

Please use this checklist as a guide to the actions required to make sure your time away from work is approved, tracked, and managed accurately.

Your pregnancy leave has two parts:

- (1) Medical Leave, covering the period when you are medically disabled and unable to work due to your pregnancy or childbirth; and
- (2) Parental (bonding) Leave, covering the period when you are taking time off to bond with your newborn.

1	MEDICAL LEAVE Request a Leave of Absence and apply for disability benefits	 Call AbsenceOne Leave Services at (844) 859-2773 or go online at <u>AbsenceOne.com/seagate</u> to request a leave of absence and submit a claim for disability benefits. Be prepared to provide the name, address, phone number, and fax number of your attending physician. Within a few business days after you open your leave claim, you will receive an introductory call from your AbsenceOne case manager, who will manage y our leave of absence and disability claim. If your first day absent from work changes after you have provided it to AbsenceOne, you must notify your case manager of the new first day of absence.
2	MEDICAL LEAVE Provide all documentation requested to certify your leave of absence and disability claim	AbsenceOne will advise of you any documentation you are required to submit in support of your disability claim and leave of absence. Failure to supply all required documentation in a timely manner will delay the review of your disability claim and the payment of disability benefits.
3	MEDICAL LEAVE Report Paid Sick Leave/Vacation for your first week of absence	 Disability benefit payments begin on the eighth calendar day of absence. The first seven calendar days of your absence, known as the Waiting Period, are unpaid time off. If you should be admitted to the hospital as an inpatient and stay overnight during the first seven calendar days, the Waiting Period is waived, and benefits will begin effective the date of hospitalization. Non-Exempt employees may use earned and unused Paid Sick Leave and/or vacation to cover the Waiting Period. If you have no available Paid Sick Leave or vacation, the first seven calendar days of your absence are unpaid time off. Exempt employees are eligible for 40 hours of exempt Paid Sick Leave for each personal or family illness. Exempt employees may not use Flexible Time Off (FTO) to cover the Waiting Period.
4	MEDICAL LEAVE Optional – Report Vacation or Paid Sick Leave to Supplement Disability Pay (if applicable)	In some circumstances, you may be able to use accrued vacation or Paid Sick Leave to supplement disability benefits. See the section below titled, "Income Replacement During Your Leave."

	5	MEDICAL LEAVE	As someone in a position of authority, you may have access to several	
	J	If you are a manager –	different approval systems and processes. To ensure an uninterrupted	
		delegate authority	workflow during your absence, you will need to designate an appropriate	
			backup person to handle approvals that would normally be routed to you.	
			······································	
			For assistance with the temporary delegation of authority process, call the	
			IT helpdesk at (877) 844-3333.	
	6	MEDICAL LEAVE	You will not be allowed or required to perform any work for Seagate while	
		Begin your Leave of Absence	you are on a Leave of Absence.	
			Effective the first day of your absence and continuing for the full duration	
			of your leave, you will not be able to access voicemail, email, or Seagate	
			servers.	
			Your security access to Seagate facilities will also be suspended for the	
			duration of your leave.	
	7	MEDICAL LEAVE	If you want your child to be covered under your Seagate medical plan, you	
		<u>Optional:</u>	have 31 calendar days from the date of your child's birth to add the child.	
		Add your newborn to your		
		Seagate medical plan	Once you enroll your newborn, coverage is retroactive to date of birth.	
			To add your newborn to your Seagate coverage, call HR Central at (877) 844-3333.	
	8	MEDICAL LEAVE	 While you are on a Leave of Absence, payroll deductions for your elective 	
-	0	Pay monthly premiums to	benefits will stop.	
		continue benefits		
			Payroll deductions for contributory programs (Flexible Spending Accounts,	
			Health Savings Account, 401(k) Plan, Deferred Compensation Plan, and the	
			Employee Stock Purchase Plan) are suspended while you are on an unpaid	
			leave.	
			During the first 20 days of your leave, your henefits will continue at no cost	
			During the first 30 days of your leave, your benefits will continue at no cost to you.	
			□ After 30 days of leave, you will be billed for your benefit premiums. Please	
			refer to the section below titled, "What Happens to Your Seagate Benefits	
			During a Leave of Absence."	
			If you have a 401(k) Plan loan, be sure to read below what you need to do	
	0		to ensure your loan does not go into default.	
	9	MEDICAL LEAVE Notify AbsenceOne of any	If your physician changes the date you are able to return to work, notify AbsenceOne immediately. You may be required to provide documentation to	
		changes to your return to	support the need for additional leave time.	
		work date	support the need for additional leave time.	
	10	MEDICAL LEAVE	To return to work following a medical leave of absence, you will have to	
		Submit your Return to Work	provide to AbsenceOne a Return to Work Authorization statement from your	
		Authorization	physician. AbsenceOne will provide you the form. You will not be permitted	
			to return to work until you have been released to return to work by a medical	
			professional.	

		 If your physician is releasing you to return to work with a temporary restriction (i.e., limit on standing, hours worked, etc.), your AbsenceOne case manager will contact Seagate to determine if the restriction can be accommodated. Your AbsenceOne case manager will notify of whether the restriction can be accommodated. Your AbsenceOne case manager will contact you to confirm the date you are authorized to return to work.
11	MEDICAL LEAVE	If you decide to return to work at the end of your Medical Leave:
	Return to work OR	Return to work on the date confirmed by your AbsenceOne case manager.
	BEGIN PARENTAL LEAVE	Your IT and security access will be reinstated as of the effective date of your return to work.
		Your regular payroll deductions for benefits will resume with the pay period you return to work.
		□ If you made changes to your delegation of authority before you went on leave, be sure to contact the IT Helpdesk at (877) 844-3333 to reinstate your regular delegation of authority.
		■ You may use your Bonding/Paid Parental Leave later – just keep in mind that you must complete your Bonding Leave no later than 12 months from your newborn's date of birth.
		If you decide to go on Paid Parental Leave at the end of your Medical Leave:
		Call your AbsenceOne case manager to notify them you are transitioning to
		Bonding Leave (if you have not already done so). Proceed with the Paid
		Parental Leave checklist steps below.

MEDICAL LEAVE ENDS AND PARENTAL (Bonding) LEAVE BEGINS

1	PARENTAL (BONDING) LEAVE Begin your leave	You must complete your Bonding Leave no later than 12 months from your newborn's date of birth
		Paid Parental Leave must be taken either as one continuous absence or in no more than two separate absences.
		□ If you live in California and are eligible for leave under the California Family Rights Act, you may in certain circumstances be eligible for unpaid intermittent leave for bonding purposes.
		You will not be allowed or required to perform any work for Seagate while you are on a Leave of Absence.
		Effective the first day of your absence and continuing for the full duration of your leave, you will not be able to access voicemail, email, or Seagate servers.
		Your security access to Seagate facilities will also be suspended for the duration of your leave.
2	PARENTAL (BONDING) LEAVE Pay premiums to continue benefits while on Paid Parental Leave or unpaid	□ If you qualify for Paid Parental Leave benefits you will be paid through your regular paycheck and your payroll deductions for benefits will continue (or resume if you were previously on medical leave).
	Bonding Leave	If you are not eligible for Paid Parental Leave benefits but are on unpaid bonding leave, payroll deductions for your elective benefits will stop.
		Payroll deductions for contributory programs (Flexible Spending Accounts, Health Savings Account, 401(k) Plan, Deferred Compensation Plan, and the Employee Stock Purchase Plan) are suspended while you are on an unpaid leave.
		During the first 30 days of your unpaid leave, your benefits will continue at no cost to you.
		After 30 days of leave, you will be billed for your benefit premiums. Please refer to the section below titled, "What Happens to Your Seagate Benefits During a Leave of Absence."
		If you have a 401(k) Plan loan, be sure to read below what you need to do to ensure your loan does not go into default.
3	PARENTAL (BONDING) LEAVE	Return to work on the date confirmed by your AbsenceOne case manager.
	Return to Work	Your IT and security access will be reinstated as of the effective date of your return to work.

	 Your regular payroll deductions for benefits will resume with the pay period you return to work. If you made changes to your delegation of authority before you went on leave, be sure to contact the IT Helpdesk at (877) 844-3333 to reinstate your regular delegation of authority.
4 New Mother Resources Back	Longmont
at Work – Onsite Mother's	Location: Rm SE2008, 2nd Floor SE, near the Gym at top of staircase
Rooms	How to Access Room: Contact security to reserve and obtain a key
	Normandale
	Location 1: Wafer 3 rd Floor
	How to Access Room: Send email to mary.m.patnode@seagate.com
	Location 2: Fitness Center Wellness Center:
	How to Access Room: Send email to
	christine.k.stoner@seagate.com
	Location 3: Gate 9 How to Access Room: Send email to
	christine.k.stoner@seagate.com
	Shakopee
	Location: SW Quad near post 2N16
	How to Access Room: use the private Outlook Calendar (SHK Mothers
	Room). Mothers are added to the calendar upon returning from
	Pregnancy disability leave.
	Fremont
	Location 1: Rm 9023, 1st Floor, Northeast corner, near the Event Center
	Location 2: Rm 5039, 1st Floor, in Zone 5
	Location 3: Rm 3005, 1st Floor, in Zone 3
	How to Access Room: The doors are equipped with a lock that displays
	the "Occupied" status when locked from the inside.

Income Replacement During Your Leave

Medical Leaves (including Pregnancy Disability Leave) are considered unpaid time off – "unpaid" in the sense that you do not receive your regular Seagate pay during your leave. Your regular Seagate pay for time worked ends effective the first day of your leave of absence. However, during your leave, income replacement benefits may be available to you through Seagate disability benefits, accrued vacation pay, Leave Top-Up Pay, Paid Sick Leave, or certain State Paid Medical Leave/Disability programs.

Paid Parental Leaves pay benefits equal to 100% of your base pay when combined with any other paid family leave benefits for which you are eligible.

You do not receive holiday pay for any Seagate holidays that may fall during your leave – a holiday is considered part of the unpaid Medical Leave.

Short Term Disability Benefits

Seagate Short Term Disability benefit payments are based on the salary in effect on your date of disability. If there is a change to your regular Seagate pay during your leave (such as a focal pay increase), the change in pay is not effective until the day you return to work from your leave. A mid-leave change in salary does not impact your disability pay. For the full duration of your disability, disability benefits are based on the salary in effect on your date of disability.

The Seagate Short Term Disability Plan provides benefits beginning the 8th calendar day of disability unless you are hospitalized as an inpatient. In this case, disability benefits will begin the first day of hospitalization.

- The wage replacement rate is 60% of eligible earnings, up to a maximum benefit of \$1154.00 per week (\$2,308.00 per bi-weekly pay period). The \$1,154.00 maximum weekly benefit covers annual earnings up to \$100,000. If your annual earnings are greater than \$100,000, and you are enrolled in Supplemental Disability, your wage replacement rate is 60% of eligible earnings with no maximum.
- Short Term Disability benefits will continue until you are no longer disabled or for 180 calendar days, whichever is shorter. California employees enrolled in the California Voluntary Disability Plan will receive disability benefits for up to 52 weeks.
- AbsenceOne will be able to tell you if you qualify for Short Term Disability benefits.

If you are a Non-Exempt Employee:

- If your medical leave is protected under any federal, state, or local leave laws, non-exempt employees may be eligible to use available accrued vacation pay or Paid Sick Leave to supplement any Short Term Disability benefits you receive. However, your combined Disability benefit and vacation/sick pay supplement pay cannot exceed 100% of your regular pay.
- If you want to use vacation or Paid Sick Leave to supplement your Paid Family Leave benefits, send an email to <u>us.payroll@seagate.com</u>.

If you are an Exempt Employee

If your medical leave is protected under any federal, state, or local leave laws, non-exempt employees may be
eligible to use available Seagate Leave Top-Up Pay equal to 100% of your regular base salary at the beginning of
your leave, for up to three weeks in a rolling 12-month period. If you are receiving other wage-replacement
benefits, such as Short Term Disability benefits, the amount of your Leave Top Up Pay will be reduced by the
amount of other benefit payments so that you do not receive more than 100% of your regular pay. Leave Top Up

Pay is treated as supplemental income and is subject to 22% income tax withholding, as well as FICA and state income tax.

• You may also be eligible to use Paid Sick Leave to supplement any Disability benefits you receive; however, your combined Disability benefit and Sick Pay supplement pay cannot exceed 100% of your regular pay. Exempt employees are not permitted to use their Flexible Time Off (FTO) to supplement their family leave benefits, as FTO is not an accrued vacation benefit.

Parental Leave Benefits

- Seagate pays Parental Leave benefits to eligible employees who have welcomed a new child to their family, either through birth or adoption.
- The maximum amount of Parental Leave time available is 16 weeks.
- Parental Leave benefits are calculated at 100% of base pay by AbsenceOne and sent to Seagate to be paid on the normal pay cycle.
- Parental Leave benefits will be coordinated with any other Paid Family Leave benefits you may be eligible for so that you do not receive more than 100% of your base pay.
- Because of the timing of the pay information sent from AbsenceOne to Seagate and the Seagate Payroll cycles, Parental Leave benefits will always be reflected on your paycheck one pay period behind the payment period. This means that the first Parental Leave payment will begin two pay periods after your leave is approved, and your final Parental Leave payment will be issued in the paycheck you receive after you have returned to work.
- Parental Leave benefits are considered Supplemental Income and will be taxed at the Supplemental rate of 22%. Benefits are also subject to FICA and state income taxes.

WHAT HAPPENS TO YOUR SEAGATE BENEFITS DURING A LEAVE OF ABSENCE

This document explains how going on a leave of absence will impact your Seagate benefits coverage and how you pay for your benefits coverage during a leave.

Paying Your Benefits Costs during Your Leave

While you are on a leave of absence, Seagate benefits coverage for yourself and your covered dependents will continue as indicated in the **Benefits Coverage during Your Leave** section below.

Payroll Deductions:

- Payroll deductions for your elective benefits (medical, dental, vision, optional employee life insurance, spouse/domestic partner life insurance, child life insurance, optional accidental death and dismemberment insurance, supplemental short term disability, long term disability, long term care, and Employee Advantages) and the spouse/domestic partner surcharge (if it applies to you) end when Seagate Payroll is notified of your confirmed first day of absence.
- In addition, payroll deductions for contributory programs (flexible spending accounts, health savings account, 401(k) plan, Deferred Compensation Plan, and the Employee Stock Purchase Plan) are suspended while you are on an unpaid leave.
- Payroll deductions are suspended for the duration of your leave and resume when you return to work.

If you have a 401(k) Loan:

Be sure to read the 401(k) Loan section below to understand what you need to do to make sure your loan does
not go into default.

If your leave is 30 calendar days or less:

• You do not need to pay for your benefits coverage during a relatively short absence of 30 calendar days or less.

If your leave is longer than 30 calendar days:

- If your leave exceeds 30 calendar days, you must continue to pay for your benefits coverage during your absence. You will pay the same dollar amounts during your leave that you normally pay while you are working.
- During your leave, you will be paying your benefits costs by writing a check to PayFlex, Seagate's benefits billing administrator for employees on leave.
- PayFlex will start billing you for your benefits costs effective the 31st calendar day of your leave. You will receive a monthly invoice from PayFlex showing the amount you owe for your benefits coverage for that month. PayFlex will pro-rate your monthly benefits bill for any month in which you are being directly billed for only part of the month.
- To guarantee continued coverage, be sure to send each monthly invoice to PayFlex with a check for the amount indicated by the payment due date. As an alternative to paying by check, you can pay online details of online payment can be found on the invoice.
- To determine what your total monthly benefits cost should be while you are on leave, look at your most recent Seagate paycheck detail and add the bi-weekly payroll deduction amounts for medical, dental, vision, optional employee life insurance, spouse/domestic partner life insurance, child life insurance, optional accidental death and dismemberment insurance, and the spouse/domestic partner surcharge. Multiply this total by 26 pay periods to arrive at your annual cost. Then, divide this annual cost amount by 12 months to arrive at your monthly cost -the monthly cost is the amount that PayFlex will invoice you for while you are on leave.

- The monthly benefits billing invoice does not include your payment for the long term care or Employee Advantages plans. For details on how to pay for your coverage under these plans, see the **Benefits Coverage during Your Leave** section below.
- When you return to work, your payroll deductions will resume and PayFlex will stop sending you a monthly invoice.
- If you have questions about your benefits billing, please call PayFlex at (800) 359-3921.

Benefits Coverage during Your Leave

Benefit	Leave Type	Impact
Health Care Coverage Medical 	Medical	Coverage continues for up to 12 months from the first day of your Medical Leave. ¹
 Dental Vision	Family	Coverage continues for up to 12 weeks from the first day of your Family Leave. ¹
	Pregnancy	Coverage continues for up to 12 months from the first day of your Medical Leave and up to 12 weeks from the first day of your Bonding Leave. ¹
	Military	Coverage continues for up to 180 calendar days from the first day of your Military Leave. ¹
	Personal	Coverage continues for up to 90 calendar days from the first day of your Personal Leave. ¹
Health Savings Account	All Leaves	Contributions are suspended for the full duration of your leave.
		 You may request reimbursement from your Health Savings Account for eligible expenses incurred during your leave.
		 If you return to work before December 31 of the year in which your leave began, your per-paycheck payroll deduction will resume when you return to work. Your per-paycheck payroll deduction amount will be the same amount after you return to work as it was before you began your leave – this means that you will not actually contribute the amount you chose to contribute for the full calendar year.
		 If you want to ensure that your actual contributions equal the amount you chose to contribute for the full calendar year, you can increase your annual contribution amount. To change your annual contribution amount, call HRCentral at 1-877-844-3333, option 2, option 2. You may change your HSA annual contribution amount at any time, limited to one change per month.
Flexible Spending Accounts	All Leaves	Contributions are suspended for the full duration of your leave.
 Dependent Daycare FSA Health Care FSA Limited Purpose FSA 		 You may request reimbursement from a Health Care Flexible Spending Account or Limited Purpose Flexible Spending Account for eligible expenses incurred during your leave.
		 Per IRS regulations, you cannot be reimbursed from a Dependent Care Flexible Spending Account for expenses incurred during your leave.
		 If you return to work before December 31 of the year in which your leave began, your per-paycheck payroll deduction(s) will resume when you return to work. Your per-paycheck payroll deduction amount will be recalculated to make sure that you meet the annual election in the pay periods between the date you return to work and December 31 – this means that the recalculated payroll deduction amount after your return to work will be larger than your deduction before you went on leave.
		 Upon your return to work from a leave of absence, you have the option to make certain changes to your flexible spending account elections. For details, please contact HRCentral at 1-877-844- 3333, option 2, option 2.
		 If your leave extends from one calendar year into the next, you will not be able to fully fund the annual election amount you have chosen for the year in which the leave began (due to the

¹ Continuation of coverage through COBRA is available if Seagate coverage ends. Rev. 8.1.2023

Benefit	Leave Type	Impact
		suspension of contributions). Your flexible spending account contribution for that year will be the amount that you had contributed before contributions were suspended at the beginning of your leave.
Life Insurance Basic Employee 	Medical	Coverage continues for up to 12 months from the first day of your Medical Leave.
Supplemental EmployeeSpouse/Domestic Partner	Family	Coverage continues for up to 12 weeks from the first day of your Family Leave.
Child(ren)	Pregnancy	Coverage continues for up to 12 months from the first day of your Medical Leave and up to 12 weeks from the first day of your Bonding Leave.
	Military	Coverage continues for up to 180 calendar days from the first day of your Military Leave.
	Personal	Coverage continues for up to 90 calendar days from the first day of your Personal Leave.
Accidental Death and Dismemberment Insurance	Medical	Coverage continues for up to 12 months from the first day of your Medical Leave.
BasicSupplemental	Family	Coverage continues for up to 12 weeks from the first day of your Family Leave.
	Pregnancy	Coverage continues for up to 12 months from the first day of your Medical Leave and up to 12 weeks from the first day of your Bonding Leave.
	Military	Coverage continues for up to 180 calendar days from the first day of your Military Leave.
	Personal	Coverage continues for up to 90 calendar days from the first day of your Personal Leave.
Disability Coverage • Basic STD	Medical	Coverage continues for up to 12 weeks from the first day of your Medical Leave.
 Supplemental STD Long Term Disability 		 Continuation of coverage applies to any secondary disability that might occur while you are on leave.
	Family	Coverage continues for up to 12 weeks from the first day of your Family Leave.
	Pregnancy	 Coverage continues for up to 12 weeks from the first day of your Medical Leave and up to 12 weeks from the first day of your Bonding Leave.
		Continuation of coverage applies to any secondary disability that might occur while you are on leave.
	Military	Coverage continues for up to 180 calendar days from the first day of your Military Leave.
	Personal	Coverage continues for up to 90 calendar days from the first day of your Personal Leave.
Long Term Care Insurance	All Leaves	 Coverage continues for the full duration of your leave, provided you do not fall behind in your premium payments. PayFlex will not bill you for your long term care premium. To guarantee continued coverage, you must contact Unum Provident at (800) 227-4165 to set up direct billing – paying your premium directly to UnumProvident – for the duration of your leave.

Benefit	Leave Type	Impact
		• If you do not set up direct billing, your coverage may be terminated due to failure to pay the premium.
YouDecide	All Leaves	 Coverage continues for the full duration of your leave, provided you do not fall behind in your premium payments. PayFlex will not bill you for your YouDecide premium. <u>To guarantee continued coverage you must contact YouDecide at (888) 551-0957 to set up direct billing – paying your premium directly to YouDecide – for the duration of your leave.</u> If you do not set up direct billing, your coverage may be terminated due to failure to pay the premium.
401(k) Plan	All Leaves	 Contributions are suspended for the duration of your unpaid leave or up to one year, whichever is earlier. If you receive Seagate pay (sick pay, vacation pay, or military supplemental pay) during your leave, your 401(k) deferral election may be deducted from your paycheck. When you return to work, payroll deductions resume at the deferral percentage in effect at that time. While on a leave, you may continue to make changes to your investments and your deferral percentage. Go online to http://www.401k.com or call Fidelity Investment at (800) 835-5098. If your pre-leave deferral percentage was set at a level to make sure that you attain the IRS maximum annual contribution amount by the end of the year, the suspension of contributions during your unpaid leave may prevent you from reaching the maximum by the end of the year. To ensure that you attain the IRS maximum by December 31, you may want to consider increasing your deferral percentage, go online to http://www.401k.com or call Fidelity Investment at (800) 835-5098. If you have a 401(k) loan outstanding, see the 401(k) Loan section below.
Deferred Compensation Plan	All Leaves	 Contributions are suspended for the full duration of your unpaid leave. If you receive Seagate pay (sick pay, vacation pay, or military supplemental pay) during your leave, your Deferred Compensation deferral election may be deducted from your paycheck. When you return to work, payroll deductions will resume for the remaining calendar plan year. While on an unpaid leave, you may continue to make changes to your investments. Go online to http://retirementnq.prudential.com or call Empower Participant Service Center at (855) 677-5267 from 5:00am to 6:00pm Pacific time.

Benefit	Leave Type	Impact
Employee Stock Purchase Plan	All Leaves	 Contributions are suspended for the full duration of your leave. If you receive Seagate pay (sick pay, vacation pay, or military supplemental pay) during your leave, your ESPP deduction may be deducted from your paycheck. If an ESPP purchase date falls during your leave, any funds you have contributed for that purchase period will be used to purchase shares of stock. When you return to work, ESPP contributions will resume.
Stock Options	All Leaves	Vesting of options continues uninterrupted during your leave.
Vacation	All Leaves	 You do not accrue vacation during your Medical Leave. You cannot borrow vacation during your Medical Leave.

401(k) Loan

Non-Military Leave of Absence

If you are on an authorized, non-military leave of absence, you may suspend your loan payments for the lesser of 12 months or the duration of the leave, but only to the extent that the suspension of payments would not cause the term of the loan to be extended beyond the applicable maximum term. Interest will continue to accrue during the leave of absence.

However, if during your leave of absence you continue to receive a regular paycheck (other than from a disability payment), you must continue to make regularly scheduled loan payments, but only if there are sufficient funds remaining after mandatory withholdings and other withholdings. Seagate reserves the right to determine which withholdings shall take priority over loan repayments. These loan payments shall continue via payroll deduction.

When you return from the leave of absence, the outstanding loan balance (including the additional interest accrued during the leave of absence) will be reamortized over the remaining original loan term. If the original loan term is less than five years, the outstanding loan balance (including the additional interest accrued during the leave of absence) will be reamortized over an extended loan term (extension equal to the leave of absence, up to one year) that does not exceed the permitted maximum of five years from the loan origination date.

If your leave of absence exceeds 12 months, loan repayments must recommence at the end of the first 12 months of leave with the amount of each payment reamortized, or the loan will go into default as of the last day of the calendar quarter following the date the 12 month suspension period ended.

Alternatively, you may choose to continue making regularly scheduled loan payments in accordance with the loan terms by sending payment to Fidelity by ACH, certified check, money order, or other payment method as determined by the Committee. The Participant should call the Fidelity Retirement Benefits Line at (800) 835 - 5098 to set up these continued payments.

Military Leave of Absence

If you are on an authorized military leave of absence and have not received a distribution of your account, your loan payments will be suspended while on duty in the armed forces in accordance with Internal Revenue Code ("Code") Section 414(u)(4). Interest will continue to accrue at the lower of (1) the original interest rate or (2) six percent (in accordance with the Servicemembers Civil Relief Act) during such military leave of absence.

Alternatively, you may choose to continue making regularly scheduled loan payments in accordance with the loan terms by sending payment to Fidelity by ACH, certified check, money order, or other payment method as determined by the Committee. The Participant should call the Fidelity Retirement Benefits Line at (800) 835-5098 to set up these continued payments.

When you return from the military leave of absence, the outstanding loan balance (including the additional interest accrued during the military leave of absence) will be reamortized over a new loan term that ends no later than the latest permissible term of the original loan plus the period of military service.