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## Overview

### What is the Employee Stock Purchase Plan (ESPP)?

Employee Stock Purchase Plan – is one of the ways for employees to increase ownership in T-Mobile! As a stock-based benefit, ESPP gives employees a convenient way to purchase T-Mobile stock at a discount. This offering happens twice a year through ongoing payroll deduction.

### Who is eligible?

T-Mobile full-time and part-time employees are eligible. International employees are not eligible.

### How much is the discount?

Participants receive a 15% discount from the stock price at the beginning or ending of the 6-month purchase period, whichever price is lower.

## Enrollment

### When can I enroll?

There are two opportunities to enroll each year:

Enrollment Period	Deadline
February 15 – March 15	March 15 at 11:59 p.m. PT
August 15 – September 15	September 15 at 11:59 p.m. PT

## If I'm already in ESPP, do I have to re-enroll?

You stay enrolled in the T-Mobile ESPP until you choose to stop or pause contributions, or if your employment with T-Mobile ends.

## What is a purchase period?

It's the time frame during which ESPP contributions are deducted from your paycheck. There are two 6-month purchase periods each year:

- April 1 – September 30
- October 1 – March 31

## Key Dates

Enrollment Periods	Purchase Periods	Purchase Date	Paycheck Contribution
February 15 – March 15	April 1 – September 30	September 30	First paycheck of April
August 15 – September 15	October 1 – March 31	March 31	First paycheck of October

Enrollment closes at 11:59 p.m. PT on March 15 and September 15.

## How do I enroll in the ESPP?

Enroll online at [Fidelity](#) or call 800-491-1014.

## Do new employees have to wait for an enrollment period?

Yes. The only time you can enroll is during an enrollment period. For example, if you are hired on March 16, you would have to wait until the August 15 – September 15 enrollment period.

## Contributions

### How much can I contribute?

You can contribute between 1% and 15% of gross pay (in whole percentage increments).

### What part of my pay is eligible?

ESPP payroll contributions from gross pay after-tax, including base pay, overtime, annual bonus, commissions, monthly incentives, and PTO.

### Is payroll deduction the only way to contribute to ESPP?

Yes. Contributions outside of payroll deductions are not permitted.

### Can I change my contribution amount during a purchase period?

No. If you want to change your contribution amount, you need to wait until the next enrollment

period. You can “suspend” by dropping your contribution amount to zero during a purchase period. Learn more in the [Withdraw & Suspend](#) section.

## Purchase

### **When are ESPP shares purchased?**

Your payroll contributions during the 6-month purchase period are used to buy shares of T-Mobile stock at the end of each purchase period, September 30 and March 31.

### **What happens to the purchased shares?**

T-Mobile shares are deposited into your Individual Brokerage Account at Fidelity, T-Mobile’s stock plan service provider, generally within a few days after the purchase date.

### **Do I own shares of T-Mobile stock when the deduction is taken from my paycheck?**

No, you own the shares after they are deposited into your account at Fidelity after the **end** of the 6-month purchase period.

### **How many shares of T-Mobile stock will be purchased with my contributions?**

The number of shares purchased will depend on your contribution amount and the purchase price for the purchase period.

### **Do my remaining contributions carry forward to the next purchase period?**

The Plan allows for the purchase of fractional shares. This means that all your contributions during the purchase period will be used to buy shares of T-Mobile stock at a discount with no contributions being carried forward to the next purchase period.

### **Can I sell fractional shares in my Fidelity account?**

After the purchase is complete, you can choose to keep or sell the shares in your account, including any fraction.

### **Do I pay a commission when the stock is purchased?**

No, Fidelity does not charge a commission when shares are purchased through the T-Mobile ESPP.

### **What happens if I leave T-Mobile?**

If you leave the company before the end of a purchase period, you will receive a full ESPP refund within 1-2 pay periods. You must be an active employee on the final day of the purchase period to be eligible to purchase shares.

### **What happens if I take an approved leave of absence?**

ESPP contributions will be taken from any T-Mobile paychecks that you receive during the purchase period. No contributions will be taken when you aren’t receiving pay from T-Mobile.

## **Do my contributions earn interest?**

No, T-Mobile does not pay interest on your contributions.

## **Sell & Transfer**

### **Do I pay a commission when I sell my shares purchased through ESPP?**

[Fidelity](#) does not charge a sales commission if you sell online or through the interactive voice response system. If you choose to make the sale with a Fidelity representative over the phone, the sales commission is \$32.95.

### **Can I sell my shares as soon as they are deposited into my account?**

Yes, subject to [T-Mobile's Policy on Securities Trading](#). However, if you hold your shares for longer than 1 ½ years from the purchase date, you may benefit from favorable tax treatment. Please see Tax section and consult a tax advisor for tax implications for selling ESPP shares.

### **Can I transfer my shares to another broker after purchase?**

You must wait 1 ½ years from the purchase date before you can transfer ESPP shares to another broker.

### **How do I sell my shares?**

Log into your [Fidelity](#) account for online transactions or call 800-491-1014.

## **Withdraw & Suspend**

### **Can I withdraw from ESPP during the purchase period?**

Yes, when you withdraw from ESPP before the deadline you receive a full refund of your contributions from the current purchase period. You would need to re-enroll during a future enrollment period to participate again.

### **If I withdraw, how will I get my refund?**

Your ESPP balance will be refunded to you on your T-Mobile paycheck within 1-2 pay periods from the time of your withdrawal.

### **Can I suspend my contributions?**

Yes, if you decrease your contribution to 0% before the deadline (see below), no further payroll deductions will take place. Your contributions to date will be used to purchase shares at the end of that purchase period. You would need to re-enroll to participate again.

### **What are the deadlines to withdraw or suspend?**

You can withdraw or suspend up through the end of the month before the last month of a purchase period. For April – September, the deadline is August 31 at 11:59 p.m. PT. For the October – March, it's February 28 (or February 29) at 11:59 p.m. PT. Withdraw or suspend at [Fidelity](#).

## **What if I'm in Puerto Rico and I take a 401k (1165e) hardship withdrawal?**

You will be suspended from participating in ESPP for 12 months.

## **Taxes**

### **Are my contributions taken from pre- or post-tax income?**

Your payroll contributions are taken from post-tax income.

### **Is stock purchased through ESPP taxed?**

Federal and most state income taxes do not generally apply until the shares are sold. Puerto Rico will impose its personal income tax on the difference between the fair market value of the ESPP shares on the date you receive such shares and the purchase price of those shares. In addition, Puerto Rico requires withholding and reporting of such tax.

### **How do taxes work?**

In most cases, your tax liability at the time of sale will depend on the purchase price, the sale price and the length of time you've owned the stock. If you hold your shares in your Fidelity account for 1 ½ years from the purchase date, you may benefit from favorable tax treatment on the sale, known as a qualifying disposition.

### **What happens if I don't wait 1 ½ years to sell my stock?**

If you sell your stock before holding it for 1 ½ years, the discount (the fair market price on date of purchase minus your ESPP purchase price) will be reported as ordinary income on your W-2. This is known as a disqualifying disposition. T-Mobile will report this income on your W-2 as compensation in the year you sell. However, T-Mobile does not withhold any income taxes on this amount nor is there any FICA paid on such gain.

### **What is the tax reporting when ESPP shares are sold – WITHIN 1 ½ years of date of purchase?**

In general, if ESPP shares are sold within 1 ½ years of date of purchase, the discount on the ESPP shares is reported on your W-2 as compensation income. And the total proceeds from the sale of the ESPP shares will be reported on a 1099-B, which you will receive from Fidelity. Please consult a tax advisor to determine the appropriate tax treatment and reporting from the sale of the ESPP shares.

### **What is the tax reporting when ESPP shares are sold – AFTER 1 ½ years from date of purchase?**

When ESPP shares are sold after 1 ½ years from date of purchase, there will be no reporting on your W-2 and you will receive a 1099-B from Fidelity, which will report the total proceeds from the sale of such shares. Please consult a tax advisor to determine the appropriate tax treatment and reporting from the sale of the ESPP shares.

## **How will I be taxed?**

The taxation of selling ESPP shares can be complex. We encourage you to consult a tax advisor to determine how your personal situation is impacted. T-Mobile cannot provide you any tax advice.

## **What tax forms will I receive at year end?**

All employees who purchase stock through ESPP will receive an IRS Form 3922, that provides details of your ESPP stock purchases. Form 3922 is for informational purposes only and is not filed with your tax return. You will, however, need the information in this form when you sell your T-Mobile stock, so the form should be kept for your records. When you sell your ESPP shares, Fidelity will provide you with IRS Form 1099-B.

The information in Form 3922 will help in determining your cost or other basis, which with Form 1099-B, will be used to determine reporting on your income tax return. Note, if you sell your T-Mobile ESPP shares within 1 ½ years from the date of purchase of the ESPP shares, the discount (fair market value of the shares on the date of purchase less purchase price) will be reported on your T-Mobile W-2.

## **Contribution Limitations**

### **How many shares can I purchase each purchase period?**

The maximum number of shares any employee can purchase in one ESPP purchase period is 2,000 shares.

### **What is the IRS \$25,000 ESPP purchase limit?**

During any one calendar year, the IRS limits ESPP participants from purchasing more than \$25,000 worth of stock based on the fair market value of the stock on the grant date (first day of the purchase period).

### **Since the October purchase period crosses calendar years, does that impact the \$25,000 annual purchase limit?**

Yes, the unused portion of the \$25,000 limit from the previous calendar year may carry over and an employee may purchase more than \$25,000 in the next calendar year.

### **If I hit the \$25,000 annual limit in the middle of an offering, do my payroll contributions automatically stop?**

No, contributions do not automatically stop once you reach the \$25,000 annual limit. If your contributions exceed the limit, you will still purchase the maximum number of shares allowed for that period. Any excess contributions will be automatically refunded to you.

## When will I receive a refund if I exceed the \$25,000 limit?

Any excess contributions will be refunded through payroll, typically within one week following the purchase date.

## If I suspend my contributions, will my elections carry over to the next purchase period?

No, suspending your contributions will cancel your current elections. To participate in a future offering period, you will need to re-enroll once you are eligible.

## Fidelity

### What is Fidelity?

Fidelity Investments® is the equity plan administrative services provider for the T-Mobile stock plan. A Fidelity Account® is an individual brokerage account which has been opened for you to manage your T-Mobile stock plans.

### How can I access my Fidelity Account®?

- **Online:** Log in to [netbenefits.com](https://netbenefits.com)
- **Mobile:** Download then log in to the NetBenefits app
- **Phone:** Call the exclusive T-Mobile line at (800) 491-1014

## Resources

### For information about ESPP and T-Mobile:

- [Benefits Hub](#)
- [myHR](#)

No one can predict the future value of any stock, and an investment in a single security is inherently subject to greater risk than diversified investments, such as mutual funds. You should carefully and periodically evaluate your investment in T-Mobile common stock to ensure that the amount of your investment is appropriate for your individual financial situation.

This Q&A is part of a prospectus covering securities that have been registered under the Securities Act of 1933. Read the ESPP Prospectus for more information. This Q&A is a brief summary of the T-Mobile US, Inc. 2014 Employee Stock Purchase Plan (the Plan) and is subject to all the terms and conditions contained in the Plan. While every effort has been made to ensure the accuracy of this information, if a conflict arises, the Plan will govern.

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