Guardant Health, Inc. 401(k) Plan Snapshot (2026)

Enrollment Periods/Change to Deferrals

- Immediately upon date of hire
- If you do not set an affirmative deferral amount, you will be automatically enrolled at 6% after 30 days
- You can change your Deferral elections and investments at any time

Your Contribution

- 0 – 75% of your salary up to the IRS annual maximum
- Maximum deferral in 2026 is $24,500
- If you are between 50 – 59 years of age or over age 64, you may defer an additional $8,000 in 2026 (Catch Up Contribution) for a total of $32,500.
- If you are between 60 – 63 years of age you may contribute an additional $11,250 in 2026 for a total of $35,750
- Traditional (Pre-Tax), Roth, and After-Tax Contributions* are available.

  *Allows participants to contribute above listed deferral limits but are not matched by the company. Availability of After-Tax option subject to change at any time.

Discretionary Employer Match

- Discretionary employer match is 50% of deferrals up to a maximum of 6% of compensation (maximum employer match is 3%). This discretionary formula is subject to change.
- Evenly deferring throughout the year, over all pay periods, is recommended to receive the maximum employer match for the year!
- Match contributions are vested on a 3-year graded schedule; you must work for 3 years to earn full vesting credit.
- The maximum eligible compensation used in determining discretionary match is $360,000 for 2026; the maximum match you can potentially receive is $10,800 ($360,000 eligible compensation X 3% company match).

Investment Choices

- A diversified menu of funds representing key asset categories – full fund menu and research available online at Fidelity Net Benefits www.netbenefits.com

Investment Advisor Representative

- You can contact your Investment Advisor Rep. Steven Faggiolly or Todd White:
- By phone at 866-504-6571
- By email at StevenF@SRPretire.com, or ToddW@SRPretire.com

Loans

- You may borrow up to 50% of your account balance, with a minimum loan amount of $1,000 and a maximum loan amount of $50,000 (sources: non-Roth and Mutual Fund balances only)
- You may have up to one loan outstanding and your maximum payback period is 5 years for a general purpose loan

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Beneficiary

- Beneficiary designation forms should be completed online at Fidelity NetBenefits www.netbenefits.com
- If you are married, your primary beneficiary will normally be your spouse
- If you wish to designate a beneficiary other than your spouse, a notarized waiver is required

How to Enroll

- Complete online enrollment form process at Fidelity NetBenefits www.netbenefits.com
- For phone assistance, call Fidelity Participant Line at 1-800-835-5095.
- Participants can elect the next day Conversion to Roth by calling Fidelity at 1-800-835-5095.

Help with Asset Allocations

- For most participants, selecting the appropriate Target Date Fund based on your projected retirement date is an excellent solution
- Should you wish to allocate your assets using the individual investment options (the Non-Target Date Funds), you are free to select any of the plan's investments in the proportions you choose
- Our plan's Investment Advisor Representatives, contact info above, are available to answer your questions.

Participant Specific Questions and Resources

- For most participants, selecting the appropriate Target Date Fund based on your projected retirement date is an excellent solution.
- Should you wish to allocate your assets using the individual investment options (the Non-Target Date Funds), you are free to select any of the plan's investments in the proportions you choose.
- Our plan's Investment Advisor Representatives, contact info above or QR code below to scheduling link, are available to meet with you.

Schedule a 15 minute virtual meeting with SRP our 401(k) Plan Advisors using the QR code below:

SRP | Strategic Retirement Partners™
"Relax...We'll Take It From Here."