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401(k) Student Loan Matching Benefit

For 2026, we're introducing a 401(k) Student Loan Matching benefit that allows your student loan payments to count toward receiving the maximum employer 401(k) match available to you.

Administered by Fidelity, once you enroll this new program helps you save for retirement while paying down qualified student debt.

General

Q. When will I be able to sign up for this new benefit?

A. You will be able to enroll in this benefit starting on December 1, 2025. The program is effective January 1, 2026.

Q. When am I eligible to participate in this benefit?

A. This program follows the same eligibility rules that are in place for the normal T-Mobile 401(k) match. That means you can't participate in this benefit until you've completed at least one year of service.

If you've already completed one year of service, then you must wait until the program is officially launched in December 2025 to enroll for the benefit to start in 2026.

Q. How does this benefit work?

A. This benefit helps you earn the T-Mobile 401(k) employer match by using your qualified student loan payments during the plan year as if they were contributions you made from your paycheck to the 401(k) plan.

Q. How is this benefit different from my current T-Mobile 401(k) employer match?

A. T-Mobile's employer match is based on your 401(k) eligible earnings and what you contribute to the 401(k) plan from your paycheck. With this new benefit, T-Mobile's contribution is based on any 401(k) contributions you make from your paycheck plus any qualified student loan payments you made during the benefit period. This means:

- **If you can't afford to contribute** to your 401(k) plan, you can still earn your employer match just using your student debt payment amounts.
 - T-Mobile will make a matching contribution to your 401(k) plan after the end of the plan year.
- **If you already do contribute to your 401(k) plan, but not enough to earn your full match**, using your student debt payments will make up the difference you're missing, thereby making you eligible for an increased employer match contribution.
 - You'll continue to receive your regular 401(k) match each pay period calculated based solely on what you contribute from your paycheck.
 - Any additional match accrued from your student debt payments will be contributed to your 401(k) plan after the plan year ends.
- **If you already contribute enough to meet your full match percentage**, there's no direct advantage to participating—but if you have student debt, your student loan payments will count in your favor if you want to or need to lower your regular deferral contributions later.

Q. Should I continue to contribute to my T-Mobile 401(k) plan from my paycheck?

A. It's always a good idea to actively save for retirement if you can afford to. You aren't required to

contribute to your 401(k) plan to participate in this benefit, but again—it's always a good idea to contribute whatever you can.

Q. Do student loan payments made before I am eligible for the T-Mobile 401(k) match count toward receiving the match through this benefit?

A. No. Payments made prior to becoming eligible for the match do not count.

Q. I am already eligible for the T-Mobile 401(k) match prior to 2026. I forgot to sign up for this new student loan benefit until the middle of 2026. Do my student loan payments I made prior to signing up count toward receiving the match through this benefit?

A. No. Only loan payments made after you enroll for this benefit and after you are eligible for T-Mobile's 401(k) match will count. Don't delay signing up if you are interested!

Q. Can I stop participating in this benefit if I change my mind?

A. Yes, you can. But you won't be able to do it online right now. If you need to stop participating for any reason, please reach out to Fidelity at 866-711-0350.

Q. If I stop participating for any reason, can I re-enroll?

A. Yes. If you stop participating after enrolling for any reason or you initially opt out but then change your mind, you can re-enroll in the program by contacting Fidelity at 866-711-0350.

Employer Match

Q. Will I receive this benefit in addition to my current employer match?

A. That depends. If you're unable to contribute enough to meet your full match, the benefit can help you meet your full match potential. But if you already contribute enough to meet your full employer match, you can't earn any more than that.

Q. What is the total T-Mobile employer match?

A. You can earn up to 4% of your eligible compensation, up to the IRS compensation limit. The IRS compensation limit for 2026 is \$360,000 and indexed annually.

Q. What happens if I leave T-Mobile before I receive my employer contribution?

A. If you leave the company before receiving your employer contribution, you will still be eligible for the match on the student loan payments you made while enrolled in this benefit and employed.

Q. When will I receive my employer match contribution?

A. If you're eligible for the match, you'll continue to receive your regular employer match each pay date you have a 401(k) contribution taken from your paycheck. Any additional match accrued from your qualified student debt payments will be contributed to your 401(k) plan after the plan year ends.

This calculation and deposit into your 401(k) account will typically occur by March of the following year, and is based on your compensation, 401(k) contributions, and student loan payments made during the prior year. Example:

You sign up to participate in December 2025, for the 2026 plan year. Any employer match owed based on your student loan payments will be deposited around March 2027 for the 2026 plan year.

Q. How do I increase or decrease my 401(k) contribution percentage?

A. To increase or decrease your contribution, visit www.netbenefits.com or call Fidelity at 800-491-1014.

Student Loan Account

Q. What types of student loans can be used to receive this benefit?

A. You can add federal or private (including state) student loans that are taken out in your name and serviced by a U.S.-based loan service provider and used to pay for you, your spouse, or your dependent's undergraduate or graduate higher education.

Q. Can I participate if my eligible student loans are in default?

A. Yes, you can—as long as you're making payments on your eligible student loans. Any payments made by you—even those made through garnishments that are applied to a qualified student loan will count toward your employer match. Please note this only applies to payments made directly against loan interest and principal; amounts paid as fees towards third-party collections agencies do not qualify.

Q. How do I add my loans?

A. After enrolling in this benefit, you can add your loans by entering your loan service provider and payment information and uploading a corresponding statement for verification. To ensure that your payment history is accurately reflected, it's a good idea to log in and update your payments every few months, though you can add payments and statements anytime.

You can add as many student loan accounts as you like, but you must have at least one verified student loan account to complete enrollment.

Q. How can I remove my student loans from this benefit?

A. To remove your loans, please call Fidelity at (866) 711-0350.

Loan payment questions

Q. How do I add a payment?

A. Add your loan payments by following the steps below:

- Add payments by selecting the “View payments” link for the loan service provider you want to add a payment for.
- Then, select “Add payments” to get started.
- You'll need to have the date the payment posted, the amount, and upload a loan statement to complete the process.

Q. What if I miss a student loan payment?

A. If you miss a payment, it won't be included when calculating your T-Mobile employer match contribution to your 401(k) account, unless you make up that payment in the benefit period (plan year).

Q. Why am I being asked to review my payments?

A. To ensure that your payment history is accurately reflected, it's a good idea to log in and review and update your payments every few months, though you can add payments and statements anytime. By doing that, it gives you an opportunity to:

- Double-check the accuracy of your payment history
- Add any missing payments
- Alert us to any other issues

Q. I'm reviewing my posted payments and there's an alert on one that says, "This transaction isn't included in your total." What do I do?

A. If you think the transaction should be included select "Edit" (the pencil icon) for the posted transaction and upload a loan statement to provide that the transaction is a student loan payment.

Q. Is there a deadline for reviewing and submitting payments I've made during the benefit period?

A. You'll receive communications towards the end of the plan year with details about the deadlines to review your payments, so all your payment information for the plan period is captured and included.

Resources

For any questions about this new benefit please contact Fidelity directly:

For questions about this new Student Loan 401(k) match benefit: (866) 711-0350

For general 401(k) questions: www.netbenefits.com or call Fidelity at 800-491-1014