

401(k) Savings & Investment Plan

ORACLE US COMPANY MATCH FREQUENTLY ASKED QUESTIONS

How much does Oracle match?

Oracle contributes, on a per-paycheck basis, 50% of your first 6% of contributions and is based upon your combined pre-tax/Roth 401(k) deduction rate. The maximum annual company match contribution is \$5,100.

Examples:

- If your combined pre-tax/Roth 401(k) rate is 4%, then the company match contribution for that paycheck will be equal to 2% of the eligible compensation on that paycheck.
 - \$5,000 eligible compensation
 - \$200 pre-tax/Roth 401(k) deduction
 - \$100 company match contribution
- If your combined pre-tax/Roth 401(k) rate is 6%, then the company match contribution for that paycheck will be equal to 3% of the eligible compensation on that paycheck.
 - \$5,000 eligible compensation
 - \$300 pre-tax/Roth 401(k) deduction
 - \$150 company match contribution
- If your combined pre-tax/Roth 401(k) rate is 10%, then the company match contribution for that paycheck will be equal to 3% of the eligible compensation on that paycheck.
 - \$5,000 eligible compensation
 - \$500 pre-tax/Roth 401(k) deduction
 - \$150 company match contribution

If I max out on my personal contributions, will I receive the \$5,100 maximum annual company match contribution?

Maybe – since company match contributions are calculated on a per-paycheck basis and are not based upon your annual base salary or annual pre-tax/Roth 401(k) contributions, some people that max out on their personal contributions may receive the full \$5,100 maximum company match contribution while others may not.

If I max out on my personal contributions earlier in the year, will my company match contributions stop?

No - the Oracle Payroll system will automatically stop your pre-tax/Roth 401(k) contributions when you hit your personal limit. As long as you do not voluntarily reduce your contribution rate(s) to zero percent, company match contributions will continue until you receive the \$5,100 maximum or Dec 31, whichever comes first.



Are my catch-up contributions matched?

No – company match contributions are based solely on your regular pre-tax/Roth 401(k) contributions. Catch-up contributions are not matched.

If I contribute 6% or greater on a pre-tax basis and another 6% or greater on a Roth 401(k) basis, will I receive company match contributions on both portions?

No – company match contributions are based upon the combined pre-tax/Roth 401(k) rate. In this example, you'll receive a company match contribution equal to 3% of the eligible compensation on that paycheck.

How is the company match vesting calculated?

Company match contributions vest in accordance with the table below and is based upon your Oracle service date.

Years of Service Completed	Amount Vested After Completion
One Year	25%
Two Years	50%
Three Years	75%
Four Years	100%

