



Get ready:
Your Abbott 401(k)
is moving to Fidelity

November 2025



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An important message from Abbott

Through the Abbott Laboratories Stock Retirement Plan (the “SRP” or “Plan”), Abbott helps you invest in your future and build financial strength for you and your family. As we announced earlier this year, Abbott is making thoughtful enhancements to how we administer the SRP.

Effective January 1, 2026, Fidelity Investments® will be the new recordkeeper for the SRP, your Abbott 401(k). We are making this change to provide best-in-class customer service, robust online tools and enhanced educational resources to help you plan for and manage your retirement.

Once the move to Fidelity is complete, you can continue to access the SRP the same way that you do today, via AbbottBenefits.com or by phone at 844-306-9222. Additionally, you can contact Fidelity directly by calling 844-528-1240 and access your SRP account directly via Fidelity’s NetBenefits® site or mobile app once the blackout period ends.

As the SRP transitions to Fidelity, most features of the Plan are not changing. For example, you can still invest from 2% to 50% of your compensation in the SRP each pay period (up to IRS limits). Abbott will still contribute to the SRP as we have before. And, the investment options offered under the SRP are not changing. Abbott remains committed to helping you build financial security through programs including the SRP.

This guide outlines what you can expect in this transition. For more information, including FAQs and educational resources, please visit myfidelitysite.com/abbott.

Regards,

Sean Treacy

Divisional Vice President, Compensation and Benefits

The Abbott Laboratories Stock Retirement Plan will move from Alight (Abbott Benefits Center) to Fidelity Investments® (Abbott Retirement Benefits Center) effective January 1, 2026.

Important notice concerning your rights under the Abbott Laboratories Stock Retirement Plan: This notice is to inform you that the SRP is moving to Fidelity.

Special note: If you are a former employee, alternate payee or beneficiary with an account balance in the SRP, some of the information in this guide may not apply to you. However, your account balance and loan(s), if applicable, will be included in the upcoming transition, so please read this material carefully.

A new benefits experience is coming

Fidelity is a leader in the financial services industry with nearly 80 years of experience supporting clients who are planning, preparing and enjoying retirement. Paired with Abbott's robust Stock Retirement Plan benefits, participants will enjoy:



Best-in-class customer service

Enjoy quick, easy access to your account online anytime, or call to speak with a Fidelity representative (available Monday-Friday from 7:30 a.m. to 11 p.m. Central Time (CT), excluding most holidays)



Helpful tools & resources

Explore Fidelity's extensive online tools, educational resources and live virtual trainings that can help you understand your 401(k) and make informed decisions



Access to additional services

Should you want to use them, Fidelity offers additional services, including financial consultants, available to help you plan for the future (fees may apply that are not covered by Abbott)



What you need to do

Be aware of key dates

There will be a blackout period — a period of time when you will have limited or no access to your SRP account. To help you plan ahead, see the Key Dates section of this guide.

Learn about what's new at Fidelity

Check out some of the new features and services that will be available to you once the transition is complete. See the What's New for 2026? section of this guide for details.

Register for a virtual workshop

Attend a workshop with a Fidelity representative to learn more and get answers. Go to the transition website myfidelitysite.com/abbott to register.

Prepare for the transition

If you are enrolled in the SRP as of noon CT on December 24, 2025, your contribution election and investment elections on file with Alight (Abbott Benefits Center) at that time will transition automatically to Fidelity, so you don't need to take action.*

For more information, see the Other Transition Details section of this guide or visit the transition website at:

myfidelitysite.com/abbott

* Exception: Due to a mandatory catch-up provision of the Setting Every Community Up for Retirement Enhancement Act 2.0 (SECURE Act 2.0) that takes effect on January 1, 2026, pre-tax catch-up contributions for participants age 50 or older who earned more than the FICA wage cap in the prior year (\$145,000 in 2025 and adjusted for inflation in future years) will not transfer to Fidelity, and you will need to make a new Roth catch-up contribution election. See the note on the bottom of page 9 of this guide for details.

Get more information about the transition

Use this guide to better understand the transition. You can also access the Fidelity transition website to get more information or register for a virtual workshop. The transition website is available using any of the methods below:



Go to
myfidelitysite.com/abbott



Scan the QR code



Text **Abbott** to
343-898

Message and data rates may apply. Get details at digital.fidelityinvestments.com/smsee.



Call **844-528-1240**
M–F 7:30 a.m.–11 p.m. CT,
excluding most holidays.

Key dates

A move like this takes time. We'll manage all the details — transferring your account balance, your contribution rate, investment elections for future contributions and any loans you may have. However, there will be a blackout period when you will have limited or no access to your SRP account while it's being transferred to Fidelity.

Starting December 15, 2025, you will be limited in the types of transactions and changes you can make to your SRP account, and you will have **no access** to your SRP account from December 31, 2025, at 3 p.m. CT, until the blackout period ends. The blackout period is expected to end during the week of January 11, 2026.

Review the following dates and refer to the Important blackout period notice section of this guide for detailed information.

Through the end of the year as described below, you can access your SRP account via **AbbottBenefits.com** or by calling Alight (Abbott Benefits Center) at **844-306-9222**.

December	Blackout Period begins with Alight (Abbott Benefits Center)
December 15, 2025, 3 p.m. Central Time (CT)	Last day and time until the blackout period ends to submit a one-time loan repayment by electronic payment or ACH, if you have an outstanding SRP loan.
December 24, 2025, noon CT	Last day and time until the blackout period ends to: • Enroll in the SRP • Change your contribution rate • Change how contributions made to your account after this date will be invested • Make or change beneficiary designations • Establish a Roth catch-up contribution to take effect in the first payroll period of 2026 (for details, see note at bottom of page 9 of this guide) Your contribution rate, investment elections for future contributions and beneficiary designations on file as of December 24, 2025, at noon CT will remain in effect during the transition to Fidelity and cannot be changed until after the blackout period ends. You will be notified in the same manner that you received this guide when the blackout period ends.
December 29, 2025, 3 p.m. CT	Last day and time until the blackout period ends to exchange (transfer) between investment options involving the Abbott Common Stock Fund or AbbVie Common Stock Fund. Last day and time until the blackout period ends for Alight (Abbott Benefits Center) to receive and approve paperwork for the following loans, rollovers and loan repayments. If paperwork hasn't been approved by Alight (Abbott Benefits Center), you will need to resubmit the request to Fidelity once the blackout period has ended. • Primary residence loan • Rollovers into the SRP • Loan repayments by check (for former employees or employees not receiving paychecks)
December 30, 2025, 3 p.m. CT	Last day and time until the blackout period ends to: • Request a distribution involving the Abbott Common Stock Fund or AbbVie Common Stock Fund • Request a general-purpose loan

December	Blackout Period continues with Alight (Abbott Benefits Center)
December 31, 2025, 3 p.m. CT	Last day and time until the blackout period ends to: • Exchange (transfer) between investment options not involving the Abbott Common Stock Fund or AbbVie Common Stock Fund • Request a distribution not involving the Abbott Common Stock Fund or AbbVie Common Stock Fund • Check your account balance • Request a Roth in-plan conversion After this time, you will not be able to engage in any account activities until the transition to Fidelity is complete and the blackout period ends.
January	Blackout Period continues with Fidelity (Abbott Retirement Benefits Center)
January 1, 2026 to January 11, 2026 (expected)	You won't be able to access your SRP account, execute any transactions or make any contribution, investment or beneficiary changes in your SRP account until the blackout period ends. No installment payments or minimum required distributions will be processed during this time. The blackout period is expected to end the week of January 11, 2026.
Account Transfer Effective Date	
January 2, 2026	Your SRP account is scheduled to transfer to Fidelity effective January 2, 2026, and will continue to be invested throughout the blackout period. If applicable, any outstanding loan(s) will also transfer to Fidelity effective January 2, 2026.
Blackout Period Ends	
During the week of January 11, 2026	The blackout period is expected to end this week and all SRP services will become available again. You will be notified (in the same manner that you received this guide) when you have full access to your SRP account at Fidelity. You can manage your account through Fidelity NetBenefits® at NetBenefits.com or by calling Fidelity (the Abbott Retirement Benefits Center).
Virtual Workshops	
January 2026	Attend a virtual workshop with a Fidelity representative to learn more about the new tools and resources available to you after the SRP's transition. Register for a session on the transition website at myfidelitysite.com/abbott.

How to access your SRP account when the transition is complete

Once the blackout period ends, you can continue to access the SRP via AbbottBenefits.com or 844-306-9222, or directly via Fidelity, as follows:

Fidelity NetBenefits® at **NetBenefits.com**

844-528-1240 (toll-free in the U.S.)

Monday-Friday, 7:30 a.m.–11 p.m. CT, excluding most holidays

IMPORTANT NOTE

The timing of the plan changes and transition period, including any asset reallocations, described within this guide depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested, if applicable.

Other transition details

Account lock and security features

If you currently have an account lock on your SRP account with Alight, this will not transfer when the SRP transitions to Fidelity (Abbott Retirement Benefits Center). If you would like to have an “account lock” on your SRP account as an additional control so no new distributions can be made from your account, call Fidelity directly at **844-528-1240** after the blackout period ends.

In addition to “account lock,” Fidelity employs several methods of securing accounts, including:

- **Multi-factor authentication (MFA).** MFA provides an added layer of protection by verifying your identity, beyond your username and password. When you establish your account on **NetBenefits.com**, you will be able to set your preferred method of authentication, and you can update those preferences anytime (access the Security Center via Profile & Settings on **NetBenefits.com**).
- **Security alerts by text message.** Security alerts help to safeguard your account by notifying you quickly when there is a change to your account (for example, if your profile or login information changes). You will be automatically enrolled to receive these security alerts if you have provided a mobile phone number to Alight (because the mobile phone number you provided to Alight will transfer to Fidelity). If you have not provided a mobile phone number to Alight, you can add one in **NetBenefits.com** (access Personal & Contact Information via Profile & Settings) and once you do, you will be enrolled to receive security alerts via text message.
- **Other access restrictions.** In addition to “account lock,” Fidelity offers other types of account restrictions. If you are interested in exploring other options, call Fidelity at **844-528-1240** after the blackout period ends to learn more.



Once the blackout periods ends, you can explore Fidelity’s Security Center, accessible via Profile & Settings on **NetBenefits.com**. There, you can learn about more steps you can take to protect your account, monitor online access to your account, and more.

Account statements

Your final 2025 SRP account statement will be provided by Alight in late January 2026. Participants will be able to see their transferred balance as “Balance Forward” on NetBenefits® in both their Transaction History and the online statement (or paper statement from Fidelity).

Your first quarterly statement from Fidelity will be available online at **NetBenefits.com** starting in April 2026. Statements will not be mailed to your home automatically. To change your preferences and request that statements be mailed to you, log in to your SRP account at **NetBenefits.com**, select the Profile & Settings icon, then Communication. Or call Fidelity (Abbott Retirement Benefits Center).

Contribution elections

If you are enrolled in the SRP by noon CT on December 24, 2025, your contribution election (pre-tax, Roth, traditional after-tax and/or catch-up) will transition automatically to Fidelity (Abbott Retirement Benefits Center).^{*} If you haven’t enrolled in the SRP by December 24, 2025, at noon CT, you can enroll once the blackout period has ended.

To request a Roth catch-up contribution before December 24, 2025, please contact Alight at **844-306-9222** and after the blackout period ends, contact Fidelity at **844-528-1240** (toll-free in the U.S.).

Beneficiary designations

Beneficiary information that was on file or received and approved by Alight (Abbott Benefits Center) as of December 24, 2025, at noon CT will transfer automatically in the transition to Fidelity (Abbott Retirement Benefits Center). So it’s a good idea to review your beneficiary information currently on file with Alight (Abbott Benefits Center) to ensure that it is up-to-date.

Once the blackout period has ended, you can log in to **NetBenefits.com** or call Fidelity (Abbott Retirement Benefits Center) to confirm your beneficiary designations have been transferred and make any updates. With Fidelity’s Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation and check your beneficiary information virtually at any time.

^{*}Exception: The Setting Every Community Up for Retirement Enhancement Act 2.0 (SECURE Act 2.0) was signed into law on December 29, 2022, and included a mandatory catch-up provision that will take effect on January 1, 2026. This provision requires that catch-up contributions made by participants age 50 or older who earned more than the FICA wage cap in the prior year (\$145,000 in 2025 and adjusted for inflation in future years) must be made as Roth contributions (not pre-tax contributions). Therefore, if you are 50 or older, have elected to make pre-tax catch-up contributions with Alight and you earned more than the FICA wage cap in the prior year (\$145,000 in 2025 and adjusted for inflation in future years), then your pre-tax catch-up contribution election will not transfer to Fidelity. If you want to make a new Roth catch-up contribution election, you can contact Alight at 844-306-9222 or online at AbbottBenefits.com before December 24, 2025, or contact Fidelity at 844-528-1240 or online at **NetBenefits.com** after the blackout period ends. The blackout period is expected to end the week of January 11, 2026.

Employee-elected automatic contribution increase

If you have elected to automatically increase your SRP contribution rate, that election will transition to Fidelity (Abbott Retirement Benefits Center), unless your election was to increase more than one contribution source (e.g., pre-tax, Roth or traditional after-tax contributions). In that case, your automatic increase election at Fidelity will be applied to only one contribution source, as described below.

If your current election on file at Alight is to automatically increase:	In the transition to Fidelity, your automatic increase will apply to:	And the rate of increase at Fidelity will be your increase rate on file at Alight for:
Only one source/type of contribution	The same source/type of contribution	The same source/type of contribution
Pre-tax + After-tax	Pre-tax contributions	Pre-tax increase rate
Pre-tax + Roth	Pre-tax contributions	Pre-tax increase rate
Pre-tax + Roth + After-tax	Pre-tax contributions	Pre-tax increase rate
Roth + After-tax	Roth contributions	Roth increase rate

Fidelity’s Annual Increase Program doesn’t have a maximum contribution limit. So your contribution rate will continue to increase automatically each year, based on your election, until you reach the SRP’s aggregate contribution limit of 50%. To change or end your automatic increase election, visit **NetBenefits.com** after the transition is complete.

Installment payments

If you are scheduled to receive an installment payment or minimum required distribution during the blackout period, your payment will be distributed after the blackout period ends. **You will receive your installment payments by check at your home address on file with Fidelity (Abbott Retirement Benefits Center) until you reestablish your banking information with Fidelity.**

Investment options

The investment options offered under the SRP are not changing. Your investment elections on file as of December 24, 2025, at noon CT, will transition automatically to Fidelity, so you don’t need to take action. For details, visit the transition website at **myfidelitysite.com/abbott**.



Loans

As part of this transition, Fidelity will become the provider of administration services for any outstanding SRP loans.

- If you are an active Abbott employee participating in the SRP, or you are on a paid leave, you will continue to repay your loans in the SRP in the same manner as you have previously with Alight (Abbott Benefits Center). The transition will not affect the terms or length of your loans.*
- If you are a former employee or are on an unpaid leave and are repaying outstanding loans in the SRP, your banking information on file with Alight (Abbott Benefits Center) will transfer to Fidelity (Abbott Retirement Benefits Center). Your loan repayments will continue to be deducted from your bank account once the blackout period ends. To confirm that your banking information transferred or to make any updates, log in to **NetBenefits.com** after the blackout period ends and select Bank/Tax Information from the Quick Links drop-down menu. The blackout period is expected to end the week of January 11.

As a reminder, you can also send a cashier's check or money order to Fidelity to pay your loan partially or in full once the blackout period ends.

Student loan debt/Freedom 2 Save (F2S)

Fidelity will become our F2S administrator effective January 1, 2026; however, your F2S enrollment **will not** transfer to Fidelity. Eligible employees will have the opportunity to enroll in F2S for 2026 starting December 15, 2025, via the **NetBenefits.com** site. Enrollment must be completed by December 31, 2025, in order for all student loan repayments made in January 2026 to be considered for the program.

*Loan repayments received during the blackout period will be invested in the SRP Short Term Investment Fund until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in the appropriate State Street Target Retirement Non-Lending Series Fund (Class P) based on your age (the SRP's designated default investment option).



What's *new* for 2026?

New service center with expanded hours

Participants can call Fidelity (Abbott Retirement Benefits Center) at **844-528-1240** (toll-free in the U.S.) to speak with a Fidelity representative, Monday through Friday, 7:30 a.m. to 11 p.m. CT, excluding most holidays.

Fidelity Workplace Planning Consultants (available via the Abbott Retirement Benefits Center) can assist you with more in-depth questions about your savings goals, asset allocation and retirement planning.



Access to your account

Once the blackout period has ended, you can access your SRP account on Fidelity's website, NetBenefits® at **NetBenefits.com**. This is where you'll make contribution, investment and beneficiary elections and find interactive planning tools, videos and workshops.

- If you have an existing Fidelity account (e.g., an individual investment account or a 401(k) account from another employer), then you will be able to use your existing Fidelity username and password to access your Abbott SRP account once the blackout period ends.
- If you don't have an existing Fidelity account, you will need to establish a username and password the first time you enter NetBenefits.com. During this process, you will enter an email address that will default you to electronic delivery consent for future statements and communications from Fidelity. If you don't want electronic delivery, you can open your "Profile & Settings" on NetBenefits.com and change your communication preferences.

Mobile app

Download the NetBenefits app to get more ways to access and manage your employee benefits, right from your mobile device.

NetBenefits Learn Hub

Explore the NetBenefits Learn Hub to access articles, videos, webinars and tools on retirement, employee benefits, investing and more.

What's *not* changing?

The SRP still offers you a convenient and tax-advantaged way to save and invest for your future.

- ✓ You can still invest from 2% to 50% of your compensation in your SRP account each pay period (up to IRS limits).
 - ✓ Abbott will still contribute to the SRP as we have before. When you contribute at least 2%, Abbott will make a matching contribution of 5% of your compensation. In addition, Abbott will make an annual retirement contribution of 3% of your compensation, whether or not you contribute to the SRP, if you are not eligible to accrue benefits in the Abbott Laboratories Annuity Retirement Plan (ARP) and meet plan requirements.
 - ✓ You can still participate in the SRP without contributing if you are making qualifying student loan payments and enroll in the Freedom 2 Save program.
 - ✓ You can still choose from the same investment options within the SRP that are available to you today.
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By investing in the SRP, you can provide an important source of retirement income for you and your family.

Important blackout period notice

To ensure that all information is transferred accurately from your current SRP account at Alight to your account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the SRP.

This period, during which you will be unable to exercise your rights otherwise available under the SRP, is called a “blackout period.” The blackout period begins as outlined below:

December 24, 2025 at noon CT

Last day to enroll in the SRP, change your contribution rate, change how your future contributions will be invested and make or change beneficiary designations.

December 30, 2025 at 3 p.m. CT

Last day to request a distribution involving the Abbott Common Stock Fund or AbbVie Common Stock Fund and request a general purpose loan.

December 29, 2025 at 3 p.m. CT

Last day to exchange (transfer) between investment options involving the Abbott Common Stock Fund or AbbVie Common Stock Fund. Last day for Alight to receive and approve paperwork for a primary residence loan, rollover into the SRP and loan repayments by check.

December 31, 2025 at 3 p.m. CT

Last day to exchange (transfer) between investment options and request a distribution not involving the Abbott Common Stock Fund or AbbVie Common Stock Fund, check your account balance and request a Roth in-plan conversion.

The blackout period is expected to end during the week of January 11, 2026. During this time, you can determine whether the blackout period has started or ended by contacting Fidelity at 844-528-1240 (toll-free in the U.S.).

Because you will be unable to direct or diversify your SRP balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds.

Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact Fidelity at **844-528-1240** (toll-free in the U.S.) or P.O. Box 770001, Cincinnati, OH 45277.

Investing involves risk, including risk of loss.

All rights to benefits under the SRP are governed by the legal plan documents, and SRP benefits are paid only if provided for in the legal plan documents. If there is any conflict between the information in this guide and the language in the legal plan documents, the terms of the legal plan documents will control. There may be changes to the SRP in the future. Abbott reserves the right to amend, modify or terminate the SRP, in whole or in part, at any time for any reason. Nothing in this guide constitutes a contract for, or guarantee of, any level of compensation or benefits or continued or future employment with Abbott or any related company.

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