Welcome. We will get started a few minutes after the hour.

Workplace Education Series

Get to Know Fidelity and Next Steps to Take Now

Fidelity INVESTMENTS


Interactive experience
Strategies, tools and tips

Three key questions

What does it mean for me?

What do I need to know?

What do I need to do now?

What does it mean for me, now that my plan is with Fidelity?

What do I need to know about the changes in my plan?

Other transition details

BENEFICIARY DESIGNATIONS	**Beneficiary information currently on file with Empower will not transfer to Fidelity.** With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Log on to NetBenefits® or call Fidelity to designate your beneficiary.
ROLLOVERS	Once the transition is complete, you have the option of transferring other retirement accounts— such as a retirement plan from a previous employer—to your new account. Having all your accounts in one place can make it easier for you to plan and make better decisions about your money. If you're interested in learning more about moving your accounts, we can help you consider all your available options. Visit us online at www.NetBenefits.com or call 800-835-5097 to learn more.[1]

[1] Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Other transition details (cont.)

LOANS	Any outstanding loan balances in the CareDx, Inc. 401(k) Plan will transfer to Fidelity. If you are currently an active participant in the Plan, you will continue to repay your loan(s) in the CareDx, Inc. 401(k) Plan in the same manner as you have with Empower. The transition will not affect the terms or length of your loan(s). The Plan at Fidelity allows up to two outstanding loan balances at a time. Before requesting a new loan, if you have two outstanding loan balances, you will be required to repay the remaining outstanding loan balance of one loan and fulfill a 30-day waiting period. To request a new loan or to review eligibility, visit www.NetBenefits.com or call Fidelity at 800-835-5097.
ACCOUNT STATEMENTS	Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.NetBenefits.com. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-835-5097 or log on to NetBenefits at www.NetBenefits.com, select *Profile*, then *Preferences*.

Plan features

Eligibility Requirements	All Contributions	Attain Age 18.
Enrollment	All Contributions	To enroll, log on to Fidelity NetBenefits® at www.401k.com. Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 3%. You will receive a separate notification explaining when the automatic enrollment will occur. Your company's plan has established an Annual Increase Program which will automatically increase your contributions by 1% on April 1. If you want to contribute more to the Annual Increase Program or if you wish to opt out of the program, follow the instructions outlined in the notification letter. ***** You can also set up your beneficiary information by going to Fidelity NetBenefits® at www.401k.com or calling a Fidelity Representative at 1-800-890-4015 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

This workshop provides only a summary of the main features of the Plan, and the Plan document will govern in the event of any discrepancies.

Plan features (cont.)

Employee Contributions	**Pre-tax and Roth Contributions** **IRS Contribution Limit:** 2025 $23,500	1% to 90% of eligible compensation, inclusive of pretax and/or Roth deferrals. With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself.
	Catch-up Contributions **Additional Contribution for Ages 50 – 59 and Age 64+:** 2025 $7,500 **Additional Contribution for Ages 60 - 63:** 2025 $11,250	If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch-Up Contribution Limit. Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year.

Plan features (cont.)

Employer Contributions	**Discretionary Match**	The Employer may make a discretionary deferral matching contribution to your account. For purposes of determining your matching contributions under the Plan, your deferral contributions will include Age 50 and over Catch-Up Contributions.
	Discretionary Profit Sharing	The Employer may make a discretionary profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

Plan features (cont.)

<table>
<tr><td rowspan="7">Vesting</td><td>**Employee Contributions**
Discretionary Match</td><td colspan="2">100% immediately vested</td></tr>
<tr><td rowspan="6">**Discretionary Profit Sharing**</td><td>**Years of Service**</td><td>**Vesting Percentage**</td></tr>
<tr><td>Less than 1</td><td>0%</td></tr>
<tr><td>1</td><td>25%</td></tr>
<tr><td>2</td><td>50%</td></tr>
<tr><td>3</td><td>75%</td></tr>
<tr><td>4</td><td>100%</td></tr>
<tr><td>Loans</td><td colspan="3">Although your plan account is intended for your retirement, you may take a loan from your account.</td></tr>
<tr><td>Withdrawals</td><td colspan="3">Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death.
You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.</td></tr>
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Core investment options

A diversified set of investment options

MORE POTENTIAL INFLATION RISK AND LESS POTENTIAL INVESTMENT RISK

LESS POTENTIAL INFLATION RISK AND MORE POTENTIAL INVESTMENT RISK

Money Market (or Short Term)
- Government

Bond
- Diversified

Domestic Equity
- Large Value
- Small Value
- Large Blend
- Mid Blend
- Large Growth
- Small Growth

International/ Global Equity
- Diversified

Specialty

You could lose money by investing in a money market fund. An investment in a money market fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 09/30/2025. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Target date funds

A target asset mix based on retirement date

MORE POTENTIAL INFLATION RISK AND LESS POTENTIAL INVESTMENT RISK

LESS POTENTIAL INFLATION RISK AND MORE POTENTIAL INVESTMENT RISK

Target Date 2005 Fund – Target Date 2025 Fund

Target Date 2030 Fund – Target Date 2040 Fund

Target Date 2045 Fund – Target Date 2070 Fund

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risk of each target date investment changes over time as the investment's asset allocation changes. The investments are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Fidelity BrokerageLink®

Self-Directed Account

Flexibility of a Brokerage Account

Expanded Investment Options

Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees.

The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink®.

Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

What do I need to do now?

1

Get to know NetBenefits®

2

Review your Fidelity account

3

Check up on your finances

Get to know NetBenefits®

Designed to help answer your questions

Tools and calculators

Videos, articles, and workshops

View and make account changes

Download NetBenefits app

What have you done on NetBenefits?

Reviewed
my account

Changed
my contribution
percentage and/or
investments

Explored
the library

Updated my
beneficiary

Other

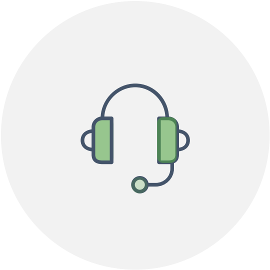
Get Started

- Set your username and password
- Add your preferred email address
- Select eDelivery

Next steps

Review
your checklist

Visit
NetBenefits



Call your financial coach at
SageView
through the program called
PersonalSage.
800.804.7246

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

Screen shots are for illustrative purposes only.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities). Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. Lower-quality fixed income securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

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The PDF of today’s presentation available for download should not be circulated any further and this content is only current for the next 30 days.

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Important information

Investing involves risk, including risk of loss.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.

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System availability and response times may be subject to market conditions.

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