

## Executive Financial Services Summary – Bands 12 and 13

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 Executive Wealth (Bands 12-13)	Fidelity (Bands 10-13)
<b>Cost</b>	<ul style="list-style-type: none"> <li>• Company-paid benefit</li> <li>• Value of benefits is taxable as imputed income; in 2025, value was \$13,995 (Band 12) and \$17,490 (Band 13)</li> </ul>	Company-provided benefit – no cost to you
<b>Tax Projections</b>	<ul style="list-style-type: none"> <li>• Quarterly</li> <li>• Multiple states</li> <li>• Tax preparation included</li> </ul>	Discounted tax preparation services through EY
<b>10b5-1 Planning</b>	✓	✓
<b>Tax Planning</b>	✓	✗ Withholding adjustments and stock vesting implications only
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Attorney coordination</li> <li>• Implementation support</li> <li>• Tax-effective strategies (GRAT)</li> <li>• Trust advisory services</li> </ul>	✓