

# Statement Details



Microsoft Corporation  
Savings Plus 401(k) Plan

GAURAV CHAWLA  
1141 FARRAGUT BLVD  
FOSTER CITY, CA 94404-

## Retirement Savings Statement

Customer Service: (888) 810-6738  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

### Your Account Summary

Statement Period: 01/01/2025 to 01/31/2025

<b>Beginning Balance</b>	<b>\$78,893.34</b>
Your Contributions	\$1,865.84
Employer Contributions	\$932.92
Change on Market Value	\$3,152.98
<b>Ending Balance</b>	<b>\$84,845.08</b>
<b>Additional Information</b>	
Vested Balance	\$84,845.08

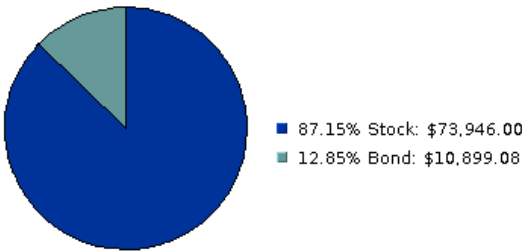
### Your Personal Rate of Return

This Period 3.9%

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

### Your Asset Allocation

Statement Period: 01/01/2025 to 01/31/2025



Your account is allocated among the asset classes specified above as of 01/31/2025. Percentages and totals may not be exact due to rounding.

### Market Value of Your Account

Statement Period: 01/01/2025 to 01/31/2025

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

#### TIER II-CORE FUNDS

Investment	Shares as of 12/31/2024	Shares as of 01/31/2025	Price as of 12/31/2024	Price as of 01/31/2025	Market Value as of 12/31/2024	Market Value as of 01/31/2025
Stock					\$68,473.30	\$73,946.00
International						
Intl Value Account	441.887	457.726	\$31.40	\$32.86	\$13,875.25	\$15,040.88
Intl Growth Account	346.458	359.272	\$16.77	\$17.45	\$5,810.10	\$6,269.30
Small Cap						

<i>Investment</i>	Shares as of 12/31/2024	Shares as of 01/31/2025	Price as of 12/31/2024	Price as of 01/31/2025	Market Value as of 12/31/2024	Market Value as of 01/31/2025
Smid Cap Value Acct	438.239	452.743	\$12.12	\$12.53	\$5,311.46	\$5,672.87
Large Cap						
FID Contra Pool CL S	585.762	605.385	\$45.81	\$48.22	\$26,833.76	\$29,191.66
FID GR Co Pool CL S	48.409	50.061	\$71.18	\$72.19	\$3,445.75	\$3,613.90
Vang RUS 1000 Val TR	28.778	29.747	\$252.76	\$264.34	\$7,273.93	\$7,863.32
Vang 500 Idx IS SEL	20.584	21.281	\$287.75	\$295.76	\$5,923.05	\$6,294.07
<b>Bond</b>					<b>\$10,420.04</b>	<b>\$10,899.08</b>
Income						
Pimco Total Return	601.966	623.874	\$17.31	\$17.47	\$10,420.04	\$10,899.08
<b>Account Totals</b>					<b>\$78,893.34</b>	<b>\$84,845.08</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on those rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website [www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification](http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification) for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

#### Your Contribution Summary

Statement Period: 01/01/2025 to 01/31/2025

<b>Contributions</b>	<b>Period to date</b>	<b>Inception to Date</b>	<b>Vested Percent</b>	<b>Total Account Balance</b>	<b>Total Vested Balance</b>
<b>Employee Pre-Tax</b>	\$1,865.84	\$47,022.58	100%	\$56,561.60	\$56,561.60
<b>Employer Match</b>	\$932.92	\$23,511.29	100%	\$28,283.48	\$28,283.48

#### Your Account Activity

Statement Period: 01/01/2025 to 01/31/2025

Use this section as a summary of transactions that occurred in your account during the statement period.

[Detailed Transaction History](#)

<b>Activity</b>	<b>Vang RUS 1000 Val TR</b>	<b>Vang 500 Idx IS SEL</b>	<b>Smid Cap Value Acct</b>	<b>Intl Growth Account</b>
<b>Beginning Balance</b>	<b>\$7,273.93</b>	<b>\$5,923.05</b>	<b>\$5,311.46</b>	<b>\$5,810.10</b>
Your Contributions	\$168.68	\$136.58	\$120.52	\$145.52
Employer Contributions	\$84.34	\$68.30	\$60.26	\$72.76
Change on Market Value	\$336.37	\$166.14	\$180.63	\$240.92
<b>Ending Balance</b>	<b>\$7,863.32</b>	<b>\$6,294.07</b>	<b>\$5,672.87</b>	<b>\$6,269.30</b>

Activity	Pimco Total Return	Intl Value Account	FID Contra Pool CL S	FID GR Co Pool CL S
<b>Beginning Balance</b>	<b>\$10,420.04</b>	<b>\$13,875.25</b>	<b>\$26,833.76</b>	<b>\$3,445.75</b>
Your Contributions	\$253.76	\$339.60	\$621.88	\$79.30
Employer Contributions	\$126.88	\$169.80	\$310.94	\$39.64
Change on Market Value	\$98.40	\$656.23	\$1,425.08	\$49.21
<b>Ending Balance</b>	<b>\$10,899.08</b>	<b>\$15,040.88</b>	<b>\$29,191.66</b>	<b>\$3,613.90</b>

Activity	Total
<b>Beginning Balance</b>	<b>\$78,893.34</b>
Your Contributions	\$1,865.84
Employer Contributions	\$932.92
Change on Market Value	\$3,152.98
<b>Ending Balance</b>	<b>\$84,845.08</b>

Your Account Information

As of 09/10/2025

If information below is incorrect, please e-mail [benefits@microsoft.com](mailto:benefits@microsoft.com).

[View Contribution Amount](#)

General Information	
Participant Status	Terminated
Termination	07/13/2025
Employee Number	6290501
Division	1010