

Fidelity NetBenefits[®] User Guide

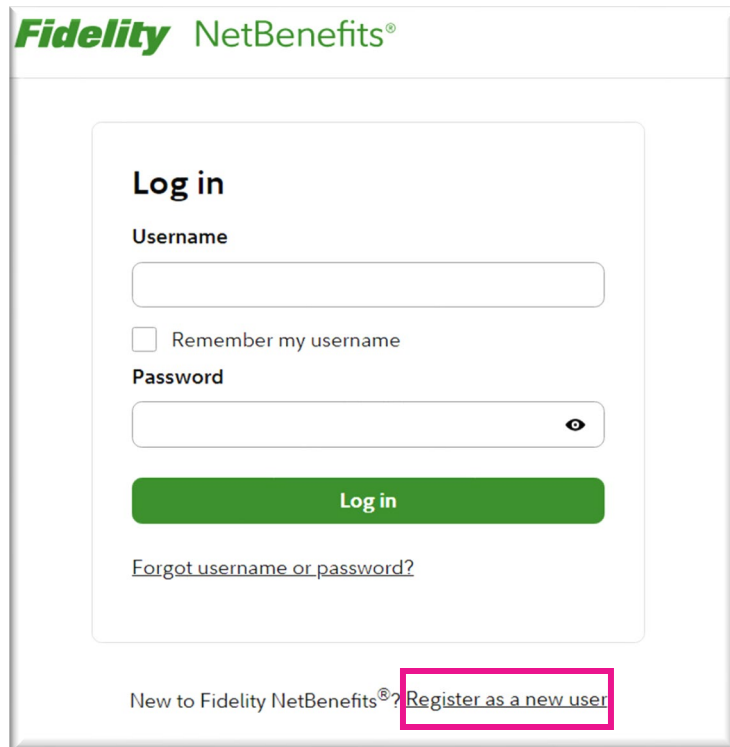
A guide to navigating NetBenefits for Walmart U.S. Associates



Before you have full access to your award details on NetBenefits, there are a couple of steps you may need to take to set up your account:

STEP 1: Register as a new user (if applicable)

If you don't have existing login credentials for [NetBenefits](#), click *Register as a new user* to set up your unique username and password. Make sure to follow the prompts and select that you work primarily inside the United States.

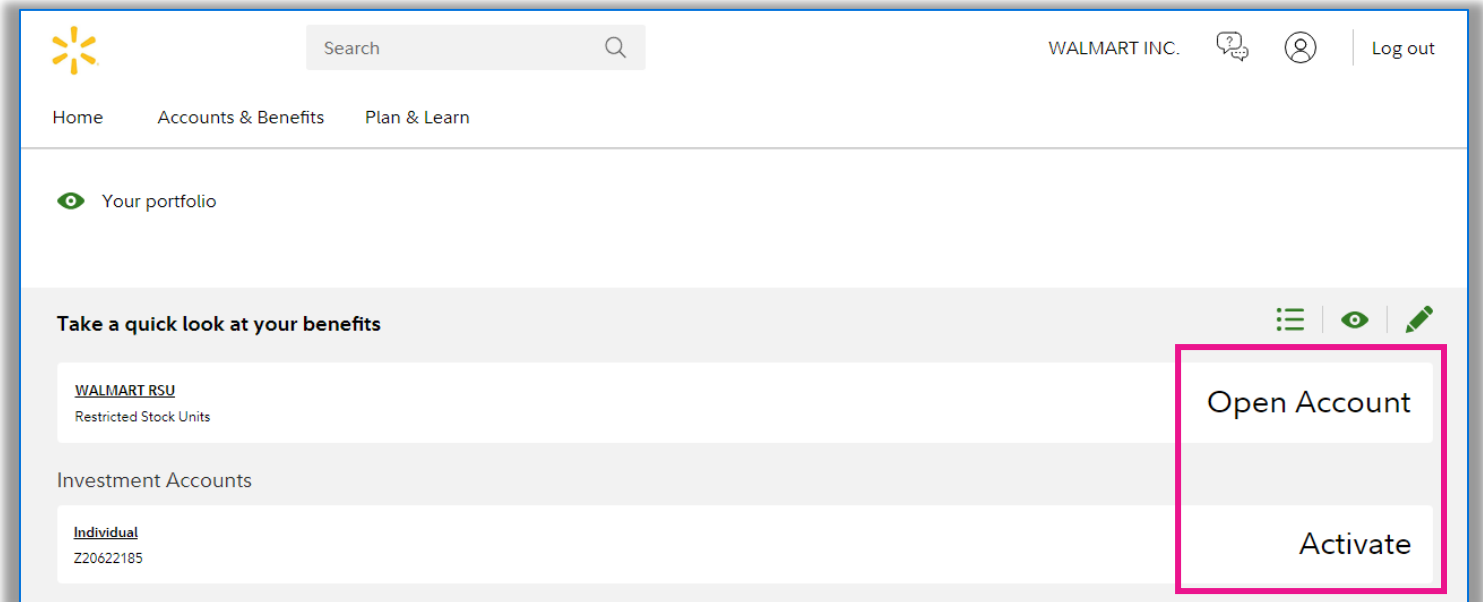


STEP 2: Make sure your account is opened/activated (if applicable)

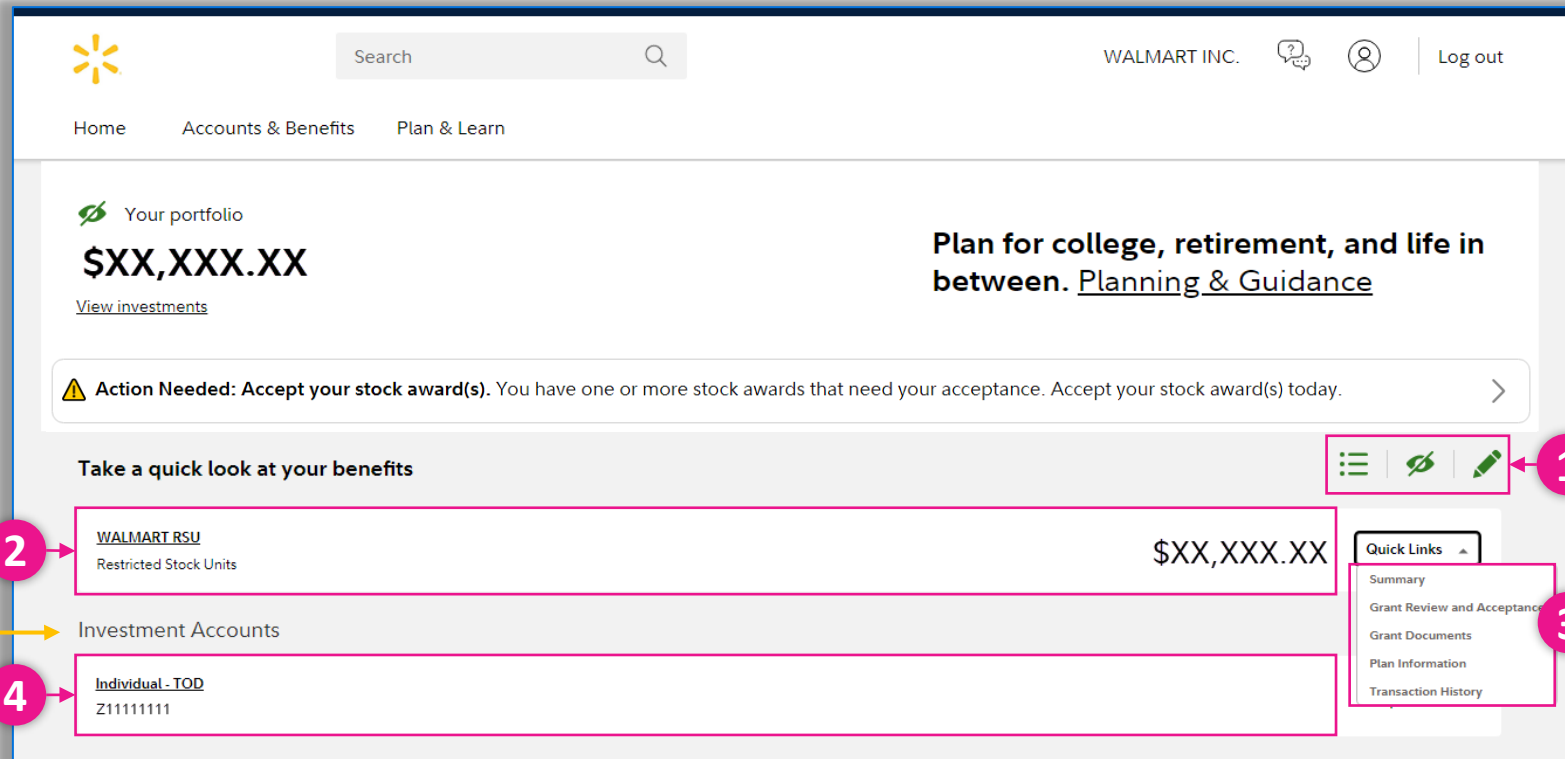
When possible, Fidelity will use your existing account to manage your Walmart awards, but if a new account was established for you, you'll need to finish opening (or "activating") the account.

Your stock plan tile(s) and individual account will have *Open Account or Activate* if you need to take action.

Click *Open Account* or *Activate* to get started. Don't worry—you will not need to go through this step more than once.



Your **Home Page** is the place to go to customize your viewing preferences, review your stock plan tile(s), and access Quick Links.



The screenshot displays the NetBenefits Home Page for Walmart Inc. At the top, there is a search bar and navigation tabs for Home, Accounts & Benefits, and Plan & Learn. The main content area features a 'Your portfolio' section with a balance of '\$XX,XXX.XX' and a 'Plan for college, retirement, and life in between. Planning & Guidance' section. A warning banner indicates 'Action Needed: Accept your stock award(s)'. Below this, the 'Take a quick look at your benefits' section contains a 'WALMART RSU' tile with a value of '\$XX,XXX.XX' and an 'Investment Accounts' section with an 'Individual - TOD' account. A 'Quick Links' menu is visible on the right side of the benefits section.

If you have other personal accounts such as stock plan accounts from other employers, individual retirement accounts (IRAs), or joint accounts, they will be listed in the *Investment Accounts* section.

1. [Display Preferences](#)

Change the look of the **Home Page** based on your own preferences.

2. [Award Details](#)

Click on the stock plan tile to view your award details on the [stock plan summary](#) page.

3. [Quick Links](#)

[Summary](#)

Visit the **Stock Plan Summary** and view your award details.

[Grant Review and Acceptance](#)

Accept your award(s), if required.

[Plan Information and Grant Documents](#)

Review previously accepted award agreements and other plan documents.

[Transaction History](#)

View a list of your transactions for the plan and find details about awards that were granted, accepted, or distributed.

4. [Brokerage Account](#)

Also known as your Fidelity Account® or individual account, this is where your shares are deposited when your awards are distributed. Click this account to go to the *Positions* page in your brokerage account to view your shares.

Your **Stock Plan Summary** page is the place to go for all your stock plan award details.

1. [Accepting Awards](#)

If you have grants that need to be accepted, you will see a banner at the top of your summary page, and you will see a *Begin Acceptance* button next to your grants.

2. [Statements/Records](#)

View your brokerage account statements and trade confirmations.

3. [Brokerage Account](#) (see next page)

Also known as your Fidelity Account or individual account, this is where your shares are deposited when your awards are distributed. Click this account to go to the *Positions* page in your brokerage account to view your shares.

4. [Updating Grant Display](#)

Choose how you would like to have your award details organized.

The screenshot shows the 'Stock Plans' page for Walmart Inc. with the following callouts:

- 1:** Action Needed: Accept your stock award(s). You have one or more stock awards that need your acceptance. Accept your stock award(s) today.
- 2:** Navigation tabs: Summary, Plan & Grant Documents, Statements / Records, Tools & Learning.
- 3:** Brokerage Account summary showing Total Grant Value (\$XX,XXX.XX USD) and Brokerage Account (\$X,XXX.XX).
- 4:** Filter options for grants: By plan, In Table Format, By vesting/distribution date, By grant date.
- 5:** Action & Info menu for a grant, including options like Transaction history, Distribution schedule, and Plan information.

5. Action and Info Menu

[Transaction History](#)

View a list of your transactions for the plan and find details about awards that were granted, accepted, or distributed.

[Distribution Schedule](#)

View or print the upcoming distribution dates for your plan.

[Vesting Schedule](#)

View or print your vesting schedule for the award and find your estimated tax withholding.

[Estimate Gain](#)

Estimate your taxable income for a distribution.

[Plan Information and Grant Documents](#)

Review previously accepted award agreements and other plan documents.

For International Transfers and Expats: Tax information regarding your vested Stock Awards may periodically become available to you. If statements are available, you will see an alert on your stock plan summary page with a link to the document library.

Your **brokerage account** (also known as your Fidelity Account or individual account) is the place to go to access your shares and cash. After your shares are distributed, they will be deposited into this account. You can view your shares on the *Positions* tab.

1. [Updating Your Profile](#)

Visit your *profile* to review and update your personal information, such as personal email, mailing address, phone number, and beneficiaries.

2. [Selling Shares](#)

Click *Sell Shares* on the top left-hand side of your screen or use the green button on the *Positions* tab to get started.

3. [Withdrawing Cash/Adding a Bank](#)

Click *Transfer* to withdraw (or deposit) cash from your Fidelity Account or to set up new bank instructions.

4. [Managing Dividends](#)

View detailed dividend information by clicking *Dividend View* or click *Manage Dividends* to set up a dividend reinvestment.

IMPORTANT!

Make sure to review or update the beneficiaries for your brokerage account regularly.

You can update your beneficiaries from your *Profile*, or go directly to:

[Fidelity.com/beneficiary](https://www.fidelity.com/beneficiary)

1 Fidelity CUSTOMER SERVICE PROFILE OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

2 Accounts & Trade

3 Trade Transfer Pay Bills Add Note Quote

4 Manage Dividends

TIP: Click on your Walmart shares to view additional information, such as your purchase history with cost basis details.

Symbol	Last Price	Last Price Change	\$ Today's Gain/Loss	% Today's Gain/Loss	\$ Total Gain/Loss	% Total Gain/Loss	Current Value	% of Account	Quantity	Cost Basis Per Share	Cost Basis	52-Week Range
INDIVIDUAL												
WMT	\$XXX.XX	+\$X.XX	+\$XX.XX	+\$X.XX%	+\$XXX.XX	+\$XX.XX%	\$X,XXX.XX	100.00%	XX	\$XXX.XX	\$X,XXX.XX	\$XXX.XX - \$XXX.XX

Acquired	Term	\$ Total Gain/Loss	% Total Gain/Loss	Current Value	Quantity	Cost Basis Per Share	Cost Basis	Share Source	Grant Date
YYYY-MM-DD	Short	+\$XXX.XX	+XX.XX%	\$X,XXX.XX	XX	\$XXX.XX	\$X,XXX.XX	Restricted stock	YYYY-MM-DD



800-544-9354

Call a Fidelity Stock Plan Services Representative for any questions you have about your account.

Representatives are available from 4 p.m. Sunday to 11 p.m. Friday Central time.*

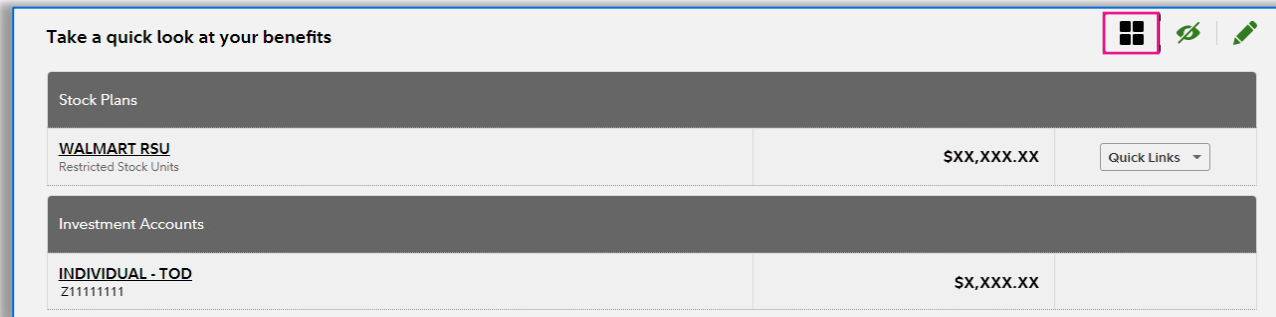


Fidelity Stock Plan Resource Center

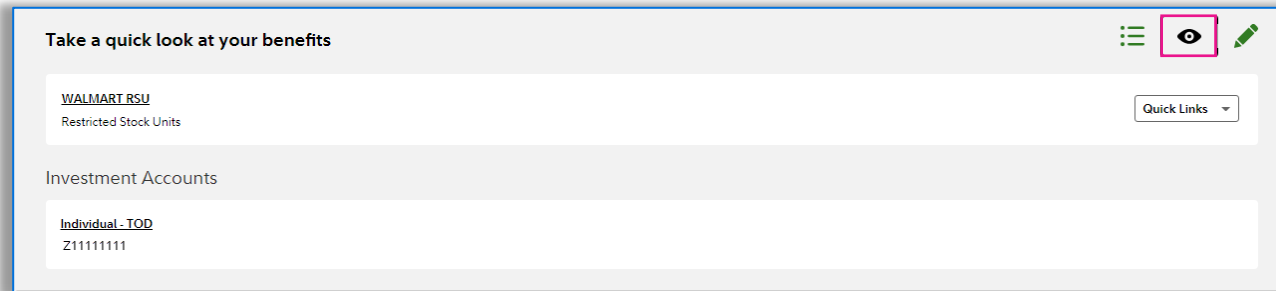
[Visit the stock plan resource center](#) to find everything you'll need to better understand how your stock plan and Fidelity Account work—including managing taxes, selling shares, accessing your account, and planning for your financial goals and priorities. It's your always-available, ready-to-help destination now and in the future.

*Excluding all New York Stock Exchange holidays, except Good Friday.

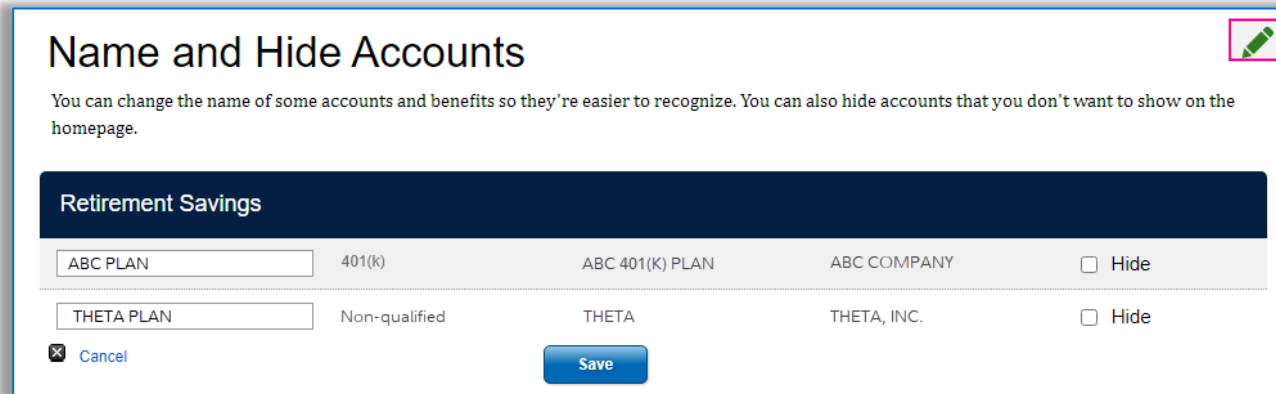
Use the icons on the Fidelity NetBenefits® **Home Page** to personalize how your plans are organized for easy access to your information.



Display your plans in *List* view as an alternative to the classic tile view.



Hide your balances for more privacy when logging in to your account.



Name and Hide Accounts to assign a nickname or hide your eligible accounts.

Use the **Plan & Grant Documents** page to view a variety of helpful documents.

Under *Plan information and documents*, you will find important documentation associated with your plan.

Expand the awards under *Award documents and agreements* to view or download your previously accepted award agreements and other documents.

The screenshot shows the Walmart Stock Plans web application. At the top, there is a search bar and navigation links for Home, Accounts & Benefits, and Plan & Learn. The main heading is "Stock Plans" with sub-navigation for Summary, Plan & Grant Documents (highlighted), Statements / Records, and Tools & Learning. The page is divided into two columns: "Plan information and documents" and "Award documents and agreements".

Plan information and documents
Documents provided by your employer.

- PDF Walmart Stock Incentive Plan of 2015
- PDF Walmart Stock Incentive Plan Prospectus
- PDF Walmart Beneficiary Form

Award documents and agreements
Documents provided by your employer.

Plan
WALMART RSU I

Choose an award

- > **RSUS XXXX**
Granted Mon-DD-YYYY | Units Granted XX
ACCEPTED

RSUS XXXX
Granted Mon-DD-YYYY | Units Granted XX
ACCEPTED

- PDF Grant Agreement
- PDF Non-Disclosure and Restricted Use Agreement

Hide Important Information
These documents (including prospectuses, stock plan descriptions and other information) are from your company, which is solely responsible for their contents. Fidelity, as your company's recordkeeper, does not prepare or review these documents and is not soliciting, offering, or acting as an underwriter for your company's securities or financial instruments. These documents are for educational purposes only and not an individualized recommendation. Please open and read all of the documents as they may contain important information about your awards. Contact your company if you have any questions.

Recordkeeping and administrative services for your company's equity compensation plans are provided by your company and Fidelity Stock Plan Services, LLC. Brokerage services are provided to stock plan participants by Fidelity Brokerage Services, LLC. Financial advisory services are provided by Strategic Advisers, Inc., a Registered Investment Advisor. Fidelity Stock Plan Services, LLC, Fidelity Brokerage Services, LLC, and Strategic Advisers, Inc. are separate but affiliated companies.

Appendix: Transaction History

Return to:

[Home Page](#)
[Summary Page](#)

[Brokerage Account](#)
[Resources](#)

The **Transaction History** page displays a list of transactions for the plan you selected.

To view detailed information from a distribution, click the Award distributed row.

Transaction history

WALMART RSU

Print Export

Transaction date: Past 30 days
Transaction type: All selected
Grant date: All

Reset Apply

1 of 1 Results

Transaction date	Transaction type	Grant ID	Grant date	Quantity	Net proceeds
MON-DD-YYYY	Award distributed	RSUS XXXX	MON-DD-YYYY	XX.XXX units	XX.XXX units >
MON-DD-YYYY	Award accepted	RSUS XXXX	MON-DD-YYYY	XX.XXX units	n/a >
MON-DD-YYYY	Award granted	RSUS XXXX	MON-DD-YYYY	XX.XXX units	n/a >

Transaction details

Back Print

Award distributed: XX.XXX units
Transaction date: MON-DD-YYYY

Grant date	MON-DD-YYYY
Awarded by	WALMART INC.
Grant type	RSU (Restricted stock unit)
Grant ID	RSUS XXXX
Distributed in	Shares
Tax withholding method	Net shares

Explanation of proceeds

Fair market value at distribution of XX.XXX units at \$XXX.XX	\$XX,XXX.XX USD
Taxable income	\$XX,XXX.XX USD
Taxes withheld	
FED (XX.XX%)	\$X,XXX.XX USD
US SOCIAL SECURITY (X.XX%)	\$XXX.XX USD
US MEDICARE (X.XX%)	\$XXX.XX USD
STATE (XX.XX%)	\$X,XXX.XX USD
Total taxes withheld	\$X,XXX.XX USD
Shares net for taxes	XX.XXX
Net proceeds³ (shares)	XX.XXX

Net proceeds³
XX.XXX shares

Shares distribute to your [Stock Plan Account](#).

Grant details Grant documents

< Return to Transaction History

Use the **Accepting Your Grants** page to review and accept awards that you have received. The process can be completed in a few easy steps:

1. Open and review the documents provided by Walmart by clicking the document titles.
2. Accept the terms for each document.
3. Click the orange *Accept Your Grant* button.

Accepting Your Grants What's this?

You have **1** grant to accept

The documents provided below (including prospectuses, plan descriptions and other information) are from your company, which is solely responsible for their contents. Fidelity, as your company's record keeper, does not prepare or review these documents and is not soliciting, offering, or acting as an underwriter for your company's securities or financial instruments. Please open and read each of these documents. Contact your company if you have any questions.

▼ **RSUS XXXX** Hide documents
WALMART RSU
Grant Issued MM/DD/YYYY | Units Granted XX.XXX | [Vesting Schedule](#)

Read these **2** documents from your company to accept your grant

1 ✓ [Grant Agreement \(PDF\)](#)

The Grant Agreement is a legal document that outlines the terms and conditions of your grant. Please direct any questions about this agreement to your plan administrator.

Grant Agreement

By clicking the box below, you certify that you have read and understand the terms and conditions of the applicable Grant Agreement

2 I accept the terms of the Grant Agreement

[Non-Disclosure and Restricted Use Agreement \(PDF\)](#)

By selecting Accept Your Grant you certify that you've read and acknowledged these documents.

3 [Accept Your Grant](#)
[Decline grant](#)

Use the **Statements/Records** page to view or download the monthly, quarterly, and yearly statements for your brokerage account as well as statements for any other personal brokerage accounts you may have with Fidelity.

You can also use this page to access a variety of other account records, including:

- Trade confirmations
- Tax forms
- Prospectuses
- Account records
- Proxy materials

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT Search or get a quote

Accounts & Trade | Planning & Advice | News & Research | Investment Products | Why Fidelity

Accounts & Trade > Help/Glossary

Portfolio

Summary | Portfolio Positions | Portfolio Research | Performance | Analysis | Statements

Statements | Trade Confirmations | Tax Forms | Prospectus | Account Records | Proxy Materials

Looking for your tax forms? Access your available tax forms and find out when to expect additional forms here.

Account Settings
E-mail: john.doe@email.com | Edit
Delivery Preferences: eDelivery | Edit

Current Statements

Date	Statement	View Statement	Viewed	My Notes	Legal Info	Download
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	

Previous Statements

QX 20XX (MM - MM) Go You can access up to 10 years of financial statements online.

Date	Statement	View Statement	Viewed	My Notes	Legal Info	Download
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	
MM/DD/YYYY	Z12345678	PDF	No		Legal Info	

Please review the PDF of your statement which is the complete regulatory required version of your statement. The HTML version is an online format and may exclude some of the information found in the PDF.
Click Legal Info to see important information about your statements.
PDFs require Adobe Reader.

RELATED LINKS

- Combined Statements and Mailings
- Duplicate Statements for an Interested Party
- Update Your E-Mail Address
- Securely Store Copies of Your Critical Documents with FidSafe®
- Create Balance Letter

Guide to Reading Your Statement:

- Fidelity Customers (PDF)
- Investment Advisor Customers (PDF)

Frequently Asked Questions:

- Fidelity Customers (PDF)
- Investment Advisor Customers (PDF)

Appendix: Updating Your Grant Display

Use the buttons on your **Stock Plan Summary** page to personalize your grant display.

Organize your awards *by plan*, *in table format*, *by vesting/distribution date*, or *by grant date*.

By plan

By plan | In Table Format | By vesting/distribution date | By grant date

Expand All | Collapse All

WALMART RSU (4 Grants) All values are before taxes.

Total granted: XXX.XXX units
Unaccepted: XX.XXX units
Unvested: XX.XXX units
Distributed: XX.XXX units

Total outstanding: \$X,XXX.XX USD
XX.XXX units

Next distribution: \$X,XXX.XX USD
XX.XXX units on MM/DD/YYYY

RSUS XXXX | Granted on MM/DD/YYYY

Granted: XX.XXX units

You have not accepted this grant.

Begin Acceptance

RSUS XXXX | Granted on MM/DD/YYYY

Granted: XX.XXX units

Outstanding: \$X,XXX.XX USD
XX.XXX units

Next distribution: \$X,XXX.XX USD
XX.XXX units on MM/DD/YYYY

Show distribution details

In table format

By plan | In Table Format | By vesting/distribution date | By grant date

Expand All | Collapse All

WALMART RSU All values are before taxes.

Total Granted: XXX.XXX | Total Outstanding: \$X,XXX.XX USD

Grant Id	Total Granted	Vesting date	Distribution date	Status	Quantity	Dividends	Value	Action & Info
RSUS XXXX Granted MM/DD/YYYY	XX.XXX	MM/DD/YYYY	MM/DD/YYYY	Unaccepted	Unaccepted	Unaccepted	Unaccepted	Begin Acceptance
RSUS XXXX Granted MM/DD/YYYY	XX.XXX	MM/DD/YYYY	MM/DD/YYYY	Unvested	X.XXX	0.000	\$XXX.XX USD	Action & Info
				Unvested	X.XXX	0.000	\$XXX.XX USD	
				Distributed	X.XXX	0.000	Distributed	
Totals					XXX.XXX		\$X,XXX.XX USD	

By vesting/distribution date

By plan | In Table Format | By vesting/distribution date | By grant date

Expand All | Collapse All

Pre-2022 All values are before taxes.

> X vesting/distributions Pre-2022

2022 All values are before taxes.

> X vesting/distributions in 2022

2023 Total Unvested/Not Yet Distributed: \$X,XXX.XX USD All values are before taxes.

> X vesting/distributions in 2023

Vestings / Distribution Date	GrantType	Quantity	Unvested / Undistributed Value	Action
MM/DD/YYYY (vests MM/DD/YYYY)	RSUS XXXX	X.XXX units	Unaccepted	Accept grant
MM/DD/YYYY (vests MM/DD/YYYY)	RSUS XXXX	X.XXX units	\$XXX.XX USD	Tax election: Net Shares
MM/DD/YYYY (vests MM/DD/YYYY)	RSUS XXXX	XX.XXX units	\$X,XXX.XX USD	Tax election: Net Shares
MM/DD/YYYY (vests MM/DD/YYYY)	RSUS XXXX	XX.XXX units	\$X,XXX.XX USD	Tax election: Net Shares
Total			\$X,XXX.XX USD	

By grant date

By plan | In Table Format | By vesting/distribution date | By grant date

Expand All | Collapse All

2022 All values are before taxes.

WALMART RSU

RSUS XXXX | Granted on MM/DD/YYYY

Granted: XX.XXX units

You have not accepted this grant.

Begin Acceptance

2021 All values are before taxes.

> WALMART RSU

The **Distribution Schedule** page lists the details for all upcoming distributions under the plan you selected.

By default, the list will include all grants, but you can use the *View* menu to filter by specific grants.

WALMART RSU

[Help](#) | [Glossary](#) | [Print This Page](#)

Summary | Plan Information

SUMMARY | TRANSACTION HISTORY | STATEMENTS/ RECORDS | **DISTRIBUTION SCHEDULE** | TOOLS & LEARNING

Distribution Schedule

View: ALL GRANTS [v] Go

Distribution Date ▾	Vesting Date	Grant Date	Grant ID	Quantity	Distribution Value ¹	Distributed In
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares
MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSUS XXXX	XXX.XXX	\$XX,XXX.XX	Shares

1. This figure is calculated using the previous business day's closing price of the stock minus the cost of grant multiplied by the number of Units. Fair market value is determined under your plan rules and grant agreement. Fair Market Value is not applicable for cash based plans. Please refer to your grant agreement for your actual grant and payment calculation.

The **Vesting Schedule** page lists the details for your upcoming vestings and gives you access to more detailed tax withholding information. If you click *Estimated Tax Withholding* next to one of the vesting dates listed, you can see a detailed breakdown of the estimated tax withholding.

WALMART RSU

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Summary | Plan Information

SUMMARY | TRANSACTION HISTORY | STATEMENTS/ RECORDS | DISTRIBUTION SCHEDULE | TOOLS & LEARNING

Vesting Schedule

Grant Date: MM/DD/YYYY - Grant ID RSUS XXXX [Distribution Schedule](#)

Vesting Date	Quantity	Distributed In	Value ¹	Estimated Tax Withholding
MM/DD/YYYY	XXX.XXX	Shares	\$XX,XXX.XX	Estimated Tax Withholding
MM/DD/YYYY	XXX.XXX	Shares	\$XX,XXX.XX	Estimated Tax Withholding
MM/DD/YYYY	XXX.XXX	Shares	\$XX,XXX.XX	Estimated Tax Withholding
MM/DD/YYYY	XXX.XXX	Shares	\$XX,XXX.XX	Estimated Tax Withholding
Total	XXX.XXX		\$XX,XXX.XX	

Next Steps

- [View Grant Details](#)
- [Estimate Gain for this grant](#)

1. Restricted Stock Units net value is equal to the previous day closing price of the stock times the number of unvested units, but not including unaccepted units. Fair Market Value is determined under your Plan rules and granted units. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your grant agreement for your actual units and payment calculation.

WALMART RSU

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Summary | Plan Information

SUMMARY | TRANSACTION HISTORY | STATEMENTS/ RECORDS | DISTRIBUTION SCHEDULE | TOOLS & LEARNING

Estimated Tax Withholding

Vesting Date	MM/DD/YYYY
Grant Date	MM/DD/YYYY
Grant ID	RSUS XXXX
Units Vested	XXX.XXX
Estimated Fair Market Value Per Share ¹	\$XXX.XX
Taxable Income	\$XX,XXX.XX
FED Tax Amount at XX.XX% Tax Rate	\$X,XXX.XX
SSC Tax Amount at X.XX% Tax Rate	\$X,XXX.XX
MED Tax Amount at X.XX% Tax Rate	\$XXX.XX
STATE Tax Amount at XX.XX% Tax Rate	\$X,XXX.XX
Total Tax Withholding²	\$X,XXX.XX

1. Estimated Fair Market Value Per Share is equal to the previous day closing price of the stock. The actual Fair Market Value is determined under your Plan rules and grant. Please refer to your grant agreement for your actual grant and payment calculation.

2. Rates used to estimate tax withholding are based on the rates provided by your employer and are subject to change.

3. Estimate Tax Withholding Results are based on the total units vested. The calculations: (1) assume the receipt of any portion of the grant has not been deferred, and (2) use the total vesting amount and all available tax rates to calculate results.

WALMART RSU [Help](#) | [Glossary](#)

Summary
Plan Information

SUMMARY
TRANSACTION HISTORY
STATEMENTS/ RECORDS
DISTRIBUTION SCHEDULE
TOOLS & LEARNING

Calculator

Grant Date	Grant ID	Grant Price	Quantity
MM/DD/YYYY	RSUS XXXX	\$0.00	XXX.XXX

Enter Data to Estimate Gain

- 1 Provide the number of Shares/Units you would like to estimate
- 2 Provide Grant Assumptions

Shares/Units
- 3 Provide Tax Assumptions

Grant Price

Fair Market Value at Vest or Distribution
Quick Quote [↗](#)

Withholding Tax Rate %

Tax Withholding Method Net Shares

Fair market value is determined under your plan rules and grant. Please refer to your grant agreement for your actual grant and payment calculation. Fair Market Value is not applicable for cash based plans.

Tax withholding is calculated based on the total fair market value of your shares/units as determined under your company's plan on the vest or distribution date (less the amount you paid for the shares/units, if any) multiplied by the tax withholding rate displayed/input in the tax withholding rate field.

Your company's plans may not provide for each of these withholding methods listed above.

Estimate Gain Results are based on the total vesting amount. The calculations: (1) assume the receipt of any portion of the grant has not been deferred, and (2) use the total vesting amount to calculate results.

This calculator is for estimation purposes only.

Please note that tax information is general in nature and should not be considered tax or legal advice. Fidelity does not provide legal or tax advice. Consult with an attorney or tax professional regarding any specific legal or tax situation.

Recordkeeping and administrative services for your company's equity compensation plans are provided by your company and its service providers.

Fidelity Brokerage Services LLC, Member NYSE, SIPC.

Use the **Estimate Gain** calculator to estimate your taxable income and the tax withholding due for your grant.

The calculator will automatically fill in the current *Fair Market Value at Vest or Distribution* field for your shares as well as the *Withholding Tax Rate* field that is on file for you.

You can adjust the fair market value to see what your estimated income would be based on that assumption.

Estimated Results

Using Net Shares for Taxes

Taxable Income	
Estimated Fair Market Value of Units	\$XX,XXX.XX
Cost of Units	\$0.00
Estimated Taxable Income	\$XX,XXX.XX
Estimated Tax Withholding Due	
Total Taxes Due at XX.XX%	(XXX shares) \$XX,XXX.XX
Estimated Distribution	
Estimated Net Share(s)	(XXX shares) \$XX,XXX.XX

Appendix: Updating Your Profile

Return to:

[Home Page](#)
[Summary Page](#)

[Brokerage Account](#)
[Resources](#)

Visit your *Profile* to review or update your personal information, such as:

- Mailing address
- Phone number
- Email address
- Communication preferences (eDelivery)
- Security settings

IMPORTANT!

Make sure to review or update the beneficiaries for your brokerage account regularly.

You can update your beneficiaries from your Profile, or go directly to:

[Fidelity.com/beneficiary](https://www.fidelity.com/beneficiary)

Profile



Update your 401(k), 403(b), 457(b), or pension account

To update your workplace savings account, you'll need to edit your profile information on NetBenefits®. Any changes you make below will only reflect on your brokerage, IRA, 529, HSA, or other Fidelity Investments account.

Personal information

Name [Edit](#)

JOHN DOE

Gender

Prefer not to say ▾

Address [Edit](#)

1725 Slough Ave
Scranton, PA 11111

Employment status [Edit](#)

Employed

Primary phone [Edit](#)

(123) 456-7891

Secondary phone [Edit](#)

--

Email [Edit](#)

john.doe@email.com

Relationships



Beneficiaries

Manage who will receive your assets.



Trusted contacts

List who we may contact if we're concerned about your health.



Authorized access

Control who is allowed to access your accounts.



Account registration

Add, remove, or change account owners due to a life event (e.g., marriage, divorce, death).

Security

Update your username/password, enable 2-factor authentication, manage account access by third-party apps and sites, and edit other security settings.

[Security center](#)

Preferences

- [Communication preferences](#)
- [Start page and trading account](#)
- [Nickname your accounts](#)

Appendix: Selling Shares

Return to:

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When you click *Trade* or *Sell* from your brokerage account, a trade ticket will appear.

Fill in the required information and click *Preview Order*.

If your information looks correct on the preview, click *Place Order* to sell your shares.

Helpful hints:

- A *Market* order will execute your trade at the next available price (when the market is open).
- A *Limit* order will allow you to set a minimum price at which you are willing to sell your shares.
- If you select *Transfer the cash of this order*, you can select where to transfer the cash after the order has been placed. You can choose to transfer the cash to your bank, another Fidelity account, or request a check.

Trade

TRADE
Stocks/ETFs

ACCOUNT
Individual (Z12345678)

Cash Available to Trade ? \$X.XX

SYMBOL
WMT

WALMART INC
\$XXX.XX +\$X.XX (+X.XX%)

Bid	Ask	Volume
XXX.XX x X	XXX.XX x X	XX,XXX,XXX

Buy Sell

Shares Dollars

SHARE AMOUNT
XX

Market Limit

Executes at the next available price when the market is open.

Specify shares
View Expanded Ticket

Estimated value \$X,XXX.XX

Transfer the cash of this order i

Preview Order

Important Disclosure Information

Trade

WALMART INC
\$XXX.XX +\$X.XX (+X.XX%)

Bid	Ask	Volume
XXX.XX x X	XXX.XX x X	XXX,XXX,XXX

Preview Order

Account	Individual (Z12345678)
Symbol	WMT
Action	Sell
Quantity	XX.XX
Order Type	Market
Time in Force	Day

Estimated value \$X,XXX.XX

Place Order

Edit Cancel

Important Disclosure Information

Use the *Transfer* tab on your brokerage account home page to transfer your cash to and from your individual account.

If you don't have a bank account linked, you can click *Link a bank to a Fidelity account* to set up new bank instructions.

Let's start with the basics

Which account do you want to move money from?

From

- Select one
- Fidelity Accounts**
 - Individual (Z12345678)
- Banks linked for EFT**
 - BANK NAME (****1234)
- Other Methods**
 - Link a bank to a Fidelity account**
 - Transfer an account to Fidelity
 - Send money with PayPal

[Exit to portfolio summary](#)

Let's start with the basics

Which account do you want to move money from?

From

Total account value \$X,XXX.XX
Cash available to withdraw \$X.XX

Where will the money be transferred to?

Delivery times for this money can vary depending on the transfer method that's selected. [See estimated delivery times](#)

To Est. delivery time: 1-3 business days

[View your bank details](#)

Enter your transfer details

Date

Amount

[Exit to portfolio summary](#)

Appendix: Dividend Reinvestment

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When viewing your Walmart shares, you can click *Dividend View* for detailed information about upcoming dividends and estimated annual income. If you would like to reinvest your dividends, click *Manage Dividends* on the *Positions* tab of your brokerage account.

Want to learn more about dividends? Check out this *Fidelity Viewpoints*[®] article: [Why dividends matter](#).

Overview		Dividend View									🔄 ⚙️ 🖨️ ⬇️	
Symbol	Last Price	Last Price Change	Ex-Date ⁵	Amount Per Share ⁵	Pay Date ⁵	Yield ⁵	Current Value	% of Account	Quantity	Est. Annual Income ⁷		
INDIVIDUAL												
Manage Dividends												
WMT WALMART INC COM	\$XXX.XX	+\$X.XX	MM/DD/YYYY	\$X.XX	MM/DD/YYYY	X.XX%	\$X,XXX.XX	100.00%	XX	\$XX.XX		
Account Total							\$X,XXX.XX			\$XX.XX		

Manage Dividends

Your Profile >

Dividends and Capital Gains

Manage how you receive or reinvest the Dividends and Capital Gains distributions for your equity and mutual fund holdings. To change your preferences for a specific position, please select **Update**. You may also apply that update to all similar positions in your account. To learn more about Dividends and Capital Gains, please visit link to [How to Change Dividends and Capital Gains Distributions page](#).

Individual

Security	Dividends	Capital Gains	Action
WALMART INC COM	Reinvest in Security	Reinvest in Security	Update

Investing involves risk, including risk of loss.

Screenshots are for Illustrative Purposes Only.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Be sure to open your account. If you don't, you may be subject to additional U.S. IRS-mandated tax withholding on certain transactions.

See your plan documents for details regarding the terms and conditions of your plan.

Walmart Inc. and Fidelity Investments are not affiliated.

Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

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