Retirement Resources Guide

FULL &FINAL SETTLEMENT

You will be receiving your last paycheck on the last working day and the remaining components of F&F (Gratuity (if eligible), leave encashment for unused vacation leaves (maximum up to 45 days), and ESPP contribution) will be processed in the subsequent month.

For the Full and Final Settlement sheet or any further queries, you may write to the Excelity Team.

FINANCIAL STATEMENTS & PAYROLL PORTAL ACCESS

You will receive a link to access the Excelity portal post your exit on your personal mail ID. You can download your Financial statements like payslips, Form 16, taxation statements from the Excelity portal, and the portal will be accessible for one year from your date of leaving.

RETIRALS (Provident Fund, Pension, Gratuity & National Pension Scheme)

Provident Fund & Pension

In case you wish to withdraw the Provident Fund from Adobe Trust and Pension from EPFO, contact DKM Helpdesk for further support.

Gratuity

At the time of your exit if you have completed 4 years and 180 days then you will be eligible for gratuity. For details on eligible amount contact the Payroll team/ERC.

National Pension Scheme

Seek consultation on how the NPS will be treated post your exit, connect with NPS vendor partner.

For more details, visit Retirement Plans on Benefits Portal.

EMPLOYEE STOCK PURCHASE PROGRAM

Any contribution made to ESPP for which shares haven't been bought will be refunded to employees & will be paid to you along with your full and final settlement. For any queries regarding ESPP, you can reach out to the Equity team.

E*TRADE ACCOUNT ACCESS

You can keep the E*Trade for as long as you want, there will be no additional fees. The transaction fee charged while selling the stocks may vary post exiting Adobe.

Action on you:

- Log into the E*TRADE account and update your personal email for correspondence post your exit
- Post your exit you should log into the account once a year to avoid having the shares escheated to the US government which requires a time-consuming process to reclaim.

For further queries post your exit contact E*Trade at 000 800 1008 938 (toll-free) or Equity team.

RESTRICTED STOCK UNITS

Restricted stock units (RSUs) which have been vested and are currently in your E*TRADE account will remain as is. However, any unvested stocks will lapse after the last working day.

MEDICAL INSURANCE

Adobe provided Medical Insurance including top up if any will expire post your last working day, however, there is a portability option available and you can port the policy under retail with a waiver on the waiting period.

For more details, you can directly get in touch with Marsh, our insurance brokers. Contact them here.

EMPLOYEE ASSISTANCE PROGRAM

All services related to EAP will cease to post the last working day and the Retiree should access the resources while they are employed with Adobe. You can reach out to our EAP partner for assistance on matters like preparing for Retirement, Financial Planning, Legal or Nutrition consultation, etc.

You can reach them on 1800-270-1790 or visit www.1to1help.net for more resources.

HEALTH CHECKUP

You will not able to access the Medibuddy portal post your exit hence the sponsored/discounted health packages will not apply to you. You may opt for retail packages by accessing the Medibuddy Portal and registering via your personal email address and making payment via online payment modes.

For more details, you can directly get in touch with our vendor partners from Medibuddy Team.

ADOBE SOFTWARE SUBSCRIPTION

All Adobe regular employees that are at the age of 50 or older retiring from Adobe after completing 25 years are entitled to a lifetime Creative Cloud All Apps.
For Lifetime requests, drop in an email to Adobe CC Membership Team along with your employee ID and date of joining

CAR LEASE PROGRAM

For an ongoing car lease plan, you will need to foreclose it before your last working date at Adobe. Reach out to our vendor partner at Lease plan and Adobe payroll team for initiating the closure process.

For more details on Lease Closure Process., refer to the Car Lease Policy FAQ's document on Inside Adobe.

RETIREMENT / SUPERANNUATION ADDITIONAL FAQS

FULL &FINAL SETTLEMENT

Q: Who should I contact for my Full & Final Settlement Statement?

A: Please write to the Excelity Team to get your Full and Final Settlement slip. Update your correspondence address as well as personal email address on Workday to avoid any confusion during F&F settlement.

FINANCIAL STATEMENTS & PAYROLL PORTAL ACCESS

Q: How will I receive access to the Excelity Portal after my last working day?

A: Please enter your personal email address under the Contact section on Workday and Excelity will share the login credentials for post-exit access on your personal email address.

Q: How can I download my previous salary slips?

A: You can download your historical salary slips by logging into Excelity Portal. Please follow these steps –

1. Logon to Excelity
2. Click on Payroll > Payroll & Benefits
3. Click on My Reports > Payslip

Q: How can I download my Form 16?

A: You can download your Form 16 by following these steps –

1. Logon to Excelity
2. Click on Payroll > Payroll & Benefits
3. Click on Year-end > My signed Form 16

E*TRADE ACCOUNT ACCESS

Q: What will happen if I leave during a closed trading window?

A: If you leave during a closed trading window, you will be subject to that blackout. Once it is lifted, you will not be subject to future blackouts. Likewise, if you leave during an open trading window, you will not be subject to future blackouts. You may view the trading window calendar here.

EMPLOYEE ASSISTANCE PROGRAM

Q: Can I refer to any resources to help with planning for my retirement?

A: If you would like to read more on planning for retirement, please refer to the below resources:

- Preparing for Retirement
- Why you need to save

Check out the assessments that will help you understand yourself better:

- Are you ready for change
- Leisure Interests Questionnaire

Q: Can I opt for a Financial planner/coach to help me plan my post-job transition?

A: You can reach out to our EAP partner to get further assistance on the financial planning and help you with your post-job transition plans.