

# SALESFORCE 401(k) FAQ

***This FAQ contains limited information about the Salesforce.com, Inc. 401(k) Plan. For more detail, refer to the Summary Plan Description or contact Fidelity directly: 800-835-5097***

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## A. Getting Started

### 1. How soon after my start date can I enroll in the 401(k)?

New employees are eligible to enroll at the beginning of the first pay period following their date of hire or any pay period thereafter. If you are salaried and your start date was on the 1<sup>st</sup>, the first date you would be eligible to enroll would be the 15<sup>th</sup>. Your ability to enroll in the 401(k) does not expire. Participation in the 401(k) Plan is voluntary, and you can elect to enroll at any time.

### 2. I have never participated in a 401(k) Plan. Where do I start?

Start with [GetSalesforceBenefits](#), where you can view a short video, then review the Summary Plan Description for more details on the plan design. And review this FAQ for the steps to enroll and answers to specific questions.

## B. Enrollment

### 3. What if I do not enroll?

If you do not enroll in the plan within 30 days after your entry date, you will be automatically enrolled. Your automatic enrollment contribution will be 3% of your pay and, unless you make a different investment option, your contributions will be invested in an age appropriate “target” fund, which is a blend of funds that balances risk based on your retirement age. If you do not change your contribution percentage, or if you change it after the automatic 3% contribution has been applied, your contributions will automatically increase 1% per year, up to a maximum of 10%.

If you do not want to participate in the plan, you will need to contact Fidelity and opt out of the plan.

### 4. What if I have an existing Fidelity NetBenefits Account?

Your existing account is under either an individual or former employer’s plan and is not part of the Salesforce 401(k) Plan. You will still need to enroll into this plan, make your contribution election and select investment funds authorized under the plan.

### 5. How do I enroll into the 401(k) plan?

Enrollment into the Plan is done online by logging onto Fidelity’s NetBenefits website ([www.401k.com](http://www.401k.com)). Employee data is loaded into Fidelity’s system following each pay period. Follow the registration instructions below to make your investment elections and input your contribution election.

**Current employees:** Until you complete your enrollment, you are in Fidelity’s system as a current employee who has not yet enrolled. Follow the steps below to complete your enrollment into the plan.

**New Hires:** You will be added to Fidelity’s system after your first payroll is processed. New employee data is loaded into Fidelity’s system following every pay period. For example if your date of hire was the 1st of the month, your new hire data will be loaded on or about the 16th of the month. You should be able to log on and complete your enrollment the next business day by following the steps below to complete your enrollment into the plan.

#### Online Enrollment Steps

Step 1: Log onto [www.401k.com](http://www.401k.com)

Step 2: At the top of the page, click on the “Register” link.

Step 3: Enter the last four digits of your Social Security Number, your first and last name, date of birth and set up a personal identification number (PIN). You can choose to create a unique customer ID at this time. If you have previously registered with Fidelity.com, NetBenefits, or eWorkplace, you do not need to register again. You can use your existing username and password to access your Salesforce 401(k) account.

Step 4: Click on the Salesforce.com 401(k) Plan on the NetBenefits home page to continue enrolling, or click the Planning tab to learn more prior to enrolling.

Step 5: Click “Enroll”.

Step 6: There are two ways to enroll:



**Option #1---EasyEnroll**

In less than a minute, start saving in your plan the quick and easy way - with EasyEnroll.

1. Choose a Starter Package to enroll.
2. Log onto NetBenefits at any time to modify details

Click on the Salesforce.com 401(k) Plan

**Option #2---Standard Enrollment**

This enrollment process lets you customize your choices, including savings rate and investment options, before enrolling.

Step 7: Once you have submitted your enrollment, you will be given a confirmation number; please be sure to note it for your records.

Step 8: Complete the designation of beneficiary for your Salesforce 401(k) Plan account.

**6. Do I need to have my spouse sign the Designation of Beneficiary Form, and does it need to be notarized?**

If you are married AND you are electing someone other than your spouse as primary beneficiary, spousal consent is required, and that consent needs to be notarized. If you are designating your spouse as your primary beneficiary, consent is not required.

**C. Contributions**

**7. How much can I contribute?**

You may contribute from 1% to 50% of your eligible compensation. You may also elect 0% and not participate.

**8. What’s the maximum that I can contribute?**

The limits are as follows:

Year	Up to 49 years of age	at least age 50 in current year Catch-up-contribution
2015	\$18,000	\$24,000 (additional \$6,000)
2016	\$18,000	\$24,000 (additional \$6,000)
2017	\$18,000	\$24,000 (additional \$6,000)
2018	\$18,500	\$24,500 (additional \$6,000)
2019	\$19,000	\$25,000 (additional \$6,000)

- If you are 21 to 49 years of age, you can contribute up to \$19,000 for calendar year 2019.
- If you are or will be at least age 50 in 2019, you can contribute up to \$25,000 for calendar year 2019. If you will turn 50 at any point during 2019, you are eligible to take advantage of this additional amount throughout the year.
- The contribution limits are indexed for inflation, and increases are made in \$500 increments.
- Payroll provider will limit your deferrals to these amounts. You should monitor your pay statements to ensure contributions do not exceed the limit. Log a case with Concierge if you need to escalate an issue to the payroll team.

**9. Will my withholding for catch-up contributions continue automatically, after I reach the standard limit?**

Yes, catch up contributions should continue automatically. Due to the mechanics of the payroll service provider, the catch up cannot start in the same pay period that the standard contribution is being funded. Your deferrals will stop at the standard annual maximum, then restart in the following pay period.



You should monitor your ADP pay statements (ADP icon via Aloha SSO) to ensure contributions restart. Log a case with Concierge if you need to escalate an issue to the payroll team.

**10. I am over 50 and want my contributions to stop at the standard limit. How do I keep from having the catch up amount taken out?**

In the same manner that you would stop at any specific dollar level. You can either calculate the percentage to allow you to reach your goal over the year, or once you have reached your goal for the year, change your election to 0%.

**11. Can I make Roth contributions?**

Yes, you can make Roth contributions to the plan. You have the option to contribute either or both pre-tax and Roth contributions. The total amount of contributions to both pre-tax and/or Roth cannot exceed the annual limit, which for 2019 is \$19,000, or \$25,000 for employees who will be at least age 50 in the current calendar year.

**12. When will contributions be credited to my Fidelity account?**

Funds are typically deposited within 5 business days from the date you were paid.

**13. Can I elect to defer from my base pay and not from my bonus and commissions checks?**

No, but you are able to change your election prior to receiving a bonus and/or commission check. Keep in mind that your election change would also impact deferrals from base pay as well. An election change can take up to two pay periods to be applied to future bonus, commission or base pay.

**14. What is the Automatic Increase Program and how does it work?**

The Annual Increase Program allows you to establish regular annual increases to your 401(k) plan contribution amount. You may elect an increase date and percentage when you enroll. You may increase your contributions 1% or more each year automatically up to the plan limits. If you coordinate your increase date and amount with expected pay increases, you may be able to realize both an increase in take-home pay and a higher retirement savings plan contribution.

**Example**

Molly is currently contributing 6% to her retirement plan. She decides to enroll in the Annual Increase Program. Molly elects an increase amount of 2% and an increase date of March 1. The following March 1, her contribution amount will be increased from 6% to 8% and Molly's take-home pay and her plan contributions will each reflect this change, generally within 1 to 2 pay periods. If Molly stays in the program, her election will increase 2% each year.

**Molly's Contribution Elections**

Today	6%
March 1 Year 1	8%
March 1 Year 2	10%
March 1 Year 3	12%

When you make a change to your annual increase program online, a confirmation page will be displayed, which you may print and save for your records. Additionally, a confirmation is sent after your annual increase occurs, but you will not be sent a reminder before your scheduled increase date.

You may end your participation in the Annual Increase Program at any time and your election will be applied generally within 1 to 2 pay periods. Your elections will be saved online. If you re-enroll in the automatic increase program, your previous elections will automatically apply unless you change them.



## 15. How do I enroll for the Automatic Increase Program?

To enroll for the automatic increase program do the following:

1. Log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)).
2. Enter your username and password to access your account. (very top of page in black band)
3. Once logged on you should see a blue ribbon showing SALESFORCE.COM and the plan number on the left. To the right, you will see your balance and a Quick Links button. If you have other accounts linked be sure to select the Salesforce.com Plan #48797. On the Quick Links button, there is a drop down menu. The fourth item is Contribution Amount. Click.
4. This will bring up a page with Contribution Amount and Manage Your Contribution Amount headings. The second link under Manage Your Contribution Amount is Annual Increase Program. Click.
5. If you are currently enrolled, this screen shows your current election.
6. Under the Current Election is Desired Election, with a box where you can change your election or unenroll from the program.
7. Make your election. Click on the “Change Annual Increase Election” bar.
8. This will bring up a page to Review and Submit Annual Increase Election. Click “Submit” for your change to be processed.
9. The system will assign you a confirmation number.

## 16. What if I’ve already contributed for the current calendar year?

If you have made contributions to a previous employer’s 401(k) plan, or other qualified retirement plan, notify the GEPS team ([geps@salesforce.com](mailto:geps@salesforce.com)) detailing the amount you contributed so that current payroll limits can be adjusted for the calendar year. Refer to your final pay stub from your former employer or your latest investment statement to ensure the amount you provide is accurate.

## 17. I’ve contributed more than the maximum for the calendar year, how do I fix this?

***As soon as you realize that an excess contribution has occurred, notify the GEPS team ([geps@salesforce.com](mailto:geps@salesforce.com)) of the excess amount.***

The correction for exceeding the maximum allowable contribution depends on when the excess is found and corrected, and why it occurred. If you have contributed more than the maximum allowed for a particular calendar year because (1) you did not provide GEPS with the amount already contributed to a prior employer’s plan, or (2) the amount that you provided was less than you had actually contributed, corrections are possible as follows:

- If the excess is found within the same calendar year, i.e. before your final pay check of the year, the correction can be made through Payroll. Corrections made in the same calendar year will have no tax consequences.
- If the excess is found after the end of the calendar year, the correction must be made by no later than the April 15th following the year in which the excess occurred, and is returned from the Salesforce.com 401(k) Plan, NOT through Payroll.
  - GEPS will notify Fidelity to return the excess
  - The excess will be adjusted with earnings/losses and returned to you as taxable income
- If the excess is found after the April 15th following the year in which the excess occurred, it occurred due to contributions made to plans sponsored by unrelated employers, and you failed to timely notify salesforce.com of the excess, the Salesforce plan may not distribute the excess. The excess contribution must stay in the plan until you are eligible to receive a distribution under the terms of the plan. You will not be able to take a deduction for the excess.

If the excess is due to an administrative error on the part of salesforce.com, we will work with Payroll and Fidelity to return the excess.

## D. Investments

### 18. Where can I find the investment options?

1. Log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)).
2. Enter your username and password to access your account. (very top of page in black band)
3. Once logged on you should see a blue ribbon showing SALESFORCE.COM and the plan number on the left. To the right, you will see your balance and a Quick Links button. If you have other accounts linked be sure to select the Salesforce.com Plan #48797. On the Quick Links button, there is a drop down menu. The fifth item is Investment Performance and Research. Click.
4. Scroll to the bottom of that page for a listing of the fund options with Average Annual Total Returns, as well as other information.

### 19. Does Fidelity provide services to manage my 401(k) investments?

The options available depend on various factors, so the best source of information on the options and costs will be Fidelity. Give them a call at 800-835-5097 and they'll direct you to a group that is appropriate for your circumstances. If you just want general investment guidance, check out the NetBenefits website at 401k.com.

### 20. Can I invest in stocks or funds that are not part of the standard offerings shown?

Yes, that option is available through Brokerage Link.

1. Log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)).
2. Enter your username and password to access your account. (very top of page in black band)
3. Once logged on you should see a blue ribbon showing SALESFORCE.COM and the plan number on the left. To the right, you will see your balance and a Quick Links button. If you have other accounts linked be sure to select the Salesforce.com Plan #48797. On the Quick Links button, there is a drop down menu. The seventh item is BrokerageLink. Click.

Under the heading *Learn More About Brokerage Link* are links to several articles that should provide helpful information.

### 21. How do I make a change to the funds where my future contributions are to be invested?

1. Log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)).
2. Enter your username and password to access your account. (very top of page in black band)
3. Once logged on you should see a blue ribbon showing SALESFORCE.COM and the plan number on the left. To the right, you will see your balance and a Quick Links button. If you have other accounts linked be sure to select the Salesforce.com Plan #48797. On the Quick Links button, there is a drop down menu. The sixth item is Change Investments. Click.
4. On that page, you will see a heading that says Future Investments. Under it is a link "Change Investment Elections." Click.
5. Scroll down a bit, and you'll see "Change Your Investment Elections" and two boxes - one to choose from Target Date Funds and another to choose from the funds available.
6. Click "Select Funds" and you'll get a page where you can enter the desired percentage to invest in each fund available. Make sure your elections total 100%, then Click Next.
7. You'll be given an option to view the prospectus. Depending on which delivery preferences you have elected, you may be able to get it in the mail, or view on line.
8. You need to view it to proceed, then you can review and submit your change.
9. When you click Submit, a confirmation page will be displayed, which you may print and save for your records.



## E. Match Provisions

### 22. Does the company offer a match program?

The plan has a discretionary match, which means that the amount of match, if any, will be announced each year. The current match is dollar for dollar, up to 6% of your eligible compensation, to a maximum of \$5,000.00. Keep in mind that the 6% limit is applied each pay period.

Your matching contribution is deposited each pay period, along with your contribution. The amount is based on your contribution and your eligible income for that pay period. You will receive \$1.00 for each \$1.00 you contribute, up to the lesser of 6% of your eligible compensation or \$5,000.00.

#### Employer Match example

If you earn \$3,000 per pay period, and elect to contribute 10%:

6% of \$3,000 = \$180.00

10% of \$3,000 = \$300.00

Salesforce.com would match \$180.00 that pay period, which is the lesser of 6% of the eligible comp (\$180) or 100% of your contribution.

Total contribution for that pay period would be \$480.00. [\$300.00 employee + \$180.00 employer match]

### 23. If I contribute my annual maximum contribution early in the year, all in the first quarter, for example, will I still receive the full company match?

Yes, you will. The match is limited to 6% of compensation per pay period, so you may have not received the full match when you reach your maximum allowable contribution. Because you must be making a contribution in order to receive the company match in a given pay period, your matching contribution will stop. However, an annual true up contribution will be funded early in the following year.

### 24. Will salesforce match Roth contributions?

Yes, you will be eligible to receive the matching contribution regardless of whether you choose to make pre-tax contributions or Roth contributions.

## F. Rolling Over Contributions

### 25. How do I rollover my prior plan account to the Salesforce 401(k)?

Please contact Fidelity (800-835-5097) for further instructions and help with clarifying questions on this process. In general, in order to rollover funds from a previous employer's plan you'll need to do the following:

1. Contact your previous plan administrator (review the exit package from your HR department as this information may be included there) to request that a check be sent to you.
2. The check should be made payable to "FIIOC (Fidelity Investments Institutional Operations Co.) as trustee For Benefit of (FBO) your name".
3. Complete a Fidelity rollover request form. This form is available on the Fidelity NetBenefits website or by calling Fidelity. It is also in the 401(k) Enrollment Guide, which is on GetSalesforceBenefits.com.
  - a. Your SSN# is your account number at Fidelity
  - b. The Plan Name is Salesforce 401(k) Plan
4. Submit the completed form along with your rollover check to Fidelity. This can be done on the NetBenefits website.



Funds are deposited within 7 business days once received by Fidelity.

## **26. Can I do a direct rollover?**

Yes, if Fidelity was the trustee for your prior plan. Please contact Fidelity (800-835-5097) for instructions on this process.

## **27. What if my prior administrator or trustee requires a letter of acceptance before they will distribute my account?**

Salesforce can provide you with a letter. If needed, please send a request to the GEPS team ([geps@salesforce.com](mailto:geps@salesforce.com)). A letter of eligibility will be provided to you within 5 business days.

## **G. Ongoing Participation**

### **28. How often can I change my election?**

You may change your election as often as you'd like, however, it may take up to two pay periods for the change to take effect.

### **29. How do I change my deferral election?**

To change the percentage (0% to 50%) deducted from your paycheck do the following:

1. Log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)).
2. Enter your username and password to access your account. (very top of page in black band)
3. Once logged on you should see a blue ribbon showing SALESFORCE.COM and the plan number on the left. To the right, you will see your balance and a Quick Links button. If you have other accounts linked be sure to select the Salesforce.com Plan #48797. On the Quick Links button, there is a drop down menu. The fourth item is Contribution Amount. Click.
4. This will bring up a page with Contribution Amount and Manage Your Contribution Amount headings. The first link under Manage Your Contribution Amount is Contribution Amount and Catch-up Contributions. Click.
5. This screen shows your current election for PRE-TAX and for ROTH. If you are a new hire this will automatically be set to 3%. You will be enrolled at 3% unless you make a change.
6. Under the Current Election is Desired Election, with a box where you can enter a new election amount from 0% to 50%.
7. Click on the "Change Contribution Amount" bar.
8. This will bring up a page to Review and Submit Contribution Amount. Click "Submit" for your change to be processed.
9. The system will assign you a confirmation number.

### **30. How do I change my email address and phone number with Fidelity?**

Log onto the Fidelity NetBenefits website at [401k.com](http://401k.com).

In the blue band, next to Search is Profile. Click it.

Click the Personal and Contact Information tab.

### **31. Can I withdraw money from my account while I am still working?**

Yes, the plan offers options for participant loans and hardship withdrawals.



## 32. What should I know about participant loans?

**General Information:** Participant loans are available through the 401(k), and you can borrow if you have at least \$2,000 in your account. Rollover funds are included to make this determination.

### a. What types of loans can I apply for through the Plan and how do I go about applying?

There are two types of loans available: General Loans and Home Loans. General Loans are pre-approved under our plan as long as you meet the requirements to take out a loan. Home Loans will require the completion of some paperwork. You can initiate a loan through Fidelity's NetBenefits website ([www.401k.com](http://www.401k.com)) or by calling 800-835-5097.

### b. My mortgage lender requested a Terms of Withdrawal Document. Where can I get that?

Section VI in the Summary Plan Description (SPD) should satisfy their request. You can get the SPD from the GetSalesforceBenefits 401(k) page, under Resources.

### c. How much can I borrow from my account?

The minimum loan amount is \$1,000. You can borrow the lesser of 50% of your vested balance, or \$50,000 reduced by your highest loan balance over the previous 12 months. If you want to borrow \$10,000 you'd need to have at least \$20,000 in your account.

### d. How do I repay my loan?

You repay the loan through automatic payroll deductions. The interest you pay is not tax deductible, and payments are made with after-tax dollars. You are responsible to ensure that payments start in accordance with the loan schedule, and continue throughout the loan payment period.

### e. Are there taxes or penalties involved with a loan?

No, there are no taxes or penalties when you take a loan. If you don't repay your loan on time, taxes may become due.

### f. Can I pay off my loan early?

Yes, contact Fidelity using the NetBenefits website ([www.401k.com](http://www.401k.com)) or by calling 800-835-5097 for the payoff amount.

You can send the payoff in the form of a certified check or money order, made payable to FIIOC, (Fidelity Investments Institutional Operations Co.), along with a letter of instruction which needs to include:

- Your name
- Last 4 digits of your Social Security number
- Plan number, which is 48797
- Your loan ID
- Daytime phone number

Mail the check and letter of instruction to:

Fidelity Investments  
100 Crosby Parkway  
Covington KY 41015



While you can pay a loan off early, Fidelity will not accept an advance partial repayment.

**g. I paid off my loan early and a loan payment was taken from my pay after it was paid off.**

**How do I get that back?**

Fidelity will send you a check refunding the over payment. They will mail it within a couple days of receiving the over payment.

**h. What happens to my loan if I leave salesforce.com?**

You will receive communication from Fidelity should you have an outstanding loan balance upon termination of employment. You must repay your loan in full within a certain amount of time. If you do not repay your loan within the indicated time frame, the remaining balance of your loan is considered a distribution. This distribution is subject to current income taxes, as well as a 10% early withdrawal penalty if you are under age 59 ½, unless you deposit the outstanding balance to an IRA or another employer-sponsored retirement plan within 60 days.

**33. What should I know about hardship withdrawals?**

**General Information:** Hardship withdrawals must meet specific criteria and are subject to taxation. You can get additional information from Fidelity's NetBenefits website ([www.401k.com](http://www.401k.com)) or by calling 800-835-5097. Your contributions to this plan, and any employer-sponsored non-qualified plan, will be suspended for six months after your receipt of a hardship withdrawal. The minimum hardship withdrawal is \$500. Hardship withdrawals will be subject to 10% income tax withholding unless you elect out of the withholding.

**a. What is required to qualify for a hardship withdrawal?**

You must first exhaust all other assets reasonably available to you prior to obtaining a hardship withdrawal. This includes obtaining a loan from this Plan.

**b. What expenses qualify for a hardship withdrawal?**

If you qualify, you may apply for a hardship withdrawal to satisfy the following needs:

1. medical expenses for you, your spouse, children, dependents or a primary beneficiary designated by you under the Plan;
2. the purchase of your principal residence;
3. to prevent your eviction from, or foreclosure on, your principal residence;
4. to pay for post-secondary education expenses (tuition, related educational fees, room and board) for you, your spouse, children, dependents or a primary beneficiary designated by you under the Plan for the next twelve months;
5. to make payments for burial or funeral expenses for your deceased parent, spouse, child, dependent or a primary beneficiary designated by you under the Plan; or
6. to pay expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code (without regard to whether the loss exceeds 10% of adjusted gross income).

**c. Is there a limit to the amount I can take as a hardship withdrawal?**

You can withdrawal contributions only, not earnings on the contributions.

**34. Does Fidelity provide help to rebalance my account?**

Yes, to reallocate your fund balances, log onto the Fidelity NetBenefits website ([www.401k.com](http://www.401k.com)). If you need assistance, please contact Fidelity (800-835-5097) for instructions on this process.



A rebalance allows you to change how your entire account balance is invested. Consider using rebalance when you want to make changes that involve more than two funds. Rebalancing moves your existing balances. It does not affect the existing instructions directing Fidelity on how to invest future contributions.

## H. Terminating employment

### 35. I will be terminating my employment with salesforce.com soon. What do I need to do with my Fidelity account?

You may leave your account with Fidelity, take a distribution that can be rolled to another qualified plan or Individual Retirement Account (IRA) to avoid taxation, or take as a taxable distribution.

After your last day at salesforce.com, contact Fidelity through the NetBenefits website ([www.401k.com](http://www.401k.com)) or by calling 800-835-5097 for information on taking your distribution.

### 36. I will be moving out of the United States, transferring to another location with salesforce.com. Can I take a distribution of my 401(k) account?

No, as long as you remain a salesforce.com employee, you cannot take a distribution of your account. Your account will be maintained, and you will have the same access to your investments.

## I. General Information

### Salesforce 401(k) Plan Information

Type “401k” on Concierge for current articles related to the Plan. Visit the [GetSalesforceBenefits](#) site for additional resources. Log a case in Concierge with any questions you have, or email the GEPS team at [geps@salesforce.com](mailto:geps@salesforce.com).

### Fidelity Support & Contact Information

Participants can get information on account balances, loan information and market activity by calling 800-835-5097 domestic or 508-787-9902 international or by logging onto [www.401k.com](http://www.401k.com).

### Your 401(k) Plan Trustee

Fidelity Management and Trust Company

This is not intended to replace the Salesforce 401(k) Plan Summary Plan Description. In the event of conflict, the plan document will prevail.