

YOUR PAYPAL 401(K) SAVINGS PLAN STATEMENT

Period covered: OCTOBER 1, 2022 TO DECEMBER 31, 2022

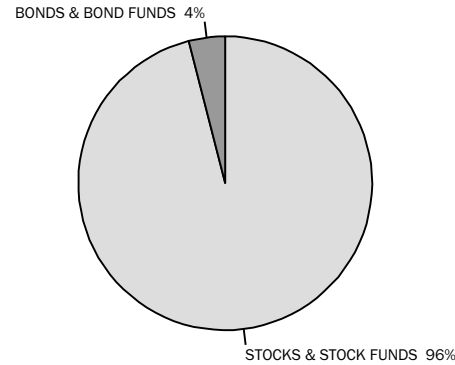
Prepared for: VIGNESH GIRIDHARAN



Enrolled in the managed account service

Your Positions

Your Account Value **\$15,926.28**



Change in Plan Account Value

	This Period	This Year
Beginning Value	\$3,770.48	\$0.00
Rollover	8,097.34	8,097.34
Your Contributions	1,541.83	3,630.89
Employer Contributions	1,541.84	3,630.89
Individual Transaction Fees*	(8.54)	(10.36)
Plan Administration and Other Fees*	(9.23)	(9.23)
Gain/Loss/Net Income	992.56	586.75
Ending Value	\$15,926.28	\$15,926.28
Vested Amount	\$15,926.28	

Your Positions chart shows how your account is divided among the different types of assets within your retirement plan account.

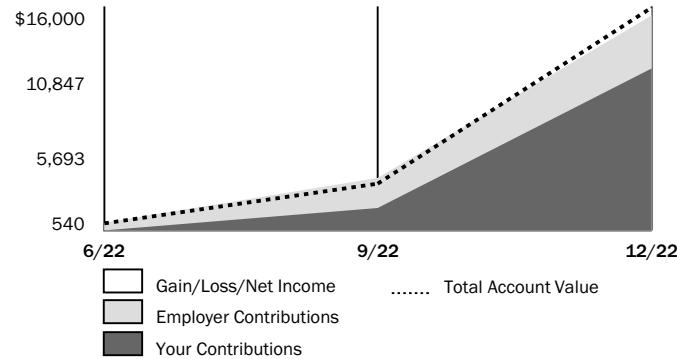
Contact Us

Schwab Retirement Plan Services, Inc.
 Call 800-724-7526
 Monday - Friday 8:00 a.m. to 10:00 p.m.
 Eastern Time (ET)

workplace.schwab.com

* For detailed information about activity in your account, including fees and expenses, go to workplace.schwab.com under the History tab.

Account History



Your contributions may not reflect withdrawals taken from your account. Data points represent value as of the last business day of the month shown and do not reflect volatility between months. The Account History chart illustrates the long-term performance of your account.



PAYPAL 401(K) SAVINGS PLAN

Asset Allocation and Account Value

	<i>Percent of Total</i>	<i>Number of Shares</i>	<i>Share Price</i>	<i>Value as of 12/31/2022</i>
STOCKS & STOCK FUNDS	96%			
Large Company	26%			
Dodge & Cox Stock I	6%	4.4500	\$215.71	\$959.91
Large Cap Stock Index	20%	36.2500	\$85.33	\$3,093.22
Small / Mid Company	11%			
Fidelity Extended Market Index	7%	19.0530	\$63.02	\$1,200.72
Small & Mid Cap Value Stock Fund	4%	51.7070	\$12.02	\$621.61
International / Global	59%			
American Funds Europacific Growth R	44%	142.5450	\$49.03	\$6,988.98
Mirova Global Sustainable Equity A	5%	77.5510	\$10.60	\$822.34
Northern Global Sustainability Inde	5%	48.2170	\$16.55	\$797.98
State Street Global All Cap Equity	5%	72.1090	\$11.48	\$827.67
BONDS & BOND FUNDS	4%			
Vanguard Total Bond Market Index I		64.7530	\$9.48	\$613.85
TOTAL ACCOUNT VALUE	100%			\$15,926.28

FUND PERFORMANCE

Past performance is no guarantee or indication of future results. For more information, visit workplace.schwab.com.

PAYPAL 401(K) SAVINGS PLAN**Disclosure****DIVERSIFICATION**

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified.

Although diversification is not a guarantee against loss, it is an effective strategy to help you manage risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerance for risk. It is important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information on individual investing and diversification, visit <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

MANAGED ACCOUNT SERVICE

At the Plan Sponsor's direction, participants may have access to advice services that can provide a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the participants by Morningstar Investment Management. The Morningstar name and logo are registered marks of Morningstar, Inc.

You are responsible for ensuring that all the personal information that has been provided by either you, or your employer, for use in creation of your savings and investment strategy through the managed account service is accurate, complete, and timely. And if you have not previously done so, you are strongly encouraged to provide additional information, such as assets held for retirement purposes outside of your plan accounts and information about your partners' retirement accounts, if applicable. It is also important that you notify Schwab Retirement Plan Services, Inc. promptly in the event of any significant changes in your personal or financial situations. You also have the opportunity to provide updated personal and financial information or investment option restrictions at any time by going to Planning and Advice tab at workplace.schwab.com or by calling 800-724-7526.

As the third party independent registered investment advisor for the managed account service, Morningstar Investment Management LLC determines your investment strategy on the basis of your personal and financial information. Providing this additional information enhances Morningstar Investment Management's determination of an appropriate strategy for you.

FEES

Some of the Plan's administrative expenses may have been paid to Charles Schwab and Co., Inc. and its affiliates, including Schwab Retirement Plan Services, Inc. from the funds (or the affiliates of such funds) in which assets are invested, including from the fund operating expense ratio. These payments are for shareholders servicing and other administrative services provided by Schwab and are not reflected on this statement.

Please refer to your brokerage account statement for trading fees, commissions and other fees charged if you have a self-directed brokerage account. These fees are not reflected on this statement.

Individual transaction fees are charges for activity you requested that resulted in fees to your account, such as participant loan processing, redemption fees, withdrawal fees or qualified domestic relations order processing or managed account services. Plan Administrative Fees are charges to your account for plan administration (e.g., recordkeeping, accounting, legal and other services). For more detailed information on fees that may be charged to your account please refer to the Fee and Investment Notice. To view, visit workplace.schwab.com or call 800-724-7526 to request a copy.

Schwab Retirement Plan Services, Inc. is not responsible for the accuracy of information furnished to it for statement purposes.

LIFETIME INCOME ILLUSTRATION DISCLOSURE

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$15,926.28 as of 12/31/2022. The following are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms: 1) A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$97 per month starting at retirement. 2) A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$82 per month starting at retirement and, after your death, your surviving spouse would receive \$82 per month. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.

The estimated monthly payments in this statement assume that payments begin 12/31/2022 and that you are age 67, or your current age if older, on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly

continued

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PAYPAL 401(K) SAVINGS PLAN**Disclosure** *continued*

payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 3.530000%, which is the 10-year constant maturity U.S. Treasury securities yield rate of 12/01/2022, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that our life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

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For More Information



Visit your **workplace.schwab.com** participant portal for complete details about your account, including investments, rate of return and more. You can also update your contribution rate and contact information, all in one convenient place.
We take your privacy seriously – you will need your log-in ID and password.

Trust, custody, and deposit products and services are available through Charles Schwab Trust Bank. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Investment products are : Not FDIC Insured — No Bank Guarantee — May Lose Value

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