

Strengthen

your
financial
future



Building a solid financial foundation is essential for your long-term wellbeing, and it starts with the choices you make today. Whether you're learning the basics of budgeting, setting savings goals or fine-tuning your retirement strategy, your Total Rewards can help strengthen your financial health.

Read on to explore how you can use these resources to maximize your savings, minimize expenses and confidently prepare for the future.

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Plan for your **future**

As you think about your savings strategy, it's important to think long term. The good news? Stryker is here to support your financial future through the 401(k) Savings and Retirement Plan.

The 401(k) gives you an easy, tax-advantaged way to save for retirement. When you contribute, Stryker matches 50% of the first 8% of your eligible pay. In other words, if you contribute 8%, Stryker adds an additional 4% to your account to boost your retirement savings.

On March 14, 2025, Stryker made the annual matching contribution for 2024 to eligible 401(k) Plan accounts. In addition, an extra discretionary contribution of 7% of your 2024 plan compensation was made for eligible employees. This generous support is made possible by our exceptional effort, unwavering commitment and perseverance in serving our customers, and we are proud to offer this special benefit.

401(k) online resources available

Managing your 401(k) is easy and convenient. Visit retirementplans.vanguard.com (plan number 090081) to:

- Check your account balance (including the latest company contribution)
- Change your contribution rate and investment elections
- Explore financial wellness tools, including taking a financial assessment
- Add or change a beneficiary

Boost your investing IQ

Attend one of Vanguard's upcoming webinars to learn more about financial planning. Topics include the essentials of estate planning and strategies for creating a sustainable income stream from your retirement savings. Visit the [Events calendar](#) on the Total Rewards site to find upcoming topics and to register.

How much can I contribute in 2025?

In 2025, you can contribute up to the following IRS limits:

Age	Contribution limit
Under age 50	\$23,500
Age 50-59	\$31,000
Age 60-63	\$34,750

For more information about your 401(k), including how to make catch-up contributions, visit totalrewards.stryker.com/money/401k.

Upcoming change to 401(k) loan rules

Stryker's 401(k) Plan currently only offers loans in situations of hardship—but effective May 1, 2025, you can take a loan for any reason. For more information, including the potential downsides of borrowing from your 401(k), and to initiate a loan application, visit retirementplans.vanguard.com or call 800 523 1188.





Achieve financial clarity with Ayco

Ayco, our financial wellbeing partner, offers free resources to help you manage your finances. Goldman Sachs Ayco coaches are here to help navigate your financial journey at no cost to you!



Personalized guidance

Get answers to your specific questions and learn how to maximize your benefits, including retirement planning, budgeting and investment strategies.



Tailored conversations

Your coach will take the time to understand your financial situation, hopes and concerns, guiding you through your options and next steps.



Comprehensive support

Link your 401(k), 529 plans, checking and savings accounts and more to see your complete financial picture.



Flexible assistance

Schedule one-on-one coaching sessions, access digital tools and resources and join financial webinars to deepen your understanding of complex topics.

Don't navigate your financial decisions alone—take advantage of the free support available to you!

To access Ayco, simply log into strive.stryker.com and navigate to the Programs page.



Shop smart, save big with **PerkSpot**

As part of our commitment to supporting you, Stryker partners with PerkSpot, a free online platform that offers discounts from hundreds of merchants. You can find great deals on a wide range of products and services, including:



Electronics



Apparel



Automotive



Travel



And more!

This partnership is a great way to help you save money on the things you love. Visit [PerkSpot](#) today to start enjoying discounts on your favorite brands right away.



To make saving even easier, download PerkSpot's browser extension, which notifies you of exclusive discounts while you shop online, so you never miss a deal. [Learn more.](#)

Maximize **your HSA**

If you're enrolled in a Health Savings Account (HSA), now is a great time to review your contributions and investment options. Remember, you have the flexibility to adjust your contributions at any time throughout the year, allowing you to tailor your pre-tax health savings to fit your financial needs when you need it.

How much can I contribute to my HSA in 2025?

Coverage	Contribution limit
Individual	\$4,300
Family	\$8,550

If you're age 55 or older, add an additional \$1,000 to the above limits.

Keep in mind the above contribution limits include both your contributions and Stryker's contributions (see below).


How much does Stryker contribute to my HSA?


If you're enrolled in an HSA Plan for 2025, Stryker makes a contribution to your HSA.


	Basic HSA Plan	Premium HSA Plan
Employee only	\$300	\$600
Employee +1/ Family	\$600	\$1,200

What can I use my HSA funds for?

You can use your HSA to cover a variety of health expenses, such as:

 **Medical/Rx:** Office visits, prescriptions and certain over-the-counter medicine

 **Dental:** Routine cleanings, fillings and orthodontia

 **Vision:** Eye exams, glasses and contact lenses

For more details on eligible expenses, see the [HSA user guide](#).

How do I invest my HSA?

Once you reach a minimum balance of \$2,100, you can invest a portion of your HSA funds. This is a smart way to make your money work even harder for you, as it grows tax-free for future health expenses—even into retirement! [Learn more about investing your HSA.](#)

By taking full advantage of your HSA, you're not just saving for healthcare costs; you're actively strengthening your financial future. For more details, check out the [HSA page on the Total Rewards site](#). Start planning today to ensure a healthier financial tomorrow.



Protect your loved ones

Keeping your beneficiary information updated ensures your loved ones are taken care of in case something happens to you. If your beneficiary information is outdated, or if you do not have a beneficiary listed, your survivor benefits may not go to the person(s) you wish—or it may be harder for them to access these benefits.



Did you know?

Our records show that:

10%

of employees do not have a life insurance beneficiary on file

49%

of employees have not added a beneficiary to their 401(k) accounts

7.4%

of employees are missing a beneficiary for their critical illness coverage

90%

of employees with an HSA do not have a beneficiary listed

Take a moment today to double check your beneficiary information using the links below:

- **Life insurance:** enroll.stryker.com
- **401(k):** retirementplans.vanguard.com (plan number 090081)
- **HSA:** optumbank.com
- **Critical illness:** enroll.stryker.com

Helpful links

Use the links below to understand and use your Total Rewards:

- **Total Rewards site:** totalrewards.stryker.com
- **myHR:** myhr.stryker.com
- **Enroll or make changes:** enroll.stryker.com