

● U.S. Benefits Overview Notes

401(k)

- The Agilent 401(k) Plan enables you to save regularly for retirement on a pretax basis.
- 401(k) funds are tax-deferred. They are not subject to federal income taxes, or most state income taxes, until you take the money out.
- You can put up to 50 percent of your pay into your 401(k), subject to IRS limits.
 - The Agilent Stock Fund allows contributions only up to 25 percent of your pay.
- You're always fully vested in the value of your 401(k).
- You can invest your 401(k) funds among 18 investment options.

Agilent Matching

- 100% of the first 3 percent of your pay that you put into your 401(k).
- 50% of the next 2 percent you contribute.
- Contributions above 5 percent of your pay are not matched.

Enrollment

- New hires are **automatically enrolled** in Agilent's 401(k) Plan on their first day, with an initial contribution rate of 3 percent invested in an age-appropriate Fidelity Freedom Fund.
- You can change your deduction amount and investment options immediately.
- If you don't want to participate in the 401(k) Plan, you must **decline participation** before the close of the first pay period after you start work.

Financial Engines Retirement Investment Advice

- Financial Engines, a free web site, provides specific, personalized retirement investment advice to Agilent 401(k) participants:
 - Calculate the estimated worth of your current investment choices when you retire
 - Create an investment action plan to help you reach your retirement goals.