

Comparison of Pre-Tax, Roth and After-Tax Contributions in the T-Mobile USA, Inc. 401(k) Savings Plan & Trust

	Pre-tax	Roth 401(k)	After-Tax
IRS Limits	\$24,500 combined limit in 2026 \$32,500 if age 50+^ \$35,750 if age 60, 61, 62 & 63^*		75% of eligible pay, up to \$72,000** in 2026 for total contributions
Company match eligible	Yes	Yes	No
Taxation at Contribution	No Contributions deducted before taxes	Yes Contributions deducted after taxes	Yes Contributions deducted after taxes
Taxation at Distribution	Yes Pay taxes on contributions and any earnings	No Contributions and any earnings are tax-free***	Partially Contributions are tax free; any earnings are taxable

^Under SECURE 2.0, if you're turning age 50 or older in 2026 and your total 2025 FICA wages with your current employer were more than \$150,000 (Indexed Annually), any catch-up contributions you make in 2026 must be made on a Roth basis.

*The higher catch-up increases the amount of the annual catch-up that can be contributed and is not in addition to the normal age 50 catch-up limit.

**Includes pre-tax, after-tax, Roth, and company matching contributions; limit is \$80,000 for age 50+, \$83,250 for ages 60-63. After-tax contributions at T-Mobile are limited to \$33,100 per year for 2026.

***A distribution from a Roth 401(k) is federally tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

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