

Save and invest for your future

2026 Siemens Healthineers Savings Plan



The Savings Plan can help you build your financial security for the future. Review this brochure and visit mySHSBenefits.com for more information, including details provided in the Summary Plan Description (SPD).

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Safeguarding Your Information



Your information is personal—and the company wants to help you protect your privacy. mySHSBenefits.com includes opt-in text messaging for select notifications. Once enrolled in the Savings Plan, add your mobile number to help safeguard against fraudulent activity and identity theft.

Step 1: Go to mySHSBenefits.com > **Your Profile > Personal Information** and add or update your mobile number.

Step 2: Go to mySHSBenefits.com > **Your Profile > Manage Communications** to elect opt-in text messaging under **Delivery Preference**.

Savings Plan Features

The Savings Plan is a 401(k) plan that can help you save for retirement with Siemens Healthineers as your retirement planning partner. Here are some key features of the Savings Plan:

- **Company contributions:** In addition to your own contributions, you may be eligible for a company matching contribution that will help your account grow faster. Learn more about company matching contributions in the Summary Plan Description (SPD).
- **Your contributions:** You can contribute to the plan through payroll deductions on a before-tax basis, which reduces your taxable income, or on an after-tax basis through regular after-tax or Roth contributions, up to the annual IRS maximum.
- **Automatic Contribution Escalation:** You can choose to automatically increase the percentage you contribute each year to the Savings Plan—giving you one less thing to remember!
- **Choice of investment options:** You can choose from a wide variety of investment options representing all of the major asset classes, including ready-made investment portfolios, portfolio building blocks, and a self-directed brokerage account (SDBA).
- **Resources to help you:** Alight Financial Advisors (with Financial Engines Advisors LLC as a sub-advisor) is available to provide Investment Advisory Services to Savings Plan participants. These services include an online advice tool that can help you make investment decisions. In addition, Savings Plan participants can elect to enroll in a Professional Management program that, for an additional fee, provides personalized investment portfolio management.
- **Roth in-plan conversion:** You have the option to convert before-tax and/or after-tax contributions to a Roth account within the Plan. This option allows you to pay taxes on the converted amount now, rather than at the time of withdrawal, which could result in tax-free growth and withdrawals in retirement.
- **Flexible contribution rates:** You can contribute to the plan through payroll deductions and change or stop your contributions at any time. Your contributions can be in any combination of before-tax, Roth, and regular after-tax dollars as long as you don't exceed the combined annual IRS maximum for before-tax and Roth contributions. You can choose to elect regular after-tax contributions if you reach the combined before-tax and Roth contribution maximum.
- **Enrollment in the plan:** If eligible, you have 30 days from your date of hire to make deferral elections into the Savings Plan. If an election is not made within 30 days, you will be automatically enrolled in the plan's default investment fund and contribution rate. For more information, please refer to the SPD.
- **Control:** You can access your account and make changes through mySHSBenefits.com or the Siemens Healthineers Benefits Center (SHBC) at **833-935-3328** (outside the USA: **332-600-6270**).
- **Portability:** If you leave Siemens Healthineers, you can take the vested portion of your Savings Plan benefit with you by rolling it into an IRA or another employer's qualified plan.
- **Annual True-up feature:** The annual true-up feature ensures participants receive the maximum company contribution for which they are eligible, regardless of 401(k) changes made throughout the year. Please note, in order to maximize the company contribution, you must contribute at least 6% of your eligible compensation during the year.



The Savings Plan refers to the Siemens Medical Solutions USA, Inc. Savings Plan. For detailed information on the plan for which you are eligible, please visit mySHSBenefits.com.

Accessing Your Account

Siemens Healthineers offers two convenient ways to access your Savings Plan account:

Visit mySHSBenefits.com

Call the Siemens Healthineers Benefits Center (SHBC) at **833-935-3328** (outside the USA: **332-600-6270**), between 10am and 6pm Eastern Time, Monday through Friday



Using either method you can:

- Review the balances in your account
- Review the activity in your account over any time period you select (after January 1, 2005)
- Review and change your contribution rate
- Review and change how your contributions will be invested
- Review your current investment options and change how your assets are allocated among the available investment options
- Request a loan or withdrawal
- Convert your before-tax and/or after-tax contributions to a Roth basis
- Establish automatic Roth conversion of your after-tax contributions
- Take advantage of Investment Advisory Services
- Access the Summary Plan Description (SPD)
- Designate your beneficiary(ies)
- Access tools and educational resources

Joining the Plan

Whether you're a regular full-time, part-time, or temporary Siemens Healthineers employee, you're eligible to participate in the plan as soon as you join the company.

Of course, the sooner you start contributing to the plan, the sooner your money can go to work for you and the longer you'll have to grow your retirement nest egg. Saving even a small amount from each paycheck could make a big difference over time.

The following scenarios show the impact of contributing to the plan as early in your career as possible. Keep in mind that these examples do not reflect company matching contributions, which can further increase the value of your account. Learn more about company matching contributions in the SPD.

The assumptions used in the employee examples include the following:

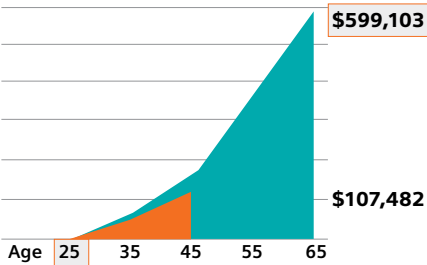
- Salary increase of 3% each year
- Average rate of return on investment of 6%
- Examples do not include company match

This is a hypothetical situation, and these results are not guaranteed.

Scenario one: Two Siemens Healthineers employees, Sally and Mike, each contribute 10% of salary.

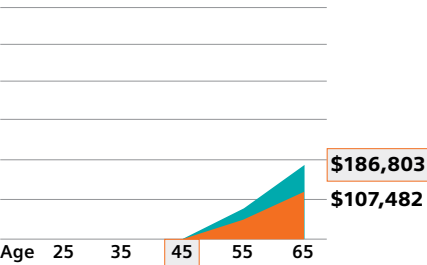
Sally

Starts participating in the Savings Plan: **Age 25**
Total employee contribution: **\$107,482**
Ending balance at age 65: **\$599,103**



Mike

Starts participating in the Savings Plan: **Age 45**
Total employee contribution: **\$107,482**
Ending balance at age 65: **\$186,803**



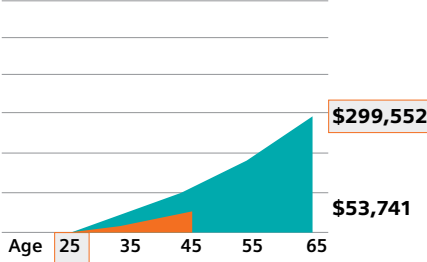
Assumptions:
Annual salary: **\$40,000**
Contributes: **10% of salary**
Number of years contributes: **20 years**
Retires: **Age 65**

Both employees contribute the same amount for the same length of time, but Sally's head start results in an ending balance that is over three times greater than Mike's ending balance.

Scenario two: Sally contributes 5% of salary while Mike contributes 10%.

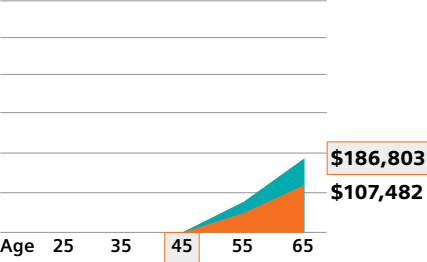
Sally

Starts participating in the Savings Plan: **Age 25**
Total employee contribution: **\$53,741**
Ending balance at age 65: **\$299,552**



Mike

Starts participating in the Savings Plan: **Age 45**
Total employee contribution: **\$107,482**
Ending balance at age 65: **\$186,803**



Assumptions:
Same as above except that Sally contributes 5% of salary instead of 10%

If Sally contributes 5% instead of 10% to the plan each year for 20 years, Sally's ending balance at age 65 would be more than 1.5 times Mike's ending balance—even though she only contributed half as much.

Contributing to the Plan



You can contribute to the plan through payroll deductions. Your contributions can be in any combination of before-tax, Roth, and regular after-tax dollars, subject to IRS rules, and you can change or stop your contributions at any time.*

Before-Tax Contributions

Contributing before-tax dollars lowers your current taxable income. You'll pay taxes on contributions—and any earnings on those contributions—when you withdraw money from the plan. Keep in mind that when you withdraw funds during retirement, you may be in a lower income-tax bracket, meaning you might pay less in taxes. If eligible, you will continue to receive applicable company matching contributions.

Each year the IRS sets a combined limit on before-tax and Roth contributions. If you reach the combined before-tax and Roth contribution limit, you can choose to contribute regular after-tax contributions. Both the contributions you make on a before-tax basis as well as on a Roth basis will count toward the annual IRS maximum.

Roth Contributions

You can contribute Roth after-tax dollars to your account in the Savings Plan, paying taxes on those contributions now. Then if you satisfy IRS requirements when you later make withdrawals, you will receive your distributions related to your Roth contributions—including earnings on these amounts—tax-free. If eligible, you will continue to receive applicable company matching contributions. Both the contributions you make on a before-tax basis as well as on a Roth basis will count toward the annual IRS maximum.

Catch-Up Contributions

Participants age 50 and older can make additional before-tax and/or Roth contributions, called “catch-up contributions,” beyond normal plan limits. Starting January 1, 2026, if you are age 50 or older and earned more than \$150,000 in FICA wages in 2025, any catch-up contributions you make to the Plan must be made as Roth contributions. This means you will no longer be able to make pre-tax catch-up contributions if you are catch-up eligible and meet the income threshold. Participants between the ages of 60 and 63, as of the end of the calendar year, are able to contribute additional catch-up funds of up to \$11,250 or 150% of the annual catch-up limit.

Regular After-Tax Contributions

You can also choose to contribute part or all of your savings in regular after-tax dollars. Although you'll pay taxes on your contributions now, you won't have to pay later when you withdraw the funds. Any gains from regular after-tax contributions are tax-deferred, meaning that they won't be taxed until you take a distribution from the plan. If eligible, you will continue to receive applicable company matching contributions.

Roll over your 401(k) from a previous employer

You may be able to roll over money from a previous employer's qualified plan into the Savings Plan. To initiate a rollover contribution, or for more information visit mySHSBenefits.com or call the SHBC at **833-935-3328** (outside the USA: **332-600-6270**). If you contributed before-tax or Roth dollars this year to your previous employer's plan, you'll need to make sure your total before-tax and/or Roth contributions to the two plans don't exceed the IRS annual maximum for before-tax and Roth contributions.

*Certain employees who are considered highly compensated under IRS rules have additional limits placed on how much they can contribute during the plan year.

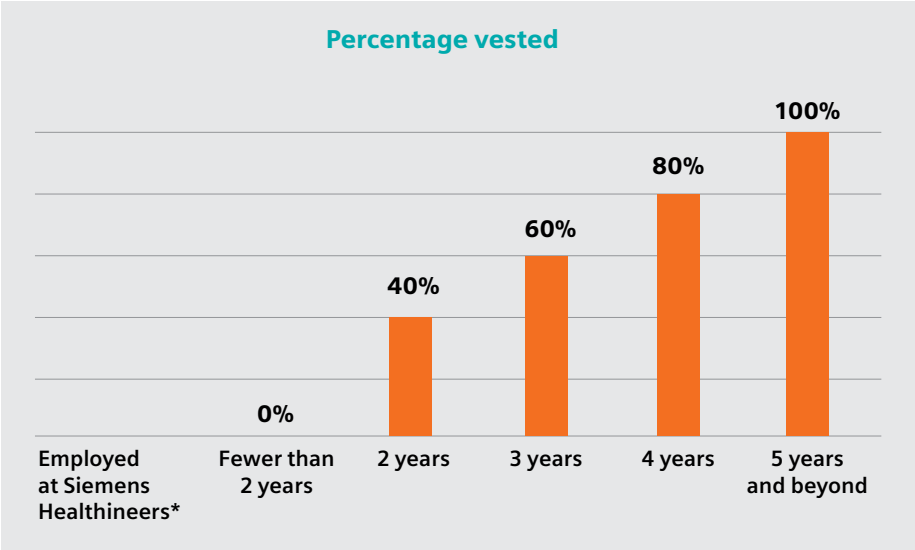
Company Contributions

Siemens Healthineers makes contributions to the accounts of most participants in the Savings Plan, and that can increase your retirement savings.

Visit mySHSBenefits.com for more information, including details provided in the SPD.

Vesting

Any money you contribute to the Savings Plan, plus any earnings, are always yours to keep. However, ownership of the company’s matching contributions is transferred to you over time, as shown in the chart below. Once you’re fully vested, you own all of the money in your Savings Plan account.



*Refer to the SPD for a list of participating companies.

Taking Money Out of the Plan



Loans

The Savings Plan allows you to borrow from your account. There are two types of loans available:

- 1. General-purpose loan**—Allows you to take a loan for any reason
- 2. Principal residence loan**—Allows you to purchase a principal residence (house, condominium, land for new construction, etc.) for yourself

Note: If you request a loan or withdrawal from the Savings Plan, your balance (if any) in the self-directed brokerage account (SDBA) will be included in the total amount that you may borrow or withdraw. However, you cannot access money for loans or withdrawals directly from the SDBA.

Withdrawals

You are able to make withdrawals from the plan prior to turning 59½ years old. However, you will be subject to taxes and penalties. The two types of withdrawals available to you are:

- 1. Non-financial-hardship withdrawals**
- 2. Financial-hardship withdrawals**

You become eligible to receive the full value of your account (adjusted for investment earnings) if you retire, are terminated due to disability, or are permanently laid off. If you leave Siemens Healthineers for any other reason, you can take only the vested portion of your Savings Plan benefit with you.

Beneficiaries

If you die, your beneficiary will receive the full value of your account. If you haven't named a beneficiary, your benefit will be distributed to your surviving spouse. If you don't have a surviving spouse, it will be distributed to your surviving children in equal shares. If you have neither a surviving spouse nor surviving children, your benefit will be distributed to your estate.

To designate beneficiaries, go to mySHSBenefits.com > **Your Profile > Beneficiaries**. You can also designate beneficiaries by calling the SHBC at **833-935-3328** (outside the U.S.: **332-600-6270**).



For details regarding loans and withdrawals, review the SPD at mySHSBenefits.com

Investment Options

The Savings Plan offers a wide variety of investment options—diversified collective investment portfolios for employees who prefer a ready-made solution, portfolio building blocks, or a self-directed brokerage account (SDBA) for those who want to build and manage their own portfolios. The diversified collective investment portfolios and portfolio building blocks are listed on the next page.

For performance information and other details about each investment option, go to mySHSBenefits.com > **Savings & Retirement > Investments > Fund Performance** and then select a Savings Plan investment option.



Ready-Made Investment Portfolios

Option	Asset Class	Description	Objective
Target Date Funds	Diversified portfolios containing six major asset classes	Each target date fund option invests in a diversified mix of U.S. equities, non-U.S. equities, fixed income, and U.S. real estate. In addition, investments may also include: inflation-linked bonds, commodities, and global infrastructure. The starting asset allocation is keyed based on two factors: your risk profile (how aggressively you invest) and your target year (when you might begin using your money in retirement).	The asset allocation of each target date portfolio is systematically adjusted over time, investing more and more conservatively by reducing investments in stocks and increasing investments in bonds as the portfolio's target date approaches.

Portfolio Building Blocks

Option	Asset Class	Description	Objective
Stable Value	Stable Value	The Stable Value fund invests in a diversified portfolio of investment contracts issued by high-quality financial institutions such as insurance companies and banks. These contracts are backed by high-quality bonds, including corporate bonds, mortgage-backed securities, asset-backed securities and U.S. Government securities. Over time, the fund's returns are expected to be comparable to the returns generated by short- and intermediate-term, high-quality bonds.	The fund is designed to produce a stable and predictable return while avoiding negative returns. Over the long term, it should provide investors with a higher return than a money market fund while maintaining liquidity and safety of principal.
Core Bond	Bonds	Invests in a variety of investment-grade fixed-income securities, including (but not limited to) fixed-income securities issued by the U.S. Government, corporations, mortgage-backed issuers, asset-backed issuers, U.S.-dollar-denominated securities of foreign issuers and preferred stocks.	Seeks to closely track the Bloomberg U.S. Aggregate Bond Index.

Investment Options



Portfolio Building Blocks

Option	Asset Class	Description	Objective
High-Yield Bond	Bonds	Invests in a variety of below-investment-grade bonds, including (but not limited to) public and private corporate fixed-income securities, U.S. fixed-income securities, convertible securities, zero-coupon securities, and preferred stocks.	Seeks a higher rate of total return than a custom benchmark* through both current income and capital appreciation, while approximating the average portfolio maturity and credit rating of that index.
U.S. Large Cap Stock	Stocks	Invests in stocks that comprise the Standard & Poor's 500 Index, representing 500 of the largest U.S. companies.	Seeks to closely track the Standard & Poor's 500 Index's return, which is considered a gauge of overall U.S. large capitalization stock returns.
U.S. Large Cap Growth Stock	Stocks	Invests primarily in large capitalization stocks that comprise the Russell 1000 Growth Index and have above-average growth potential. Growth is measured by factors such as earnings or revenue.	Seeks to provide long-term capital appreciation, with performance exceeding that of the Russell 1000 Growth Index.
U.S. Small/ Mid Cap Stock	Stocks	Invests in one or more diversified portfolios of small and medium-sized U.S. companies.	Seeks long-term capital growth of principal, with performance equal to or exceeding that of the Russell Small Cap Completeness Index.
Non-U.S. Developed Markets Stock	Stocks	Invests primarily in the stocks of companies based outside the United States. These companies operate in countries considered to have well-developed, smoothly functioning securities markets and an underlying legal structure that supports financial investment. In addition to the risks associated with stock investments, this option carries the added risk of exposure to fluctuations in foreign currencies.	Seeks long-term capital growth with performance equal to or exceeding that of the MSCI ACWI ex USA IMI Index (Net).
Non-U.S. Emerging Markets Stock	Stocks	Invests primarily in the stocks of companies based outside the United States, in countries considered to have less highly developed securities markets. In addition to the risks associated with stock investments, this option carries the added risk of exposure to fluctuations in foreign currencies and risks associated with emerging financial markets, including political and operational risks.	Seeks long-term capital growth with performance equal to or exceeding that of the MSCI Emerging Markets Index (Net).

*High Yield Bond Custom benchmark reflects 52.5% MERRILL-US High Yield Master II Index (Gross) / 47.5% MERRILL-US High Yield BB Rated Constrained Index (Gross) from May 2018 to 11/15/2022; 55% Bloomberg Barclays U.S. High Yield Very Liquid Index / 45% Merrill-US High Yield Master II Index (Gross) from 11/15/2022 to April 2023; 100% ICE BoA US High Yield Master II Constrained Index thereafter.

Investment Options

A self-directed brokerage account (SDBA) is not for everyone. You should not consider this account unless you are a sophisticated investor who is prepared to take on additional risk and assume responsibility for closely monitoring your investments in the SDBA.



Investment Advisory Services

Alight Financial Advisors LLC* (AFA), in partnership with Financial Engines, provides Investment Advisory Services to participants in the Savings Plan.

AFA can provide you with education, guidance, and ongoing support that can assist you in making better retirement decisions now and in the future by:

- Helping you understand and take better advantage of your retirement benefits
- Providing unbiased advice to help you pick the right investments
- Creating a comprehensive retirement plan that considers all of your investments

AFA offers two Investment Advisory Services options:

- **Online Advice**—This service provides personalized investment advice recommendations about how much to contribute to the plan, which investment options to choose and how much to invest in each investment option, taking into account your specific retirement goals. It is up to you to decide whether or not you will act upon this advice.
- **Professional Management**—Under this program, AFA will provide direct personalized portfolio management of your accounts in the plan. If you choose this program, there is an additional fee that will be charged to your plan accounts. Information about fees for the Professional Management service can be found by accessing the Savings Plan 401(k) Fee Disclosure posted on mySHSBenefits.com and selecting **Plan Documents & Information** from the **Quick Actions** menu.

You may access AFA's Investment Advisory Services through mySHSBenefits.com or by calling the SHBC (see contact information on page 4). In either case, select the **Get Investment Advice** option from the menu.

Self-Directed Brokerage Account

The self-directed brokerage account (SDBA) is administered through Alight Financial Solutions. It gives employees who want to build and manage their own portfolios an opportunity to invest in a wide range of mutual funds, individual stocks, and other types of securities. Through an SDBA, you have a broad range of investment options, including funds in more than 250 mutual fund families and stocks of more than 10,000 publicly traded companies.

To open an SDBA, you must have a minimum balance of \$500 in investments in the plan other than in your SDBA. Separate fees are charged by the brokers and the investment managers who provide these options. To open an account:

- Go to mySHSBenefits.com > **Savings & Retirement** > **Brokerage Account**.
- Follow the steps to enroll online, or print an application to submit via fax or postal mail.

If you do not have Internet access at work or home, call the SHBC (see contact information on page 4) and speak with a representative.

*Siemens Healthineers has hired Alight Financial Advisors LLC (AFA) to provide investment advisory services to plan participants. AFA has hired Financial Engines Advisors LLC (FEA) to provide sub-advisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Alight Solutions. FEA is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither AFA nor FEA guarantees future results.

Brokerage services are offered through Alight Financial Solutions (AFS), a broker dealer. AFS is a wholly owned subsidiary of Alight Solutions.

Alight Financial Solutions – Member FINRA/SIPC.

Savings Plan Education



Need help?

Go to mySHSBenefits.com > **Savings & Retirement** > **Financial Education** to learn more about:

- Financial basics
- Beginning your plan
- Meeting your goals
- Getting to retirement

Educational resources include videos, articles, tools, and calculators.

Important Information About Fees

As with other investments, many fees and expenses for the Savings Plan are paid by investors—in this case, participants in the Savings Plan. There are several types of fees:

- Asset-based fees are charged to the Savings Plan’s investment options and reduce your investment earnings. These fees are utilized to pay for investment management fees (paid to portfolio managers for selecting and managing the option’s investments) and investment consultant fees. In addition, fees for trustee and other services related to the investment options of the Savings Plan are asset-based fees.
- Recordkeeping and administrative fees are deducted directly from your account balance as a separate item.
- Individual fees are charged for certain account activities you request.

Fees and expenses are important because they can substantially reduce the growth of your account over the long term. But fees are still only one of several factors to consider when making investment decisions. You also should carefully consider other key factors, including asset class and investment risk, your investment objectives, principal investment strategies, and time horizon when selecting investment options.

More information about fees can be found in the Annual Fee Disclosure, which is available on the Savings Plan website at mySHSBenefits.com. Go to **Quick Actions > Plan Documents & Information** to view the Fee Disclosure.

Siemens Healthineers pioneers breakthroughs in healthcare. For everyone. Everywhere. Sustainably. The company is a global provider of healthcare equipment, solutions and services, with activities in more than 180 countries and direct representation in more than 70. The group comprises Siemens Healthineers AG, listed as SHL in Frankfurt, Germany, and its subsidiaries. As a leading medical technology company, Siemens Healthineers is committed to improving access to healthcare for underserved communities worldwide and is striving to overcome the most threatening diseases. The company is principally active in the areas of imaging, diagnostics, cancer care and minimally invasive therapies, augmented by digital technology and artificial intelligence. In fiscal 2024, which ended on September 30, 2024, Siemens Healthineers had approximately 72,000 employees worldwide and generated revenue of around €22.4 billion. Further information is available at [siemens-healthineers.com](https://www.siemens-healthineers.com).

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