



# Financial Well-being at Walmart

Financial well-being is an important part of your total well-being. Take advantage of programs to help you manage your money today and plan for tomorrow—starting as soon as your first day on the job.



## Understand your total pay and opportunities to grow

Your total pay can be made up of three parts: base pay, bonus, and stock. As you grow your career, your total pay opportunities also grow.



## Manage your money today

**Manage your money better.** Save automatically, spend confidently, and get paid early with the ONE@Work app.\*



**Get exclusive savings** with the Associate Discount Card, free Walmart+ membership, and/or a Sam's Club membership.



**Protect your income** when you can't work due to injury, illness, or surgery. Full-time hourly and salaried associates, and drivers have access to short- and long-term disability coverage.



**Save for current and future health care expenses** with a Health Savings Account (HSA), available with the Saver plan.



## Plan for tomorrow

**Own your future.** You can contribute to Walmart's 401(k) plan at any time. Once you're eligible, Walmart will match each dollar you contribute, up to 6% of your eligible pay.



**Share in the company's success** by participating in the Associate Stock Purchase Plan (ASPP) with a 15% match on the first \$1,800 you contribute per plan year.



**Further your education.** From earning a short-form certificate, high school diploma, or college degree, Walmart pays for tuition and books with Live Better U.



**Prepare for the unexpected** with life, Accidental Death & Dismemberment (AD&D), accident, and critical illness insurance.



### Benefits key

- Available on Day One as a Walmart associate
- Part of most Walmart medical plans
- Eligibility rules apply
- No cost for service



Learn more about Well-being at Walmart  
Scan the code or visit [One.Walmart.com/Wellbeing](https://one.walmart.com/Wellbeing)

Get personalized help navigating your benefits with Help Now.  
[One.Walmart.com/HelpNow](https://one.walmart.com/HelpNow)

\* One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC. Instapay is unavailable to truck drivers, executives, and associates in New York or Puerto Rico.

### Benefits and programs described are applicable for 2025.

This communication provides information about certain Walmart benefits. Receipt of the communication does not automatically entitle you to the benefits described and these materials do not create an express or implied contract of employment or other contractual commitment. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan or program documents, the official plan or program document will control. For information about most health and welfare benefits, the 401(k) plan and the Associate Stock Purchase Plan, see the 2025 Associate Benefits Book. For information about other benefits, see [https://one.walmart.com/content/uswire/en\\_us/me.html](https://one.walmart.com/content/uswire/en_us/me.html). Walmart retains the discretion to interpret the terms of language used in any of its communications, according to the provisions contained in the plan or program documents. Walmart also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.