



Savings and wealth

NXP's 401(k) Retirement Plan is designed to help you build your wealth through long-term savings and accumulate the funds you'll need when you're no longer working.

401(k) Retirement Plan features

- › Immediate eligibility
- › Automatic enrollment with automatic escalation
- › Pre-tax, Roth and traditional after-tax employee contributions
- › Catch-up employee contributions
- › Company match
- › Immediate vesting
- › Roth in-plan conversion
- › Auto-escalation feature allowing you to automatically increase your contributions by 1 percent or more each year
- › A choice of investment options
- › Loans or hardship withdrawals when you need access to your money while still working at NXP

Additional features

- › You're automatically enrolled to contribute 5 percent of your eligible compensation on a pre-tax basis unless you elect to change your contribution amount or choose not to participate within the first 35 days of your employment. If you are auto-enrolled in the Plan, you will be invested in the age-appropriate target retirement date fund and your contribution percentage will automatically increase 1 percent each year until you are contributing 15 percent of your eligible compensation. Certain individuals (e.g., contractors, consultants or leased employees) are not eligible to participate in the Plan.
- › You may contribute up to 75 percent of your eligible compensation, not to exceed the IRS limit.
- › If you're age 50 or older during the plan year, you may make catch-up contributions. If you are between ages 60 and 63, you will be able to contribute additional catch-up based on the annual limits.
- › You'll have continuous access to your account statements.

Employee contributions

You can contribute to the 401(k) Retirement Plan in any combination of pre-tax contributions, Roth contributions and traditional after-tax contributions. The amount you can contribute is limited by the IRS. For current limits, visit npx.com/benefits.

	Pre-tax Contributions	Roth Contributions	After-tax Contributions	Employer Match ⁴
Are contributions taxed when made?	No	Yes	Yes	No
Are contributions taxed when distributed?	Yes	No ¹	No ²	Yes
Are earnings taxed when distributed?	Yes	No ¹	Yes ²	Yes
What are the IRS limits?	\$23,500 for 2025 for employee pre-tax and Roth contributions			
	\$70,000 for 2025, including employee pre-tax, Roth, after-tax and employer match contributions			
What is the catch-up contribution for a person age 50-59 or 64 and older?³	An additional \$7,500 for 2025			
New for 2025: What is the catch-up contribution limit for a person ages 60 – 63?³	\$7,500 + an additional \$3,750 totaling \$11,250			

¹ A distribution from a Roth 401(k) is tax free and penalty free, provided that the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

² A partial distribution from a qualified plan must include a proportional share of the pre-tax and after-tax amounts in the account. Therefore, while the portion of your distribution associated with your after-tax contribution is not taxable, the portion of your distribution associated with any pre-tax contributions or earnings on pre-tax or after-tax contributions is taxable.

³ A catch-up contribution may be made on a pre-tax and/or Roth basis and is in addition to the pre-tax/Roth \$23,500 limit and \$70,000 additions limit, which applies to the total contributions made to your 401(k) account (including pre-tax, Roth, after-tax, and employer contributions).

⁴ Employer match contributions are taxed the same whether an employee contributes pre-tax and/or Roth.

NXP matching contribution

NXP will match your pre-tax and Roth contributions, dollar for dollar, up to 5 percent of your eligible compensation. And, you're immediately vested in the NXP company match. In addition, if you do not receive the maximum match you are eligible for during the year, NXP will make a "true-up" match contribution to your account in January of the following year.

Let's say you contribute 5 percent (\$2,500) of your \$50,000 salary to your 401(k). NXP will match your \$2,500 dollar for dollar (or another \$2,500), for a total annual contribution of \$5,000 (yours and NXP's).

NXP does not match traditional after-tax contributions.

Roth in-plan conversion

A Roth in-plan conversion allows you to convert all or a portion of your pre-tax and/or traditional after-tax savings to Roth within the NXP 401(k) plan.

You'll owe ordinary income tax on the pre-tax money converted to Roth in the tax year of the conversion. If you convert after-tax money to Roth, you'll owe taxes on the earnings in the year in which the conversion is made. For traditional after-tax, you can also set up automatic conversions.

To learn more, visit netbenefits.com. To elect a Roth in-plan conversion, call Fidelity at (844) 697-4015.

Investment options

You decide how to invest your 401(k) account balance. Your account balance includes your contributions and any contributions made by NXP, adjusted for any investment returns or losses.

As with any investment, there are no guarantees. The funds in the Plan are subject to fluctuations in value as financial markets respond to economic, social and political conditions.

You can change your investment election or transfer balances between investment funds at any time, within the trading policy guidelines.

Self-directed brokerage account

You may invest a portion of your 401(k) account balance in the self-directed brokerage account, Fidelity BrokerageLink®. Fidelity BrokerageLink provides you the opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

Loans and withdrawals

Although the purpose of the 401(k) is to help you save for retirement, loans and, under some circumstances, withdrawals are available to help you meet your financial needs.

- › You may have only one loan from the Plan at a time.
- › The minimum loan amount is \$1,000.
- › The maximum loan amount is 50 percent of your vested account balance or \$50,000 minus your highest outstanding loan balance in the preceding 12 months, whichever is less.
- › There is a \$50 fee for each new loan. You repay yourself, with interest, at the prime rate + 0.5 percent through payroll deductions.

- › Withdrawal options include, but are not limited to: age 59 1/2 withdrawals, age 70 1/2 withdrawals, hardship withdrawals, withdrawals for qualified birth/adoptions, emergency expenses, federally declared disasters and domestic abuse.

Access to your money

You have various payment options to receive your account balance when you leave NXP.

- › You can receive a lump sum payment of some or all of your account balance.
- › You can request systematic withdrawals.
- › You can roll over some or all of your funds to another tax-qualified employer-sponsored plan, or a traditional or Roth individual retirement account (IRA).
- › You may leave your funds in the NXP 401(k) Retirement Plan, subject to minimum distribution requirements defined by the IRS.



401(k) Retirement Plan investment options

Fund	NXP investment fund description	Risk
Stable Value	Combination of two investment managers investing in a diversified portfolio of stable value contracts issued by banks, insurance companies and other financial institutions and a variety of fixed-income instruments, such as U.S. Government and agency securities, mortgage-backed securities, asset-backed securities and corporate bonds. Seeks to preserve principal value and provide relatively stable rate of return.	LOWEST
Intermediate Bond	Consists of U.S. Treasury bills, certificates of deposit and commercial paper as well as corporate bonds, government bonds and mortgage- and asset-backed securities.	
Global Bond	Consists of a range of fixed income sectors, including global investment grade and high yield corporates, emerging market debt and other global credit spread sectors.	
Large Company Value	Combination of two investment managers investing in large company common stocks, most of which provide dividend income, that the managers believe are undervalued in the marketplace and are of high quality.	
S&P 500 Index	Seeks to replicate the performance of the Standard & Poor's (S&P) 500 Index, a broadly diversified index of large U.S. company stocks.	
Large Company Growth	Combination of two investment managers investing primarily in large company common stocks, most of which provide capital appreciation. Seeks to invest in stocks of companies that have above-average prospects for earnings growth.	
International Value	Consists of a diversified portfolio of international common stocks, which may be located in both developed and in emerging markets. Seeks to provide long-term growth by investing primarily in companies that are undervalued and are well established in the international marketplace.	
International Stock Index	Seeks to replicate the FTSE All Cap Global ex US Index, an index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States.	
International Growth	Seeks to invest in equity securities of non-U.S. companies that have a high probability for future growth in revenue and earnings.	
Small/Mid Company Value	Combination of two investment managers investing in small and mid-sized company common stocks that seek to provide dividend and capital appreciation through value-oriented stocks.	
Small/Mid Company Index	Seeks to track the S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies.	
Small/Mid Company Growth	Combination of two investment managers investing in small and mid-sized company common stocks that seeks to provide capital appreciation through growth-oriented stocks.	
Emerging Market Stock	Combination of two investment managers investing in international common stocks in emerging market countries that seek to provide capital appreciation through both emerging market value and growth-oriented stocks.	HIGHEST
Target Retirement Funds	Consists of a mixture of primarily stocks and bonds that seek to provide a combination of capital appreciation and income. The investment offering provides a suite of funds with the intent being that the participant selects a fund that aligns most closely with his/her expected retirement age. The target date funds will gradually become more conservative over time as they approach their target date.	N/A
Self-Directed Brokerage Account	Provides the opportunity to invest in a broad range of investments including mutual funds and individual stocks.	N/A