is a collective investment trust. It is managed by Loomis Sayles Trust Company, Llc. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
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Neuberger Berman High Income Trust Class I

VRS Code: 909875

Fund Objective: The Fund seeks to achieve an attractive total return (income plus capital preservation) from the high-yield fixed income and bank loan markets.

Fund Strategy: The Fund invests in a diversified portfolio of U.S. High Yield Bonds, with an emphasis on debt securities rated below investment grade. The Fund also invests in bank loans, bank loan participations and assignments and direct debt instruments (collectively "Bank Loan Interests") issued in U.S. dollars by U.S. and foreign corporations, partnerships, and other business entities. The Fund may invest a significant amount of its assets in Bank Loan Interests.

Fund Risk: The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone interested in a bond fund that provides the potential for both current income and share-price appreciation.
- Someone who is seeking to complement his or her core bond holdings with a bond investment that seeks higher returns from riskier bonds, and who can tolerate higher risk.

Footnotes:

- The investment option is a collective investment trust. It is managed by Neuberger Berman Trust Company, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.

Vanguard Inflation-Protected Securities Fund Institutional Shares

VRS Code: 849231

Fund Objective: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities.

Fund Strategy: The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Fund Risk: The interest payments of TIPS are variable, they generally rise with inflation and fall with deflation. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends and who can tolerate more frequent changes in the size of dividend distributions than those usually found with more conservative bond funds.
- Someone who is seeking to supplement his or her core fixed-income holdings with a bond investment that is tied to changes in inflation.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
 - Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/12/2003. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/29/2000, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.
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Vanguard Institutional Total Bond Market Index Trust

VRS Code: 906079

Fund Objective: Vanguard Institutional Total Bond Market Index Trust seeks to track the performance of a broad, market-weighted bond index.

Fund Strategy: The trust portfolio currently invests all its assets in Institutional Select shares of the Vanguard Total Bond Market Index Fund which employs an indexing investment approach designed to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Bond Index. This index measures a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States - including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities, all with maturities of more than 1 year. The fund invests by sampling the index, meaning that it holds a range of securities that, in the aggregate, approximate the full index in terms of key risk factors and other characteristics. All of the fund's investments will be selected through the sampling process, and at least 80% of the fund's assets will be invested in bonds held in the index. The fund maintains a dollar-weighted average maturity consistent with that of the index, which currently ranges between 5 and 10 years.



Fund Risk: In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

Footnotes:

- The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.
 - The Bloomberg U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.
 - This investment option is not a mutual fund.
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Conestoga Small Cap Growth Fund Class A

VRS Code: 888867

Fund Objective: The fund seeks to generate long-term investment returns favorable to its benchmarks with lower risk.

Fund Strategy: The fund typically hold 45-50 small capitalization stocks that it believes are attractively valued relative to their growth prospects. The fund invests in companies which it believes have sustainable earnings growth rates, high returns on equity, low debt levels, and capable management teams.

Fund Risk: The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

Footnotes:

- The investment option is a collective investment trust. It is managed by Comerica Bank. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
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T. Rowe Price Equity Income Trust Class C

VRS Code: 905590

Fund Objective: The Fund seeks to provide substantial dividend income and long-term growth of capital through investments in the common stocks of established companies.

Fund Strategy: The Fund normally invests at least 80% of net assets in common stocks, with 65% in the common stocks of well-established companies paying above-average dividends. The Fund may also invest in other securities, including, but not limited to, convertible securities, corporate and government debt, foreign stocks, futures, and options.

Fund Risk: Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/28/2011. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 09/08/2006, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
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T. Rowe Price Growth Stock Trust E**VRS Code:** 909876**Fund Objective:** The Fund seeks long-term growth of capital and, secondarily, increasing dividend income.**Fund Strategy:** The Fund invests in common stocks of well-established growth companies.**Fund Risk:** Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.**Fund short term trading fees:** None**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
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T. Rowe Price U.S. Mid-Cap Value Equity Trust (Class D)**VRS Code:** 894454**Fund Objective:** The Trust seeks long-term growth of capital by investing primarily in the common stocks of medium-sized companies that appear to be undervalued.**Fund Strategy:** The Trust will invest at least 80% of its net assets in companies whose market capitalization falls within the range of companies in the S&P MidCap 400 Index or the Russell Midcap Value Index. The Trust focuses on companies with attractive operating margins, a sound balance sheet and financial management, and stock ownership by management.**Fund Risk:** Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.**Fund short term trading fees:** None**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- S&P MidCap 400 Index is a market capitalization-weighted index of 400 mid cap stocks of U.S. companies chosen for market size, liquidity, and industry group representation.
- The Russell Midcap[®] Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.
- This investment option is not a mutual fund.



TimesSquare Mid Cap Growth Fund

VRS Code: 901509

Fund Objective: The Fund seeks long-term capital appreciation and produce returns in excess of the Benchmark in a risk-controlled manner.

Fund Strategy: Fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in common and preferred stocks of U.S mid-capitalization companies.

Fund Risk: Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

Footnotes:

- The investment option is a collective investment trust. It is managed by Global Trust Company. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
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Vanguard Institutional 500 Index Trust

VRS Code: 906080

Fund Objective: Seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks.

Fund Strategy: The Fund invests all its assets in Institutional Select shares of the Vanguard 500 Index Fund which employs a "passive management" or indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Risk: Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

Footnotes:

- The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.
- S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.
- This investment option is not a mutual fund.

Vanguard Institutional Extended Market Index Trust

VRS Code: 906081

Fund Objective: The Fund seeks to track the performance of a benchmark index that measures the investment return of small- and mid-capitalization stocks.

Fund Strategy: The Fund invests all its assets in Institutional Select shares of the Vanguard Institutional Extended Market Index Fund which employs an indexing investment approach designed to track the performance of the Standard & Poor's Completion Index, a broadly diversified index of stocks of small and medium-size U.S. companies. The Standard & Poor's Completion Index contains all of the U.S. common stocks regularly traded on the New York and American Stock Exchanges, and the Nasdaq over-the-counter market, except those stocks included in the Standard & Poor's 500 Index. The fund invests all, or substantially all, of its assets in stocks of its target index, with nearly 80% of its assets invested in the 1,200 largest stocks in its target index (covering nearly 80% of the index's total market capitalization), and the rest of its assets in a representative sample of the remaining stocks. The fund holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. These key characteristics include industry weightings and market capitalization, as well as certain financial measures such as price/earnings ratio and dividend yield.

Fund Risk: Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

Footnotes:

- The investment option is a collective investment trust. It is managed by Vanguard. This description is only intended to provide a brief overview of the fund.
 - The S&P Completion Index contains all of the U.S. common stocks regularly traded on the New York and American Stock Exchanges and the Nasdaq over-the-counter market, except those stocks included in the S&P 500 Index.
 - S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.
 - This investment option is not a mutual fund.
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Westwood Quality SmallCap Fund Ultra Shares

VRS Code: 905287

Fund Objective: The investment seeks long-term capital appreciation.

Fund Strategy: The fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of small-cap companies. The manager considers small-cap companies to be those companies within the market capitalization range of the Russell 2000[®] Index at the time of initial purchase. The equity securities in which the fund invests are primarily common stocks, but may also include shares of exchange-traded funds ("ETFs"), real estate investment trusts and master limited partnerships.

Fund Risk: The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**Footnotes:**

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
 - The Russell 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.
 - **Additional Risk Information:** Investing in Master Limited Partnerships ("MLPs") involves additional risks as compared to the risks of investing in common stock, including risks related to cash flow, dilution, voting rights and tax treatment.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2020. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/02/2007, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.
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American Funds EuroPacific Growth Fund® Class R-6**VRS Code:** 885007**Fund Objective:** The investment seeks long-term growth of capital.

Fund Strategy: The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/16/1984, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.
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Dodge & Cox International Stock Fund**VRS Code:** 846960**Fund Objective:** The investment seeks long-term growth of principal and income.

Fund Strategy: Under normal circumstances, the fund will invest at least 80% of its total assets in equity securities of non-U.S. companies, including common stocks, depositary receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund typically invests in medium-to-large well-established companies based on standards of the applicable market.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
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Global Stock Fund

VRS Code: 021790

Fund Objective: Provide long-term capital appreciation through a diversified portfolio of global equities.

Fund Strategy: The Fund invests primarily in equity securities, such as common stock and preferred stock, issued by US and non-U.S. companies of any market capitalization, located in the world's developed and emerging capital markets. The Fund may also invest in other instruments derivatives related to common and preferred stock, such as convertible securities (such as warrants and rights), depositary receipts, and exchange-traded funds (ETFs), forwards, futures, options, swaps, among other instruments.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment that invests in both domestic and international markets.
- Someone who is willing to accept the volatility of the markets and the generally higher degree of risk associated with international investments.

Footnotes:

- The investment option is a custom strategy fund. It is managed by Alliance Bernstein / State Street Global Advisors. This description is only intended to provide a brief overview of the investment option.
 - This investment option is not a mutual fund.
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Vanguard Developed Markets Index Fund Institutional Plus Shares

VRS Code: 871620

Fund Objective: The investment seeks to track the performance of the FTSE Developed All Cap ex US Index.

Fund Strategy: The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3865 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The adviser attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**Footnotes:**

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The FTSE Developed All Cap ex US Index is part of a range of indices designed to help US investors benchmark their international investments. The index comprises large, mid and small cap stocks from developed markets excluding the US.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/01/2014. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/17/1999, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

T. Rowe Price Retirement 2005 Trust Class G**VRS Code:** 909877**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.**Fund Risk:** The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.**Fund short term trading fees:** None**Who may want to invest:**

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2010 Trust Class G**VRS Code:** 909878**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2015 Trust Class G

VRS Code: 909879

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.



T. Rowe Price Retirement 2020 Trust Class G

VRS Code: 909880

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
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T. Rowe Price Retirement 2025 Trust Class G

VRS Code: 909881

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
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T. Rowe Price Retirement 2030 Trust Class G**VRS Code:** 909882**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.**Fund Risk:** The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.**Fund short term trading fees:** None**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
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T. Rowe Price Retirement 2035 Trust Class G**VRS Code:** 909883**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.



Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2040 Trust Class G

VRS Code: 909884

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2045 Trust Class G

VRS Code: 909885

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/28/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
-

T. Rowe Price Retirement 2050 Trust Class G

VRS Code: 909886

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
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T. Rowe Price Retirement 2055 Trust Class G**VRS Code:** 909887**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.**Fund Risk:** The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.**Fund short term trading fees:** None**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
 - The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/27/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.
-

T. Rowe Price Retirement 2060 Trust Class G**VRS Code:** 909888**Fund Objective:** The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.**Fund Strategy:** The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/28/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 12/05/2014, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2065 Trust Class G

VRS Code: 909889

Fund Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Fund Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Fund Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/21/2021. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 10/19/2020, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.



What is the Roth 401(k) Contribution Option?

A Roth contribution is available to employees who participate in the 401(k) plan. For payroll purposes, Roth contributions are treated as after tax. This feature will allow participants to make Roth contributions to their plan while taking their earnings completely **tax-free** at retirement—as long as the withdrawal is a qualified one. A qualified withdrawal is one that can be taken five tax years after the year of the first Roth contribution *and* after the participant has attained age 59½, has become disabled, or has died.

If you qualify to make traditional 401(k) contributions, you are eligible for a Roth 401(k) contribution.

How does a Roth 401(k) contribution option work?

You elect an amount of your salary that you wish to contribute to the Roth source, just as you would for your traditional 401(k). The contribution is based on your eligible compensation, not on your net pay — for example, if your total annual eligible compensation is \$40,000 per year and you elect a 6% deferral amount, then \$2,400 per year would go into your Roth 401(k) account.

Unlike your traditional 401(k) pretax contribution, with a Roth 401(k) contribution, you pay the taxes now on the contributions you make—but later your earnings are all tax-free, if you meet certain criteria.

Example: Sally earns \$40,000 and has elected to put 6% toward her Roth 401(k) contributions and 6% toward her traditional 401(k) pretax contributions on a monthly basis.

	ROTH 401(k)*	TRADITIONAL 401(k)*
Sally's monthly contribution into each account	\$200	\$200
Sally's reduction in take-home pay	\$200	\$156

*This hypothetical example is based solely on an assumed federal income tax rate of 22%. No other payroll deductions are taken into account. Your own results will be based on your individual tax situation.

Your combined Roth and traditional pretax 401(k) contributions cannot exceed the IRS limits for the year.

Would a Roth 401(k) contribution option benefit me?

The potential benefits of Roth 401(k) contributions really depend on your personal situation, but are mainly focused on your existing tax rate and your anticipated tax rate at the time of retirement. If you are contributing to a Roth, you are giving up a tax break today for a tax break in the future.

Therefore, a Roth contribution might benefit you if your tax rate in retirement were **higher** than it had been during the years you contributed.

If your tax rate were **lower** in retirement, then a traditional 401(k) might be more beneficial to you than the Roth option. Talk with a tax professional for more information on how to determine if Roth 401(k) contributions are right for you.

Is a traditional pretax 401(k) still beneficial?

Yes. For many participants, a traditional pretax 401(k) will still be the most beneficial type of retirement savings plan. We do not know what the future holds regarding tax rates. Therefore, it is not possible to predict with certainty which type of 401(k) savings will be most beneficial to a participant.

Remember, because Roth 401(k) contributions are made after tax, you may take home less money in your paycheck than you would if you contributed to a traditional pretax 401(k).



Plan Name: The T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust

Plan #: 09047

Incoming Rollover Instructions

"Rolling over" money into the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. *Please Note:* Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Rollover Contribution Form for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. There are two distribution check payable options:

Option 1.

The check can be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.)

Note: This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 ½.

Option 2.

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over. (Personal checks are not acceptable.)

Note: If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA.

The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Initiate your rollover request

Please log on to NetBenefits® at www.netbenefits.com/tmobile to initiate your request or complete the Incoming Rollover Contribution Form. Please be sure to complete all items and sign the form if indicated.

Failing to properly complete the process will result in your transaction not being processed and your check being returned to you. This form and any separate documentation required by your Plan Sponsor will be reviewed through an automated process. Fidelity will not consider or act upon any unrequested documentation or any information provided outside the areas of the form where specific information has been requested.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not made investment elections for rollover contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so via NetBenefits or by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous plan sponsor or IRA custodian for verification. An incorrect plan type could invalidate your rollover.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments
Client Service Operations
P.O. Box 770003
Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway
Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust, you can log on to Fidelity NetBenefits® at www.netbenefits.com/tmobile to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **800-491-1014**. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust, please access www.netbenefits.com/tmobile.

You should make a copy of the check and the Incoming Contribution Application for your records.

Plan Name: The T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust

Plan #: 09047

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up.

Social Security #: -- Hire Date: ___/___/___ Birth Date: ___/___/___

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover sources

The Plan will accept taxable money* from the following types of employer-sponsored plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); distributions of taxable monies made to you as a spousal beneficiary from a current or former spouse from these types of plans, or an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept: Roth 401(k), Roth 403(b), Roth 457(b), conduit IRAs (rollover IRAs), non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)), and "SIMPLE" IRA distributions (made more than two years from the date you first participated in the SIMPLE IRA).

*** Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.**

Enclosed Contribution:

\$ <input type="text"/>	Pretax dollars	Roth 403(b) \$	<input type="text"/>
\$ <input type="text"/>	After-tax dollars	Roth 403(b) contributions excluding earnings \$	<input type="text"/>
\$ <input type="text"/>	After-tax contributions excluding earnings	Date of first Roth 403(b) contribution	<input type="text"/> / <input type="text"/> / <input type="text"/>
\$ <input type="text"/>	Roth 401(k)	Roth 457(b) \$	<input type="text"/>
\$ <input type="text"/>	Roth 401(k) contributions excluding earnings	Roth 457(b) contributions excluding earnings \$	<input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	Date of first Roth 401(k) contribution	Date of first Roth 457(b) contribution	<input type="text"/> / <input type="text"/> / <input type="text"/>



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Please provide the following information concerning the origin of this rollover: Plan name: _____

401(k) Plan

Governmental 457(b) Plan

Conduit IRA (rollover IRA)

401(a) Plan

Roth 401(a)/401(k) Plan

Nonconduit IRA

403(b) Plan

Roth 403(b) Plan

Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from beneficiary accounts (other than from a spouse), payments over a life expectancy or a period of 10 or more years, or mandatory age 72 distributions. Also unacceptable are Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

To make an investment election or to request a fund prospectus please log on to www.netbenefits.com/tmobile.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested according to the investment election on file at Fidelity. I also acknowledge that if I do not already have investment elections on file at Fidelity, my rollover contribution will be invested in my plan's default investment option.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust.

X _____

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check.

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Fidelity Investments Institutional Operations Company LLC

For more information about the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust, go to www.netbenefits.com/tmobile.



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This document provides only a summary of the main features of the T-Mobile USA, Inc. 401(k) Retirement Savings Plan & Trust and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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F Mobile™

Fidelity Investments
P.O. Box 28003
Albuquerque, NM 87125-8003



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