



2026
US Benefits Guide
Part-time Employees

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This guide is for reference purposes only. SoFi reserves the right to terminate or amend employer-sponsored plans at any time, in whole or in part, for any reason. While every effort has been made to provide an accurate summary of the plans and programs, the information contained in this handout, does not replace or change the meaning of the SoFi employer sponsored benefit plan documents, SPDs and contracts. The plan documents and contracts are controlling in the event of any discrepancy.



Invest in Yourself with SoFi Benefits!

At SoFi, we know your benefits are more than just coverage — they're an important part of your health, happiness, and peace of mind. That's why we've designed a benefits package that empowers you to choose what works best for you and your family whether you're joining us as a new hire or making selections during Open Enrollment each year.

This Benefits Guide is your go-to resource all year long, giving you the details on the programs, perks, and protections that come with being part of SoFi. You'll find highlights for each benefit here, but we encourage you to dive into the carrier and insurance materials for the full picture. You can also check out the [US Benefits pages](#) on SoFi Central for even more tools and resources or visit [SoFi Compass](#) to get your questions answered.

Your Benefits — Ready, Set, Choose!

- **Take the time to explore your benefit options.** Your choices will remain in effect through December 31, 2026, unless you have an IRS-qualifying life event (such as getting married, having a child, or losing other group coverage).
- **Think about your coverage needs for the year ahead.** For instance, would you want financial protection if you couldn't work due to an accident or illness? Also, review other coverage options that may be available to you.
- **Gather the information you'll need.** If you're covering dependents, have their dates of birth and Social Security numbers ready.

The more you understand your plans, the more value you'll get from them. Read this guide carefully and keep it handy throughout the year for important details about your benefit options.

Where to Find Help

We trust that this Benefits Guide will serve as a valuable resource for you throughout the year, detailing the services and benefits available to you as a valued SoFi employee.

Self Service First at SoFi Central/ US Benefits and SoFi Compass

Your one-stop shop for all things benefits is [SoFi Central / US Benefits](#). This is where you'll find everything you need to understand your benefits, including:

- **Carrier Contact Information** – Websites, phone numbers, and member portals for quick access.
- **Helpful Plan Information & Documentation** – Key details to help you understand how your coverage works.
- **Enrollment & Life Event Guides** – Step-by-step Workday Benefits instructions for enrolling or making changes when your situation changes.
- **Benefit Plan Summaries** – Clear overviews of your health, disability, and life insurance plans, plus EAP, FSA, and more.

For questions, start with [SoFi Compass](#) for answers. If you can't find what you need there, you can also check out the below additional resources.

Health Advocate

Health Advocate gives you and your family confidential, one-on-one support to navigate the healthcare system and manage everyday life challenges.

From finding doctors and scheduling appointments to resolving billing issues and explaining your benefits, Health Advocate's experts are here to guide you.

The service is available 24/7 at no cost to you or your household members, making it easier to get the care and support you need, when you need it.

Phone: **866.989.2942**

Website: www.healthadvocate.com

Passcode: **JJTRD3S**

Email: benefits@sofi.org



Benefits Basics

SoFi offers a variety of benefits, perks, resources and tools so you can build your personal benefits in a way that supports your health and financial security.

Eligibility

Part-time employees working 29 hours or less per week are eligible for select benefits, including:

- Paid Vacation, Sick and Holidays
- 401(k) Plan
- Voluntary Employee Paid Legal Protection
- Commuter Benefits
- Tuition Reimbursement
- Well-being benefits

If you consistently work 30 or more hours per week, you may be eligible to enroll in all employee benefits as a regular, full-time employee. If your work status changes and you become a full-time employee, you will be notified.

When Coverage Begins

Benefit start dates vary accordingly:

- Paid Vacation, Sick and Holidays: May take accrued vacation and sick time after 60 days of employment.
- 401(k) Plan: Eligible first of the month after hire date.
- Voluntary Employee Paid Legal Protection: Eligible first of the month on or after hire date.
- Commuter Benefits: Eligible first of the month after date of hire.
- Tuition Reimbursement Program: Eligible after 6 months of continuous employment.

When Coverage Ends

All benefits terminate on your last day of employment.

Confirmation of Coverage

Once you complete your online enrollment, you may download a confirmation of your benefit elections in Workday. Workday does not automatically email a confirmation statement. Please review this confirmation carefully and notify the Benefits Team of any concerns. You must notify the Benefits Team of any change or concern within **30** days of your coverage being effective.

Benefit Identification Cards

ID cards from the various carriers and the debit card for commuter can take up to 2 weeks to get to you. Please

Commuter Benefit

If you enroll into the commuter benefit, you will receive a Benefits MasterCard® from WEX, our commuter benefits administrator.

LegalShield

If you enroll into the voluntary legal protection plan, you will receive an ID card from LegalShield.

Benefit Carrier Contact Information

Plan	Group Number	Phone	Website
Fidelity 401(k)	2411X	800.835.5095	www.netbenefits.com May also access via Okta
Health Advocate		866.989.2942	healthadvocate.com/members Email: benefits@sofi.org Passcode: JJTRD3S
LegalShield	204510	888.807.0407	shieldbenefits.com/sofi
WEX Commuter	52836	866.451.3399	Benefitslogin.wexhealth.com/Login.aspx

401(k) Retirement Plan

In addition to benefits that provide security for today, SoFi makes saving for the future easy with a 401(k) plan that allows you to save a portion of your salary toward retirement. Contributions are automatically deducted from your paycheck and can be invested in a diverse portfolio at your discretion. **Important Note:** *If you are a new hire and have contributed to a 401(k) during the same year with a prior employer, please notify the Benefits team to adjust your annual IRS contribution limit with payroll.*

401(k) Plan Provisions

Provider	Fidelity Investment Services Group #2411X Phone: 800.835.5095 Website: Fidelity NetBenefits via Okta
When can I enroll?	Everyone can contribute immediately upon date of hire.
How do I enroll?	New Hires are Auto Enrolled at 3% pre-tax and pre-tax bonus deferral rate
How do I access my 401(k) account?	To access your retirement account, visit Fidelity NetBenefits via Okta.
How much may I contribute?	<ul style="list-style-type: none"> • 1 – 80% of paycheck • Up to IRS limit of \$24,500 • \$32,500 if over age 50 or over in 2026 • Plus up to \$20,000 more in after tax contributions for a total of \$52,500
Is there an employer match?	<p>SoFi matches 50% of your contributions up to 6% of your pay up to a maximum of \$1,500 per year.</p> <p>Vesting Schedule: 100% vested in SoFi's matching contribution after two years of service. Service credit towards vesting begins upon date of hire.</p>
Higher Catch-up limit for participants ages 60-63	<p>The SECURE 2.0 legislation increases catch-up contributions for employees who attain age 60-63 in a given calendar year. The legislation increases the catch-up contribution limits for those ages 60-63 to the greater of:</p> <ul style="list-style-type: none"> • \$10,000 (indexed) or • 150% of the regular catch-up contribution limit
What is the Roth Catch-up, starting January 1, 2026?	<p>Starting in 2026, the SECURE 2.0 legislation mandates:</p> <ul style="list-style-type: none"> • Participants age 50 or older who had FICA wages over \$145k in the prior year, must make any catch-up contributions at SoFi permitted under the plan as after-tax Roth contributions. Earnings with prior employers do not apply. • Participants age 50 and older who had FICA wages of \$145k or less in the prior year can make their catch-up contributions as either pre-tax or Roth.
Contribution Type	<ul style="list-style-type: none"> • Auto-enrollment at 3% pre-tax and pre-tax bonus with an automatic 1% increase annually • Pre-tax (Traditional) • Post-tax (Roth) • After-Tax • You may elect separate contribution rates for salary and bonus compensation (LTI and commissions).
How do I request a rollover into the SoFi 401(k) plan?	<ul style="list-style-type: none"> • You can rollover contributions to your account from a previous employer's 401(k) plan. Simply log on to www.NetBenefits.com, select Rollovers under the Quick links menu and follow the prompts. If you have questions, please call Fidelity at 800.835.5095.
How do I opt-out of automatic enrollment?	To opt out of SoFi's 401(k) plan, visit the Fidelity Netbenefits website and register to access your account. Change your contribution percentages to 0% and click confirm. Or after your first paycheck, you may call Fidelity at 800.835.5095 to request assistance with making this change. It may take 1-2 pay periods for any changes to reflect on your paycheck.

Key Account Choices

Pre-tax (traditional)

- Contributions are made before taxes are applied, which reduces current tax burden.
- All capital gains, dividends, interest, etc. grow within the account on a tax-deferred basis.
- Account holder becomes eligible to withdraw at age 59 ½. Withdrawals will be taxed at then-current rates and total income levels.
- All withdrawals prior to eligibility are subject to limitations, taxes, and/or penalties.

Post-tax (Roth)

- Contributions are made after taxes have been applied.
- All capital gains, dividends, interest, etc. grow tax-free in the account.
- Account holder becomes eligible to withdraw at age 59 ½. Withdrawals are not subject to taxes but funds must be held in account for at least five years.

Your investment options

Fidelity provides a number of investment funds so you can build a portfolio that meets your needs.

If you are not sure where to begin, consider a Target Date Fund based on your age. You will automatically be enrolled in a Target Date Fund with your automatic enrollment. The fund takes into consideration your age and time to retirement and contains a mix of stocks, bonds and other investments, which becomes more conservative as the target retirement age approaches. Learn more about your investment options and to choose your investments, simply log onto your Empower retirement account or call Fidelity at **800.835.5095**.

Plan Investment Advisor: One Digital

SoFi partners with One Digital as our 401(k) Plan Investment Advisor. If you have 401(k) questions, you may reach out to OneDigital directly at **732.530.8129** or visit online at <https://www.onedigital.com/Financial-academy>

New for 2026 Super Roth: Want to Supercharge Your Retirement Savings?

If you've already maxed out your regular 401(k) contributions, the Mega Backdoor Roth could be your secret advantage. It allows you to make additional after-tax contributions to your 401(k) and then convert them to a Roth account—potentially letting you save thousands more each year and grow it tax-free.



Max Your Regular 401(k) Contributions

First contribute up to the annual IRS limit for pre-tax or Roth 401(k) contributions



Add After-Tax Contributions

Contribute up to an additional **\$20,000** after-tax to your 401(k).



Convert to Roth

Move those after-tax contributions to your Roth 401(k) for tax-free growth.

Why Consider It?

- Boost your retirement savings far beyond normal limits
- Take advantage of Roth tax benefits on a larger portion of your income
- Build a tax-free income stream for retirement.

Starting January 1, 2026: Log in to your 401(k) account at Fidelity NetBenefits via Okta and review the Mega Backdoor Roth details or contact Fidelity directly at **800.835.5095** for guidance on setting up your contributions & conversions.

Important Note: We strongly encourage you to consult with your tax/ financial advisor prior to adding any Super Roth Contributions.

Additional information on the 401(k) plan, such as investment options, withdrawal regulations, and loans, can be found in the Summary Plan Description from Fidelity and it available online at SoFi Central/ US Benefits.



Employee Stock Purchase Plan (ESPP)

Own SoFi

Our Employee Stock Purchase Plan (ESPP), branded as Own SoFi, offers a fantastic opportunity to invest in your future and own a piece of SoFi's success. Through this voluntary benefit, eligible employees contribute a portion of their pay toward the purchase of SoFi common stock at a 15% discount.

This discount is applied to the lower of the stock price on the offering date or the purchase date, thanks to our "look-back provision. Contributions are made through after-tax payroll deductions, from 1% to 15% of your eligible pay, and accumulate over 6-month offering periods.

Own SoFi provides eligible employees with several key advantages:

- **Employee Ownership & Company Growth:** Become a shareholder and directly participate in SoFi's growth. The shares you purchase are yours to keep, even if you leave the company.
- **Flexibility in Contributions:** Easily adjust your contribution percentage during semi-annual enrollment windows in May and November. Once an offering period begins, you can decrease your rate one time, withdraw, or discontinue contributions.
- **Tax Advantages (for US Employees):** As a Section 423 Qualified Plan, you generally defer taxes until you sell your shares. Plus, you may qualify for preferential long-term capital gains treatment if holding period requirements are met.
- **Automatic Re-enrollment:** Enjoy seamless participation, as you're automatically re-enrolled for subsequent offering periods at your chosen contribution level, unless you withdraw.

Learn more about Own SoFi on [SoFi Central](#) and [Slack](#).

Commuter Benefits



If you take public transportation or pay for parking to commute to work, the commuter benefit helps you save money by paying for commuter expenses with pre-tax dollars. Eligible employees may enroll in both Transit and Parking benefits for work related transportation and parking purposes. Please keep in mind, you can only use funds and submit claims for each specific benefit. You cannot use Transit benefit funds to cover Parking, and you cannot use Parking funds to cover Transit benefits.

How does this benefit work?

Full monthly elections are directly deducted from your paycheck on the first check of the month. Participation in this benefit and the contribution amount can be changed at any time throughout the plan year since this is a monthly benefit and is not tied to any annual election.

- All commuter elections will be made via Workday.
- Your funds will be loaded to your P&A Group Benefits Card on the first pay period of each month.
- If you wish to view your claims, you can log onto padmin.com.

	Transit	Parking
Maximum IRS Pre-tax contribution	<ul style="list-style-type: none"> • Up to \$340 monthly 	<ul style="list-style-type: none"> • Up to \$340 monthly
What expenses are allowed?	Work related expenses such as: <ul style="list-style-type: none"> • Mass transit fares • Monthly bus passes • Vanpooling fees 	<ul style="list-style-type: none"> • Parking at or near your work location • Parking at a location from which you participate in a carpool or board mass transit
What expenses are NOT allowed?	<ul style="list-style-type: none"> • Taxi fares • Bridge tolls • Cost of auto maintenance 	<ul style="list-style-type: none"> • Parking costs at home • Parking when not commuting to or from work location.

This is a partial summary of benefits only. The Summary Plan Description (SPD) contains a complete detail of benefits, limitations and exclusion. The SPD also describes grievance procedures for disputes. We strongly encourage you to review the SPD before applying for coverage. You may obtain a copy at SoFi Central/US Benefits.



Work Life Benefits

Pre-Paid Legal Services with LegalShield

At SoFi, we pride ourselves on putting the health and security of our employees first, and that is why we offer a legal protection plan through LegalShield. With LegalShield you will have direct access to a dedicated law firm who can review and prepare legal documents and assist with personal legal matters such as speeding tickets, neighbor disputes and family related matters such as adoption, and more.

For \$7.27 per pay period, LegalShield puts a law firm in the palm of your hand. LegalShield requires a minimum 1 year enrollment.

LegalShield Plan Benefits

- Dedicated law firm
- Court representation
- Legal document preparation and review
- Letters and phone made calls on your behalf
- Speeding ticket assistance
- Will preparation
- 24/7 emergency legal access
- Mobile app

For more information, please visit: shieldbenefits.com/sofi

Tuition Reimbursement Program

SoFi will cover tuition costs for approved programs from an accredited institution, pre-tax up to \$5,250 per year with a lifetime maximum of \$25,000. This program is available to all regular, full- and part-time employees. Employees are eligible for this benefit after 6 months of employment. \$5,250 is the maximum that can be paid out in one calendar year and is in combination with the Student Loan Repayment Program due to CARES Act. It is the responsibility of the employee to submit their request for reimbursement by December 1st in a given calendar year to ensure they are reimbursed for that year. SoFi's reimbursement policy is based on paid dates of reimbursement, and not the dates of the course itself.

For more information, please visit SoFi Central or contact the benefits team at benefits@sofi.org.

Employee Time Off

SoFi provides a generous vacation, sick and holiday schedule to all employees. Part-time employees receive pro-rated paid time off, which they may use after 60 days of employment. More information may be found at [SoFi Central](#).



This guide provides highlights of the SoFi benefit program. A complete description of your benefit plans can be found in the plan document. Summary Plan Descriptions (SPD) and contracts. While every effort has been made to provide an accurate summary of the plans, the information contained in this booklet does not replace or change the meaning of the SoFi employer sponsored benefit plan documents; SPDs and contracts; the plan documents and contracts are controlling in the event of any discrepancy. SoFi reserves the right to terminate or amend the employer-sponsored plans or any of its employee benefits at any time, in whole or in part, for any reason. As such amendment or termination may apply to current and future participants; covered spouse/domestic partner, beneficiaries and dependents.

