NUTANIX, INC. 401(K) PLAN

# Make the most of your future.



FAST FACTS ABOUT YOUR PLAN

There are many great benefits to being a participant in the Nutanix, Inc. 401(k) Plan. Among those benefits is exceptional customer service— online or by phone. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- The impact of an early start. Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- Contribute as much as you can. That amount can take you a long way toward reaching your financial goals.
- Do what you can afford. Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- Invest more in your plan, pay less in taxes. Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:
  - **Frequently Asked Questions** The basic details of your plan including how much you can contribute and when you can take withdrawals.
  - **Investment Options -** Pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
  - **Resources for Staying on Track** To help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

# **Enroll in the retirement plan**

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how:

- First, go to Fidelity NetBenefits<sup>®</sup> at <u>www.401k.com</u>.
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit <u>www.401k.com</u> or call Fidelity at 1-800-890-4015.
- Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled. You will receive a separate notification explaining when the automatic enrollment will occur.

## **Frequently Asked Questions**

Here are answers to questions you may have about the key features and benefits of Nutanix, Inc. 401(k) Plan.

When am I eligible to enroll?	Employee Contributions	Attain Age 21			
		Immediately			
	Company Match	Attain Age 21			
		Complete 6 months of service			
	Employer Profit Sharing	Attain Age 21			
	Complete 12 months (with 1000 hours) of service		vice		
When can I enroll in the plan?		Refer to the Summary Plan Description			
when can remon in the plan.		Your plan offers an Automatic Enrollment feature. Refer to Enrollment Inform			
		on previous page.			
How much can I contribute?	Employee Contributions	1% to 100% of eligible compensation, inclusiv	e of pretax and/or Roth deferrals		
now much can't contribute:	Employee Controlutions	(IRS limit of \$19,500 for 2020) EGTRRA Catch Up Provision			
	Contribution Change Frequency	Beginning of Payroll Period			
	Discretionary Match	Discretionary			
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.			
Can I make a catch up contribution?	If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IR				
	Catch Up Provision Limit (202		ontroutions to the Fran up to the fr		
When am I vested?	Employee Contributions	100% immediate			
		Years of Service for Vesting	Percentage		
	Discretionary Match	less than 1	100 100		
	Discretionary Match Discretionary Profit Sharing		100		
	-	less than 1 1 <u>Years of Service for Vesting</u> less than 3	100 100 <u>Percentage</u> 0		
	-	less than 1 1 Years of Service for Vesting	100 100 Percentage		
Can I take a loan?	Discretionary Profit Sharing	less than 1 1 <u>Years of Service for Vesting</u> less than 3	100 100 <u>Percentage</u> 0 100		
	Discretionary Profit Sharing Although your plan account is	less than 1 1 <u>Years of Service for Vesting</u> less than 3 3 intended for the future, you may take a loan from	100 100 <u>Percentage</u> 0 100 your account.		
Can I take a loan? Can I take a withdrawal?	Discretionary Profit Sharing Although your plan account is	less than 1 1 <u>Years of Service for Vesting</u> less than 3 3	100 100 <u>Percentage</u> 0 100 your account.		

### **Investment Options**

Designed to meet a wide variety of investing preferences, the following investment options are available.

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Stable Val	e Value	Bond	Balanced/Hybrid		<b>Domestic Equities</b>		International / Global	Specialty	Company Stock
		Dona			2 onesite 24 antes		Equity	specially	company stoon
<ul> <li>Morley Stab Value Fund 25 - I</li> </ul>		<ul> <li>Diversified</li> <li>Metropolitan West Total Return Bond Fund Plan Class</li> <li>Vanguard Total Bond Market Index Fund Admiral Shares</li> </ul>		Large Value Dodge & Cox Stock Fund	Large Blend • Vanguard 500 Index Fund Admiral Shares	Large Growth <ul> <li>Fidelity<sup>®</sup></li> <li>Contrafund<sup>®</sup> K6</li> </ul>	<ul> <li>Diversified</li> <li>Vanguard International Growth Fund Admiral Shares</li> <li>Vanguard Total International Stock Index Fund Admiral Shares</li> <li>DFA International Core Equity Portfolio Institutional Class</li> <li>Emerging Markets</li> <li>Vanguard Emerging Markets Stock Index Fund Admiral Shares</li> </ul>	• Vanguard Real Estate Index Fund Admiral Shares	
				Mid Value	Mid Blend	Mid Growth			
				American Century Mid Cap Value Fund R6 Class	Vanguard Extended Market Index Fund Admiral Shares		-		
				Small Value	Small Blend	Small Growth	-		
						Janus Henderson     Triton Fund Class     N			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment options and their holdings, which may change frequently. Investment options in the Domestic Equity Category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options may vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

# **Additional Investment Options**

**Target Date Funds** offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Categories to the left have potentially more inflat investment risk	tion risk and less Categories to the r	right have potentially less inflation risk and more investment risk
Vanguard Target Retirement Income Fund Investor Shares Vanguard Target Retirement 2015 Fund Investor Shares Vanguard Target Retirement 2020 Fund Investor Shares	Vanguard Target Retirement 2025 Fund Investor Shares Vanguard Target Retirement 2030 Fund Investor Shares Vanguard Target Retirement 2035 Fund Investor Shares	Vanguard Target Retirement 2040 Fund Investor Shares Vanguard Target Retirement 2045 Fund Investor Shares Vanguard Target Retirement 2050 Fund Investor Shares Vanguard Target Retirement 2055 Fund Investor Shares Vanguard Target Retirement 2060 Fund Investor Shares Vanguard Target Retirement 2065 Fund Investor Shares

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

**Fidelity BrokerageLink**<sup>®</sup> - BrokerageLink includes investments beyond those in your plan's standard lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

# **Resources for staying on track....**

Watch for these communications in your mail or email box	Educational Communications	These communications can help you focus your attention of specific planning issues such as the effects of saving more of why it is important to diversify your savings among different types of investment options. To receive via email, visit the Your Profile section of Fidelity NetBenefits <sup>®</sup> .		
	Fidelity Viewpoints® - Workplace Edition	Delivered three times per year via email, these communications provide real life education on topics selected by participants to help improve plan decisions and provide broad retirement and investment planning.		
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits <sup>®</sup> with monthly email reminders. You may also obtain an account statement through Fidelity upon request.		
nteractive learning opportunities	Online at <u>NetBenefits.com</u>	Our checklists, tools and videos can help you make smarter choices about your benefits and your money. Learn the basics. Hone your skills. Above all, get the most out of everything we have to offer.		
	In Person	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to <u>www.fidelity.com</u> or call 1-800-Fidelity.		
	On the Phone	Call 1-800-835-5097 for answers to questions about your plan and account. For automated information: call virtually any time, 24/7. For representative assistance: call between 8:30 a.m. and 8:00 p.m. ET, Monday - Friday (except certain NYSE holidays).		
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits <sup>®</sup> to enroll.			

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Investing involves risk, including risk of loss.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

This plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

This document provides only a summary of the main features of the Nutanix, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

Investor Center products & services are offered beyond your employer sponsored retirement plan.

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