



SEAGATE

Seagate 401(k) Plan



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

Dear Seagate employee:

It is our pleasure to offer you the opportunity to enroll in the Seagate 401(k) Plan. Your 401(k) plan offers a convenient, tax-deferred way to save for retirement.

This brochure provides a brief summary of the main features of the Seagate 401(k) Plan. For more detailed information about the Plan or to review a copy of the Summary Plan Description, please access the US HR Services website via my.seagate.com or call HR Central toll free 1-866-324-3225.

Benefit from:

Matching contributions. The Plan helps your retirement savings grow by matching your contributions. Seagate will contribute \$0.50 for each \$1.00 you contribute to the Plan on a pretax and/or Roth 401(k) basis, up to 6% of eligible pay each pay period. Seagate matching contributions are currently capped at \$6,000 per calendar year.

Convenience. Your contributions are automatically deducted regularly from your paycheck.

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. With Roth 401(k) contributions, contributions are deducted from your account after taxes are taken out. Unlike your traditional pretax 401(k), the Roth 401(k) allows you to withdraw your money tax free when you retire.*

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.

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

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.

Catch-up contributions. If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional "catch-up" contribution of \$7,500 in 2024.

In the event of either retirement or termination, your earnings can be withdrawn tax free as long as it has been five tax years since your first Roth 401(k) contribution and you are at least 59½ years old. In the event of death, beneficiaries may be able to receive distributions tax free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax free if it has been five tax years from your first Roth 401(k) contribution.

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

Sincerely,

Seagate Benefits Department

*A distribution from a Roth 401(k) is 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, qualified first-time home purchase, or death.



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?

Currently, you are eligible to join the Plan if you are paid through U.S. payroll and are employed by Seagate on a regular full-time or regular part-time basis. Certain classes of employees, including those under the age of 18, are not eligible to participate. See the Summary Plan Description for details.

If you have not enrolled in the Plan within 60 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 6% of your pretax eligible earnings.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the Vanguard Target Retirement Trust I, with a corresponding target retirement date. 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.

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. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 60 days of your employment. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098.

You will also be enrolled in the Automatic Increase Program, which will automatically increase the amount you defer by 1% on an annual basis up to 15%, based on hire date or rehired date, whichever is later.

How do I enroll in the Plan?

You may enroll in the Plan as soon as is administratively possible after your date of hire. Your eligibility information is provided to Fidelity from Seagate within two weeks of your hire date. As soon as your information is in Fidelity's system, you may contact them to enroll. Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098. From overseas, dial your country's toll-free AT&T Direct Access number, then dial 877-833-9900.

Don't have 10 minutes to spare? Get started in 60 seconds with EasyEnroll.

Choose a savings approach that suits you today - and adjust it anytime to fit your changing needs. Enroll in your plan the easy way, right now, at NetBenefits.com/Easy.

How much can I contribute?

Currently, through automatic payroll deductions, you can contribute from 1% to 50% of your eligible pay on a pretax and/or Roth 401(k) basis, up to the annual IRS dollar limit (\$23,000 in 2024). You may also contribute from 1% to 20% of your after-tax pay. Combined, your total pretax, after-tax and catch-up contributions cannot exceed 75% of your eligible pay. The Internal Revenue Code provides that the combined annual limit for total plan contributions is 100% of your W-2 compensation or \$69,000 (excluding catch-up), whichever is less.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. Sign up online by accessing the "Contribution Amount" section on

NetBenefits®, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098. Certain IRS limits may affect the amount you may contribute to your Plan account.

Please note that the maximum amount you may contribute annually to the Seagate 401(k) Plan on a pretax and/or Roth 401(k) basis is \$23,000 in 2024 (or the pretax/Roth 401(k) plan limit of 50% of your eligible pretax compensation, whichever is less). Going forward, the maximum amount you can contribute may be adjusted for inflation in \$500 increments. Employees determined to be highly compensated may have additional limitations.

What 'catch-up' contribution can I make?

If you will reach age 50 or older between January 1 and December 31, 2024, and are making the maximum IRS or Plan pretax and/or Roth 401(k) contribution, you can make an additional \$7,500 pretax contribution to the Seagate 401(k) Plan, called a 'catch-up' contribution. This means that in 2024 you will be able to contribute a total of \$30,500, a \$7,500 increase over the standard \$23,000 deferral limit. (Note that company matching contributions do not apply to catch-up contributions.) To make catch-up contributions, you must make a separate election of 1% to 50% of your pretax and/or Roth 401(k) pay online or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098.

Going forward, the maximum amount you can contribute will be adjusted for inflation in \$500 increments.

Have you already contributed to another employer's 401(k) plan this calendar year?

Remember that the IRS dollar limit on contributions for 2024 includes all sources for the year, not just contributions you make while at Seagate. So, if you have contributed to a previous employer's 401(k) plan or made any catch-up contributions during 2024 those contributions added to your Seagate contributions cannot exceed \$23,000 (or

\$30,500 if you are eligible to make catch-up contributions). To avoid exceeding the IRS maximums, complete a Prior 401(k) Contributions Notification Form and submit the form to Seagate payroll. Payroll will automatically stop your Seagate 401(k) contributions when your 2024 cumulative personal contributions reach the annual limits. Note that the contribution limits apply to personal and catch-up contributions only and do not include employer matching contributions.

When is my enrollment effective?

Your enrollment becomes effective on the first day of the payroll period following the payroll period in which you enrolled.

Does the Company contribute to my account?

There is no waiting period for receiving Seagate matching contributions and all contributions are 100% vested immediately. You are immediately eligible to receive Company matching contributions.

Match Maximizer Tool may help you make sure you get the full value of Seagate matching contributions throughout the year. You can find this tool at [*http://www.stxmatchtool.com/](http://www.stxmatchtool.com/).

The Company will match 50% of each pretax and/or Roth 401(k) dollar you contribute on the first 6% of pay that you defer to your Plan on a biweekly basis. In any event, the Company's matching contribution may not exceed \$6,000 annually.

*Seagate Match Maximizer Tool and Fidelity Investments are not affiliated.

How do I designate my beneficiary?

Fidelity's Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

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 various 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.

What are the single fund solution options in my plan?

If the idea of getting professional help to manage your investments appeals to you, your plan offers Target Date Funds. With Target Date Funds, the investment mix of stocks and bonds automatically becomes more conservative as the target retirement date approaches. Principal invested is not guaranteed at any time, including at or after the fund's target date. Choose the fund that represents your anticipated year of retirement.

What are the managed account options in my plan?

Fidelity® Personalized Planning & Advice ("The Service")

Fidelity® Personalized Planning & Advice is a retirement goal based managed account service with a team of portfolio managers who manage the investments in your workplace savings plan account. Based on your unique needs and goals, our team of professionals will create a plan that considers your total financial situation, put the plan into action, and work for you putting in the time, resources, and knowledge needed to keep you on track for retirement.

This includes:

- Regularly monitoring and rebalancing of your account through market up and downs
- Strategy refinement that supports you as your financial situation evolves
- Quarterly check-ins, which include your progress toward key milestones
- Personal planning dashboard that includes

progress to retirement and other profile details

To see if Personalized Planning & Advice is right for you, talk to one of our financial representatives at 866-811-6041.

What if I don't make an investment election?

We encourage you to take an active role in the Seagate 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the Vanguard Target Retirement Trust I with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Seagate.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the Vanguard Target Retirement Income Trust I. More information about the Vanguard Target Retirement Trust I options can be found online.

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.

How much should I save for retirement?

Fidelity's online planning tools are designed to help you manage your assets as you plan for retirement.

When am I vested?

You are immediately 100% vested in your own contributions to the Seagate 401(k) Plan, as well as in any of the organization's matching contributions and any earnings on them.

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.



Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098.

Can I make withdrawals?

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

When you leave the Seagate, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$1,000, you can leave contributions and any associated earnings in the Plan. After you leave the Seagate, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098.

When do I receive account statements?

As a Plan participant, you will have access to view your quarterly account statement online. To view or print an online statement, log on to Fidelity NetBenefits®, select 'Accounts and Benefits' from the toolbar at the top of the screen and then click on 'View your statements'. If you prefer to receive a paper statement mailed to your home address each quarter you will need to set your elections within the Mail Preferences section of NetBenefits®,. Log on to NetBenefits® and click on the 'Profile and Settings' icon, then select 'Communication'. You may also request statements for any time period by calling Fidelity at 1-800-835-5098.

Can I move money from another retirement plan into my account in the Seagate 401(k) Plan?

Please see your tax advisor for additional information. Note that if you receive distributed plan assets through an indirect rollover, you must then roll them into

another employer-sponsored retirement plan or IRA within 60 days to avoid an early withdrawal penalty.

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 1-800-835-5098.

Instructions can be found in an Incoming Rollover Contribution application, on how to roll over monies from a previous 401(k), 403(b), 457 or conduit (rollover) IRA into your Seagate 401(k) account.

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

Where can I find mutual fund information?

Annual and semiannual reports issued by mutual funds contain important information about a fund's investment objective, historical performance, and expenses, as well as the portfolio manager's investment outlook. You have the option of obtaining the shareholder reports for the Fidelity® mutual funds you own online or by mail. To receive paper copies of these twice-a-year shareholder reports, or to request an individual report or prospectus, please call the Fidelity Retirement Benefits Line at 1-800-835-5098.



Investment Options

Here is a list of investment options for the Seagate 401(k) Plan. For up-to-date performance information and other fund specifics, go to www.401k.com.

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



Vanguard Target Retirement 2020 Trust I	Vanguard Target Retirement 2030 Trust I	Vanguard Target Retirement 2045 Trust I
Vanguard Target Retirement 2025 Trust I	Vanguard Target Retirement 2035 Trust I	Vanguard Target Retirement 2050 Trust I
Vanguard Target Retirement Income Trust I	Vanguard Target Retirement 2040 Trust I	Vanguard Target Retirement 2055 Trust I
		Vanguard Target Retirement 2060 Trust I
		Vanguard Target Retirement 2065 Trust I
		Vanguard Target Retirement 2070 Trust I

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 Seagate 401(k) Plan believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1953	Vanguard Target Retirement Income Trust I	Retired before 2018
January 1, 1953 - December 31, 1957	Vanguard Target Retirement 2020 Trust I	Target Years 2018 - 2022
January 1, 1958 - December 31, 1962	Vanguard Target Retirement 2025 Trust I	Target Years 2023 - 2027
January 1, 1963 - December 31, 1967	Vanguard Target Retirement 2030 Trust I	Target Years 2028 - 2032
January 1, 1968 - December 31, 1972	Vanguard Target Retirement 2035 Trust I	Target Years 2033 - 2037
January 1, 1973 - December 31, 1977	Vanguard Target Retirement 2040 Trust I	Target Years 2038 - 2042
January 1, 1978 - December 31, 1982	Vanguard Target Retirement 2045 Trust I	Target Years 2043 - 2047
January 1, 1983 - December 31, 1987	Vanguard Target Retirement 2050 Trust I	Target Years 2048 - 2052
January 1, 1988 - December 31, 1992	Vanguard Target Retirement 2055 Trust I	Target Years 2053 - 2057
January 1, 1993 - December 31, 1997	Vanguard Target Retirement 2060 Trust I	Target Years 2058 - 2062
January 1, 1998 - December 31, 2002	Vanguard Target Retirement 2065 Trust I	Target Years 2063 - 2067
January 1, 2003 and later*	Vanguard Target Retirement 2070 Trust I	Target Years 2068 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	Large Value	Large Blend	Large Growth	International/Global
Stable Value Fund	Diversified FIAM Core Plus Commingled Pool Class J	Large Value Vanguard Windsor™ II Fund Admiral™ Shares	Large Blend Vanguard Institutional 500 Index Trust	Large Growth Harbor Capital Appreciation CIT Class 4 Small Growth Small/Mid Cap Core Equity Fund	Diversified International Equity Fund

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 01/31/2024. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. 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 decisions. The spectrum does not represent actual or implied performance.



Extended 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



BOND

STOCKS

Bond	Domestic Equities
Inflation-Protected State Street U.S. Inflation Protected Bond Index Fund - Class A	Large Growth Fidelity® Contrafund® Commingled Pool Class F
High Yield Fidelity® High Income Fund	

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 01/31/2024. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. 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 decisions. The spectrum does not represent actual or implied performance.

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.

FIAM Core Plus Commingled Pool Class J

VRS Code: 005658

Fund Objective: The pool seeks to achieve returns that exceed the Bloomberg U.S. Aggregate Bond Index (the "Benchmark") through direct or indirect investments in investment-grade and non-investment grade fixed income securities.

Fund Strategy: The Core Plus discipline seeks to outperform the Bloomberg US Aggregate Bond[®] Index by investing in investment-grade and five extended Plus sectors (high yield, emerging market debt, leveraged loan, global bond, and high yield CMBS). A typical core plus portfolio has 0%-30% exposure to non-investment grade sectors.

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 pool may use futures, options and swaps to take advantage of changes in securities prices, interest rates and other factors affecting value and/or to maintain liquidity. While the use of futures, options, and swaps have their own risk and could decrease the value of the pool, any use in the pool is limited to risk reduction purposes and managing cash.

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 Fidelity Institutional Asset Management. 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.
- The inception date of this Pool was 05/02/2022. The earliest share class of this Pool had an inception date of 06/30/2004. Performance between the inception date of the earliest share class and the inception date of this Pool was calculated by subtracting this Pool's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

Fidelity[®] Contrafund[®] Commingled Pool Class F

VRS Code: 003905

Fund Objective: The portfolio's investment objective is to seek to provide capital appreciation over a market cycle relative to the S&P 500 Index, through the active management of equities with a focus on companies having strong long-term growth prospects.

Fund Strategy: The portfolio's investment philosophy is to capitalize on the strength of Fidelity's internal research by selecting those stocks whose value the manager believes is not fully recognized by the public. The portfolio may invest in domestic and foreign issuers in either "growth" or "value" stocks or both.



Fund Risk: The value of the fund's domestic and foreign investments will vary from day to day in response to many factors. Stock values may fluctuate in response to the activities of individual companies, and general market and economic conditions, and the value of an individual security or particular type of security can be more volatile than, or can perform differently from, the market as a whole. Investments in foreign securities involve greater risk than U.S. investments, including increased political and economic risk, as well as exposure to currency fluctuations. You may have a gain or loss when you sell your units.

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 Fidelity® Contrafund® Commingled Pool - Class F is a collective investment trust maintained under the Fidelity Group Trust for Employee Benefit Plans, and is managed by Fidelity Management Trust Company (FMTTC). It is not insured by the FDIC.
- This description is only intended to provide a brief overview of this investment option, which is available only to eligible retirement plans and is not offered to the general public.
- 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.
- The inception date for Class F of this Pool was 06/30/2017. The earliest class of this Pool had an inception date of 01/17/2014. Performance between the inception date of the earliest class of this Pool and the inception date of Class F of this Pool was calculated by subtracting this Class's management fee for that period from the Pool's gross performance.
- As of 08/01/2023, this fund changed its name from Fidelity Contrafund Commingled Pool Class 2.

Fidelity® High Income Fund

VRS Code: 000455

Fund Objective: Seeks a high level of current income. Growth of capital may also be considered.

Fund Strategy: Normally investing primarily in income-producing debt securities, preferred stocks, and convertible securities, with an emphasis on lower-quality debt securities. Investing in companies in troubled or uncertain financial condition. Potentially investing in non-income producing securities, including defaulted securities and common stocks.

Fund Risk: The fund's yield and share price change daily and are based on changes in interest rates and market conditions, and in response to other economic, political, or financial developments. Foreign markets, particularly emerging markets can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. In general, bond prices rise when interest rates fall, and vice versa. This effect is usually more pronounced for longer-term securities. The fund may invest in lower-quality debt securities which generally offer higher yields, and carry more risk. You may have a gain or loss when you sell your shares.

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:

- 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.

Harbor Capital Appreciation CIT Class 4

VRS Code: 906133

Fund Objective: The Fund seeks long-term growth of capital.

Fund Strategy: The Fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Sub-adviser considers to have above average prospects for growth.

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 Harbor 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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International Equity Fund

VRS Code: 012944

Fund Objective: Seeks to provide long-term growth of capital.

Fund Strategy: The fund invests in mutual funds and has a target allocation of 50% invested in the American Funds EuroPacific Growth Fund Class R6 (Ticker RERGX) and 50% invested in the Dodge & Cox International Stock Fund (Ticker DODFX). These underlying funds primarily invest in a diversified portfolio of equity securities issued by non-U.S. companies. The option is diversified across multiple countries and geographic regions, including emerging markets. The focus is primarily on countries whose economic and political systems appear more stable. The option invests primarily in the common stock of medium-to-large capitalization companies. The American Funds EuroPacific Growth Fund Class R6 normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin. The advisors for this option use fundamental analysis of each company to select investments. Some of the factors that may be considered in selecting investments include: valuation, growth potential, earnings estimates, cash flow, dividends, financial strength, economic condition, competitive advantage, quality of the business franchise and the company management. Unit price and return will vary.

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.

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:

- The investment option is a custom strategy fund. This description is only intended to provide a brief overview of the fund.
 - The American Funds EuroPacific Growth Fund Class R6 is managed by Capital Research and Management Company and the Dodge & Cox International Fund is managed by Dodge & Cox. Callan Associates, Inc. provided the description for this portfolio. Fidelity Management Trust Company reviews and compares the actual allocation of the assets in the Fund to the target weightings monthly. If the actual allocation of the assets in any of the components rises above or falls below the applicable target weightings by more than 3%, the Trustee will notify the Plan Sponsor for further direction regarding rebalancing the Fund.
 - This investment option is not a mutual fund.
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Small/Mid Cap Core Equity Fund

VRS Code: 012943

Fund Objective: Seeks to provide long-term growth of capital.

Fund Strategy: The fund invests in the Victory Small Cap Value Fund (CIT) - 34%, Fidelity Low-Priced Stock Fund (CIT) - 33%, and William Blair Small-Mid Cap Growth (CIT) - 33%. These underlying funds primarily invest in small and mid capitalization domestic companies. The subadvisors for this option invest primarily in either growth or value stocks. A portion of the fund may be invested in foreign securities. The option will normally invest in common stocks and may invest in REITs. Unit price and return will vary.



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. 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.

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 custom strategy fund. This description is only intended to provide a brief overview of the fund.
- The Fidelity Low-Priced Stock CIT is managed by Fidelity Management Research Company LLC, the Victory Small Cap Value CIT is managed by Victory Capital Management, Inc. and the William Blair Small-Mid Cap Growth CIT is managed by William Blair & Company, LLC. Callan LLC. provided the description for this portfolio.
- This investment option is not a mutual fund.

Stable Value Fund

VRS Code: 818824

Fund Objective: Seeks stability of principal and consistency of returns with minimal volatility.

Fund Strategy: Primarily invests in a broadly diversified portfolio of fixed income securities including financial instruments issued by highly rated companies. These include security backed contracts which are comprised of two components: an underlying fixed income portfolio that invests in U.S. domestic fixed income securities (bonds) rated investment grade by one of the major rating agencies (Moody's, S&P, Fitch) at time of purchase and a "wrap contract" issued by a high quality financial institution to help provide stability of principal and a smooth credited rate of interest. The Fund may also hold cash or cash equivalents, bonds and shares or units in stable value and/or bond collective trust funds.

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.

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 managed separate account. It is managed by Galliard Capital Management. This description is only intended to provide a brief overview of the fund.
 - The iMoneyNet First Tier Institutional Money Market Funds Average is the average return of money market funds in the iMoneyNet's First Tier Institutional Category. This includes only non-government institutional money market funds that also are not holding any second tier securities. Portfolio holdings of First Tier funds include U.S. Treasury, U.S. Government agency securities, repos, time deposits, domestic bank obligations, foreign bank obligations, first tier commercial paper, floating rate notes, and asset-backed commercial paper. The iMoneyNet First Tier Institutional Money Market Funds Average is not the stated benchmark for the Portfolio and is provided for comparison purposes only. The asset composition of the iMoneyNet First Tier Institutional Money Market Funds Average may differ from that of the Portfolio.
 - There are no entry or exit fees charged to participants. Investment management fees and other expenses are paid out of the Fund's balance, reducing the rate of return realized by the participants.
 - The Stable Value Fund is a separate account managed for the exclusive use of the Seagate retirement plan participants. Galliard Capital Management provided the description for this fund.
 - This investment option is not a mutual fund.
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State Street U.S. Inflation Protected Bond Index Fund - Class A**VRS Code:** 012942**Fund Objective:** Seeks to match the total rate of return of the Bloomberg U.S. TIPS Index.

Fund Strategy: Invests in a portfolio of US. Treasury inflation-protected debt securities. Treasury Inflation-Protected Securities, or TIPS, provide protection against inflation. The principal of a TIPS increases with inflation and decreases with deflation, as measured by the Consumer Price Index. When a TIPS matures, the fund is paid the adjusted principal or original principal, whichever is greater. The value of inflation-protected debt securities tends to change less due to changes in inflation than other types of bonds but may decrease with decreases in inflation or, as with other debt securities, with increases in interest rates. Unit price, yield and return will vary.

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 income and who can tolerate more frequent changes in the size of income 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:

- The investment option is a unitized collective investment trust. This description is only intended to provide a brief overview of the fund.
 - The Bloomberg U.S. TIPS Index is an unmanaged index designed to represent securities that protect against adverse inflation and provide a minimum level of real return. To be included in this index, bonds must have cash flows linked to an inflation index, be sovereign issues denominated in U.S. currency, and have more than one year to maturity, and, as a portion of the index, total a minimum amount outstanding of 100 million U.S. dollars.
 - This investment option is not a mutual fund.
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Vanguard Institutional 500 Index Trust**VRS Code:** 817592**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.
- 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 Target Retirement 2020 Trust I

VRS Code: 817582

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). Within seven years after 2020, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2025 Trust I

VRS Code: 817583

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). Within seven years after 2025, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2030 Trust I

VRS Code: 817584

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). Within seven years after 2030, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2035 Trust I

VRS Code: 817585

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). Within seven years after 2035, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.



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 Vanguard. 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 Target Retirement 2040 Trust I

VRS Code: 817586

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). Within seven years after 2040, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2045 Trust I

VRS Code: 817587

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). Within seven years after 2045, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2050 Trust I

VRS Code: 817588

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). Within seven years after 2050, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. This description is only intended to provide a brief overview of the fund.
 - This investment option is not a mutual fund.
-

Vanguard Target Retirement 2055 Trust I

VRS Code: 817589

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). Within seven years after 2055, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.



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 Vanguard. 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 10/05/2010. 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 08/31/2010, 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.

Vanguard Target Retirement 2060 Trust I

VRS Code: 817590

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2060 (the target year). Within seven years after 2060, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.

Vanguard Target Retirement 2065 Trust I

VRS Code: 817591

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2065 (the target year). Within seven years after 2065, the trust's asset allocation should resemble that of the Target Retirement Income Trust I. Unit price and return will vary.

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 Vanguard. 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 Target Retirement 2070 Trust I

VRS Code: 914637

Fund Objective: Seeks to provide capital appreciation and current income consistent with its current asset allocation.

Fund Strategy: The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the work force in or within a few years of 2070 (the target year). Within seven years after 2070, the trust's asset allocation should resemble that of the Target Retirement Income Trust.

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 Vanguard Fiduciary Trust. 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 Target Retirement Income Trust I

VRS Code: 817580

Fund Objective: Seeks to provide current income and some capital appreciation.

Fund Strategy: The trust invests in Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Unit price and return will vary.



Fund Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. 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 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 and looking primarily for the potential for income and, secondarily, for share-price appreciation.

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.
 - This investment option is not a mutual fund.
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Vanguard Windsor™ II Fund Admiral™ Shares

VRS Code: 844557

Fund Objective: The investment seeks to provide long-term capital appreciation and income.

Fund Strategy: The fund invests mainly in large- and mid-capitalization companies whose stocks are considered by an advisor to be undervalued. Undervalued stocks are generally those that are out of favor with investors and that the advisor believes are trading at prices that are below average in relation to measures such as earnings and book value. These stocks often have above-average dividend yields. It uses multiple investment advisors.

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.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

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 05/14/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/24/1985, 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.

Step up your contributions with the Annual Increase Program.

Help boost your contribution amount automatically: The Annual Increase Program allows you to increase your retirement savings plan contributions automatically each year. It's an easy way to help keep yourself on track as you get closer to retirement.

ACTION PLAN

- Review the details of the Annual Increase Program
- Choose the amount and date of your annual increase

How does the Annual Increase Program work?

Choose the amount and date for your annual increase, and the rest is automatic. Each year on the designated date, your contributions will increase by the amount you elected.

How does the Annual Increase Program benefit me?

Small increases in your contributions can lead to significant benefits in retirement. When you enroll in the Annual Increase Program, you may help ensure a step up in your retirement plan account contributions each year. This means more opportunity for your savings to grow. It can help you save more but feel less of an impact in your take-home pay.

How do I enroll?

To make your plan's Annual Increase Program part of your retirement saving strategy, log on to NetBenefits® or call 1-800-835-5098 to choose the amount and select the date for your annual increase.

What amount and date should I choose for my annual increase?

Choose an annual increase of 1% or 2% and time it to coincide with your annual review or pay increase. The system follows through by automatically increasing your contribution on your selected date each year.

What if I need to make changes or withdraw?

You can change or withdraw from the program at any time by calling 1-800-835-5098 or by visiting NetBenefits.®

Additional information about the Annual Increase Program

Eligibility requirements.

To participate in the program, you must be contributing regularly to the Seagate 401(k) Plan through payroll deductions. If you stop making regular payroll deductions, your annual increase elections will be maintained on the system until conditions change to allow for the application of your elections.

After I sign up, when does the increased contribution go into effect?

Your Annual Increase Program elections will take effect as soon as administratively feasible. Therefore, depending on the frequency of your paycheck, it takes a minimum of one to two pay periods for the election to take effect.

Program elections.

In most circumstances, your increase election will be applied on a pretax basis. In limited circumstances, your election may be applied on a Roth basis.

Exceptions to program elections.

Your Annual Increase Program elections will be applied until you withdraw from the program, subject to the following exceptions:

- **Plan or statutory limits.** If you are close to or over the maximum percentage or dollar amount that you are allowed to contribute to your retirement plan, none or only some of your increase amount will be applied on your designated increase date. However, if you have made a "spillover" election to continue contributions on an after-tax basis, your annual increase election may be applied for the remainder of the plan year.



- **Suspension of plan contributions.** If you are suspended from making contributions to your plan your program increase will also be suspended. Your election will not be reinstated at the end of the suspension period.
- **Highly compensated employees (HCEs).** If your designation as an HCE limits or otherwise restricts you from making additional contributions, your contributions may not be increased even if you have elected to participate in the program.
- **Change in employment status.** If your deductions are interrupted due to a change in your employment status such as a leave of absence or disability, your program elections will be held on file. It's a good idea to confirm that you are still enrolled in the program when your deductions begin again.

Please consult your plan rules for more detailed information.

Need Help?

For additional information about the Annual Increase Program:

- Visit Fidelity NetBenefits®
- Call the Fidelity Retirement Benefits line at 1-800-835-5098 to speak with a Fidelity Representative



Seagate Technology
47488 Kato Rd. MS# FRCO2B1
Fremont, CA 94538

Plan Name: The Seagate 401(k) Plan

Plan #: 89102

Incoming Rollover Instructions

"Rolling over" money into the Seagate 401(k) Plan 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.401k.com or the NetBenefits mobile app which you can get with the below QR code to initiate your request or complete the Incoming Rollover Contribution Form. Please be sure to complete all items, and sign the form if indicated.

Mobile App QR code:



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.

If you are currently enrolled in the Fidelity® Personalized Planning & Advice, an advisory service, your rollover contribution will

automatically be invested according to your current model portfolio percentages.

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 Seagate 401(k) Plan, you can log on to Fidelity NetBenefits® at www.401k.com 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 **1-800-835-5098**. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for the Seagate 401(k) Plan, please access www.401k.com.

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

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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). After-tax contributions from 401(a) and 403(a) plans (excluding Roth 401(k) and Roth 403(b) money) may also be rolled into this plan. In addition, the Plan will accept: conduit IRAs (rollover IRAs).

*** 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:

\$ Pretax dollars

\$ After-tax dollars

\$ After-tax contributions excluding earnings (may be detailed on distribution statement)

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

401(k) Plan

Governmental 457(b) Plan

401(a) Plan

Conduit IRA (rollover IRA)

403(b) Plan



400050

DC

89102

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Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or mandatory age 73 distributions. Also unacceptable are Roth 401(a)/401(k) plans, Roth 403(b) plans, and non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs) and "SIMPLE" IRA distributions). 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. After-tax contributions from plans other than 401(a), or 403(a) plans may not be rolled over into this Plan.

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.401k.com.

If you are currently enrolled in the Fidelity® Personalized Planning & Advice, an advisory service, your rollover contribution will automatically be invested according to your current model portfolio percentages.

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 Seagate 401(k) Plan.

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 Seagate 401(k) Plan, go to www.401k.com.

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Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This document provides only a summary of the main features of the Seagate 401(k) Plan 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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