

Executive Financial Services Summary – Band 11

Last revised September 2025

Support your financial wellbeing by taking advantage of financial planning benefits through Goldman Sachs Ayco and Fidelity Executive Services. As a Thermo Fisher Scientific executive, both services are available to you and can be used individually or concurrently. A summary of key program features is provided below; for additional information you can visit [Fidelity Executive Services](#) or [Ayco](#).

All executive financial planning offerings include:

- **Personalized planning:** Comprehensive advice and implementation with a dedicated advisor through multiple channels
- **Benefits and compensation optimization:** Guidance on deferred compensation, equity plans, 401(k) and HSA strategies
- **Investment management:** Risk assessment and portfolio integration with company benefits
- **Financial management:** Tax planning, net-worth tracking and liquidity forecasting
- **Retirement preparation:** Spending forecasts, asset sufficiency analysis and tax planning
- **Risk mitigation:** Financial risk assessment and company benefit utilization

Distinctions in offerings noted below:

Category	Ayco Personal Planning (Band 11)	Fidelity (Bands 10-13)
Cost	<ul style="list-style-type: none">• Company-paid benefit• Value of benefit is taxable as imputed income; in 2025, the value of the benefit was \$4,250	Company-provided benefit – no cost to you
Tax Projections	<ul style="list-style-type: none">• Annual• One non-resident state• Discounted tax preparation	Discounted tax preparation services through EY
10b5-1 Planning	✗	✓
Tax Planning	✓	✗ Withholding adjustments and stock vesting implications only
Estate Planning	✗	✓