E*TRADE

November 2020

YOUR E*TRADE SECURITIES STOCK PLAN ACCOUNT

NETGEAR, Inc.

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Senior Participant Educator
E*TRADE Securities LLC

Disclosures

The E*TRADE Financial family of companies provides financial services that include trading, investing, banking, and managing employee stock plans.

Employee stock plan solutions are offered by E*TRADE Financial Corporate Services, Inc. Securities products and services are offered by E*TRADE Securities, Member FINRA/SIPC. Investment Advisory services are offered through E*TRADE Capital Management, LLC, a Registered Investment Adviser.

In connection with stock plan solutions offered by E*TRADE Financial Corporate Services, Inc., E*TRADE Securities LLC provides brokerage services to stock plan participants.

E*TRADE Financial Corporate Services, Inc., E*TRADE Securities LLC and E*TRADE Capital Management, LLC are separate but affiliated companies.

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System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance, and other factors.

Disclosures

The information in this presentation applies to U.S. residents only. Content and services available to non-U.S. residents may be different than those available to U.S. residents.

The content in this presentation should be used for informational purposes only.

Consult with a tax advisor or financial planner for your specific tax-related information.

Plan provisions and equity types vary by company. Some examples and scenarios may not apply to your specific equity compensation program. Consult your company plan documents for specifics.

Agenda

Your company stock plan benefits

- Restricted Stock
- Employee Stock Purchase Plan

Your E*TRADE Securities stock plan account

- Account Activation
- Your Account Features
- Placing Orders
- Online Tax Center
- Working with E*TRADE

Restricted stock

What are Restricted Stock Units (RSUs)

Restricted Stock Units convert to shares of your company's stock at a future time.

Granting

RSUs give you the right to acquire shares in your company, typically at no cost to you.

RSUs are placed in your E*TRADE Securities stock plan account until vested. Each RSU converts to one share upon vesting.

Vesting

RSUs typically vest over time. Units may be cancelled if you leave your company.

Action

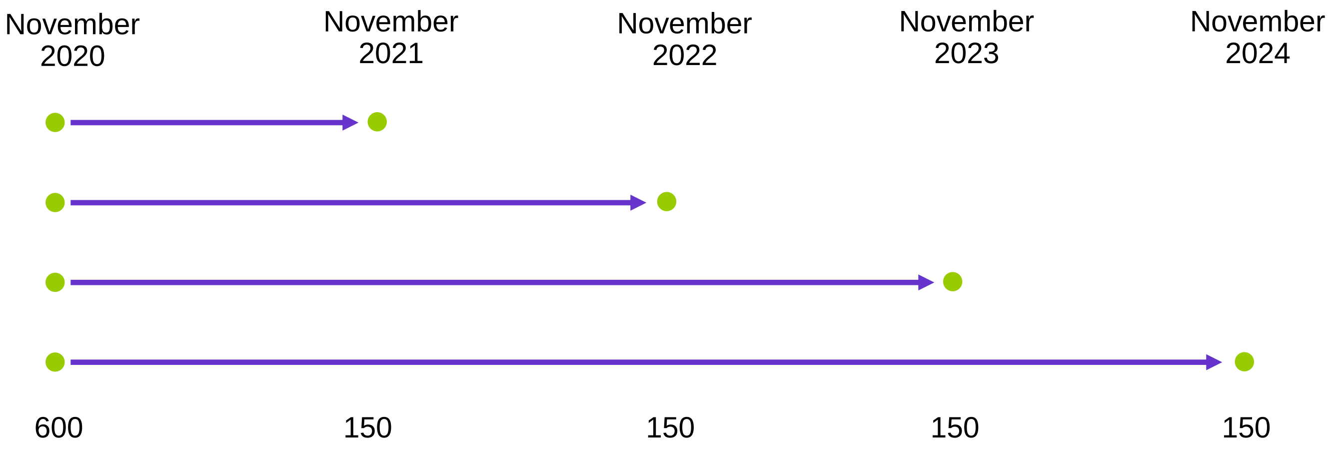
Once your RSUs vest, company shares—net of taxes—are deposited in your account.

They are fully owned by you and you can decide to hold, sell, transfer, or gift the shares according to your company's plan guidelines and insider trading policy.

Restricted stock vesting

After your restricted stock is awarded you may have to wait before you can sell your shares. The details of this waiting period, referred to as a “vesting schedule,” are described in your grant agreement. This can be found in your company’s plan documents and in the “**Holdings**” section of your E*TRADE Securities stock plan account on etrade.com.

For example, your vesting schedule might look like this:



E*TRADE

Shares received from restricted stock

Shares acquired through your Restricted Stock grants are similar to shares purchased on the open market.

The after-tax shares are fully owned by you. When you are ready to sell, you may sell them on the open market similar to other shares of stock. Keep in mind, you must comply with your company’s blackout and insider trading policies.

Restricted stock tax considerations

Grant date

On the grant date, you are awarded Restricted Stock and the vesting period begins.

Typically, Restricted Stock is **not taxable** on the grant date and is granted at no cost to you.

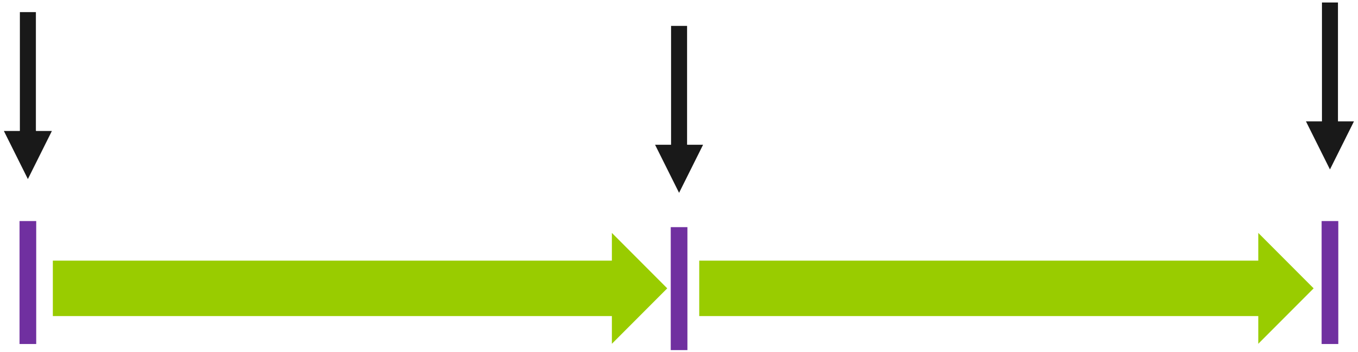
Vest date

A taxable event typically happens on the vest date.

You are considered to have received **ordinary income** effective the day of vest equal to the cash value of the shares that vest.

Sale date

The difference between the price of the stock on the vest date and the price when you sell will be considered a **capital gain or loss.**



Tax payment method at vesting

Withhold shares or trade for taxes

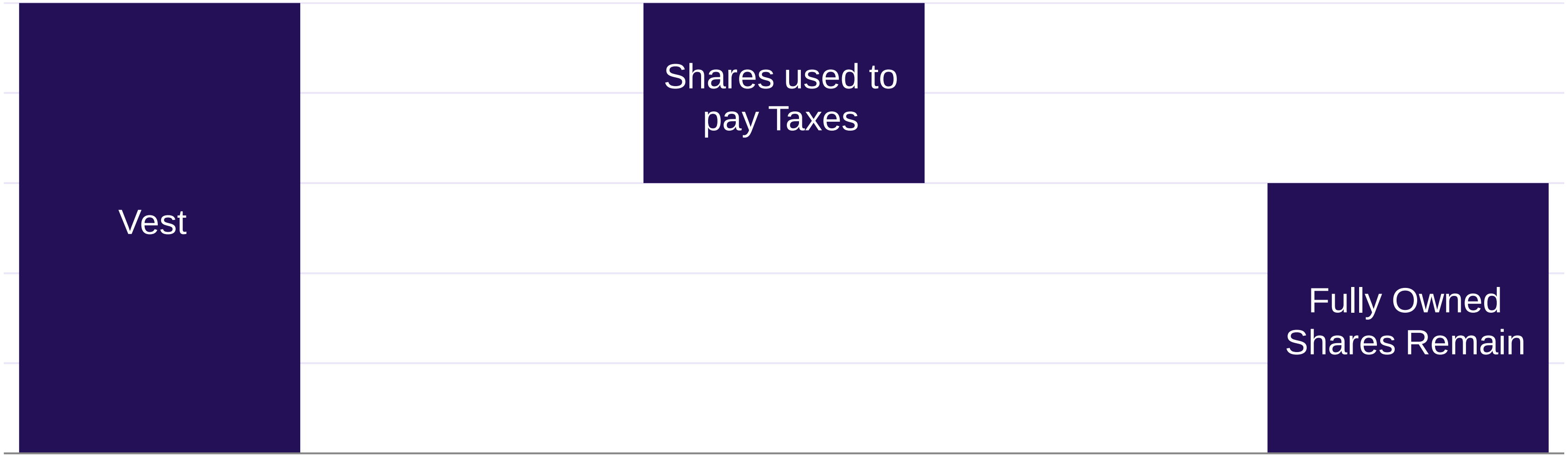
A portion of the shares are used to pay taxes; remaining shares are deposited to your account.

Taxation of ordinary income

Compensation
At the time of vest, you will recognize ordinary income equal to the cash value of the shares that vest.

Tax liability
Your tax obligation will be based on current tax rates due at the time of vest. A portion of the shares are used to pay your tax liability.

Remaining shares
The remaining shares are fully owned by you and deposited in your E*TRADE Securities stock plan account.



Taxation of ordinary income

Compensation

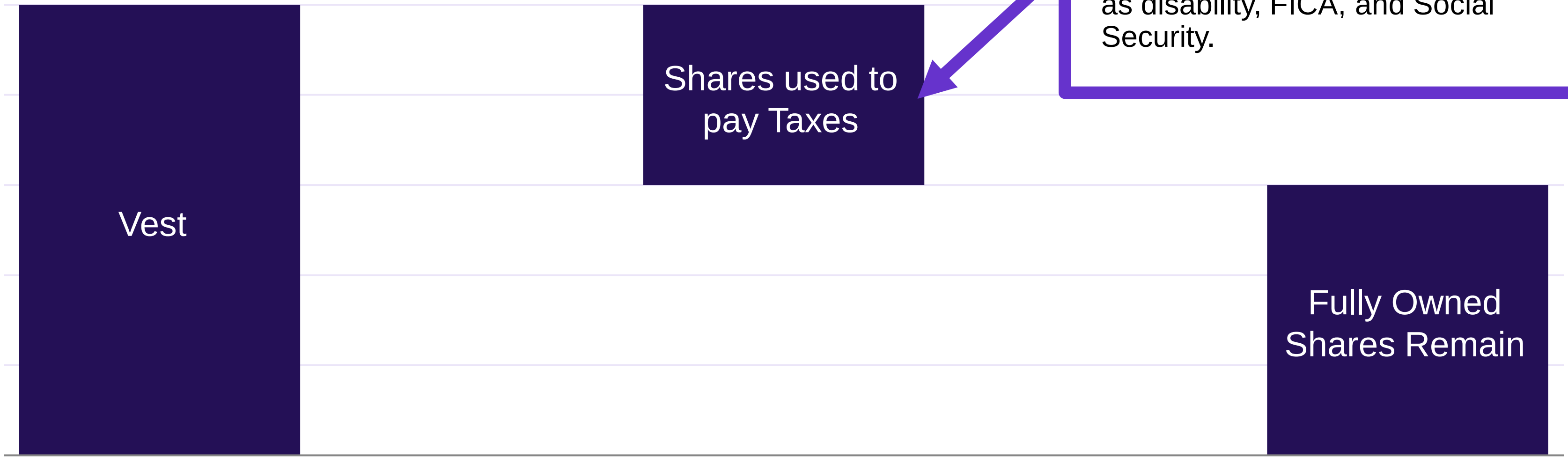
At the time of vest, you will recognize ordinary income equal to the cash value of the shares that vest.

Tax liability

Your tax obligation will be based on current tax rates due at the time of vest. A portion of the shares are used to pay your tax liability.

Remaining shares

What is the total tax due?
Tax withholding at the time of vest is computed using your federal supplemental tax rate (a fixed percentage), plus state and local and other applicable taxes—such as disability, FICA, and Social Security.



Restricted stock capital gains and losses

Capital gain

When selling your shares, if the sale price is higher than the price at vest, the difference may be treated as a

Capital loss

When selling your shares, if the sale price is lower than the price at vest, the difference may be treated as a

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*Typically a taxpayer's short-term rate will equal the ordinary income rate.

Restricted stock capital gains and losses

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When selling your shares, if the sale price is higher than the price at vest, the difference may be treated as a capital gain.

Capital loss

When selling your shares, if the sale price is lower than the price at vest, the difference may be treated as a capital loss.

Different tax rates apply to short-term and long-term capital gains.

2020 Ordinary Income Tax Brackets*	Long-Term Capital Gains Tax Rates
10%, 12%	0%
22%, 24%, 32%, 35%	15%
37%	20%

Some taxpayers may be required to pay an additional 3.8% net investment income tax in addition to the applicable long-term capital gains tax rate.

*Typically a taxpayer's short-term rate will equal the ordinary income rate.

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Employee stock purchase plan

What is an employee stock purchase plan (ESPP)?

An employee stock purchase plan is a company benefit that allows you to buy company stock at a discount through automatic payroll deduction.

Enroll
You elect to participate, choosing a contribution amount for every pay period. You may be required to enroll during a specific window of time known as an "enrollment period."

Contribute
Your contributions will accumulate in your payroll system during a specific period of time known as an "offering period" or "subscription period."

Your plan may allow only limited changes to your contribution amount during the offering period.

Purchase
On specific dates, stock will be purchased on your behalf at a discount, and the shares will be deposited into your E*TRADE Securities stock plan account.

Your company plan

Your employee stock purchase plan is structured as follows:

Enrollment period	February and August
Contribution	1–10% of eligible compensation
Offering period	February 16 – August 15 and August 16 – February 15
Grant Dates	February 16 and August 16
Purchase date	On or before February 15 or August 15
Purchase price	85% of the lower of the stock price on the grant date and the stock price on the purchase date
Purchase limits	IRS limit of $25,000 grant date share value

Making changes to your contribution amount

Once the offering or purchase period has begun, you may be able to modify your contribution amount.

Increase	Only during enrollment period prior to an offering or purchase period.
Withdrawal	Allowed during each offering or purchase period. Your company may impose a withdrawal deadline prior to the purchase. If your employment terminates for any reason, you will be withdrawn from the program and no purchase will occur. After withdrawal, you will receive a refund of your contributions without interest but not subject to further taxation.

Determining your stock purchase price

On the purchase date, the money accumulated from your contributions will be used to purchase shares. The price you pay will be determined using a two-step process:

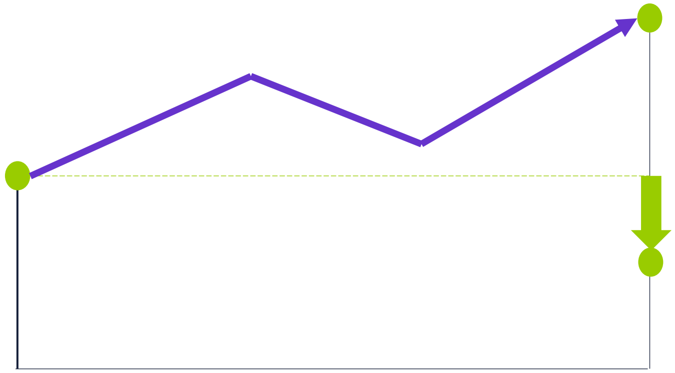
Lookback

Your company has a "**lookback provision**," which allows you to purchase at a price based on the stock price on either the grant date or purchase date—whichever is lower.

Discount

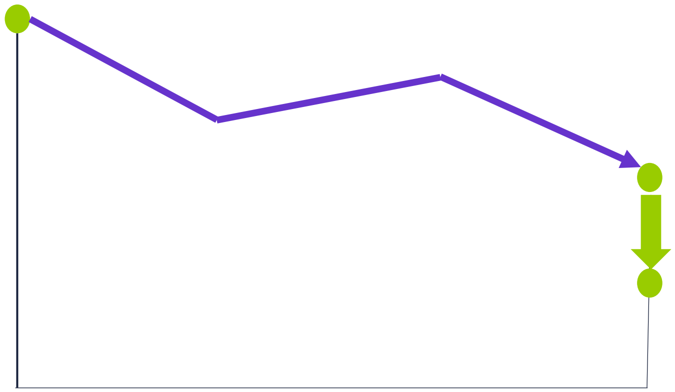
You get a discount applied to the lower of the stock price on either the grant date or purchase date.

If your company stock price goes up



Grant date Purchase date

If your company stock price goes down



Grant date Purchase date

Shares received from an employee stock purchase program

Shares acquired through your ESPP are similar to shares purchased on the open market.

After purchase, the shares are fully owned by you. When you are ready to sell, you may sell them—similar to any other share of stock. Keep in mind, you must comply with your company's blackout and insider trading policies.

ESPP tax considerations

For specific advice concerning your situation, consult with a tax advisor.

Not deductible

Contributions into your ESPP are not deductible from your income; they are made with after-tax dollars.

Taxes may apply when you sell

When you sell shares of stock acquired through your ESPP, the amount of taxes will depend on the timing of the sale.

Ordinary income

When you sell your shares, you may recognize ordinary income and/or capital gain or loss. The type of tax recognized depends on the timing of your sale. Note that any ordinary income recognized from the sale of your ESPP shares will NOT be subject to withholding.

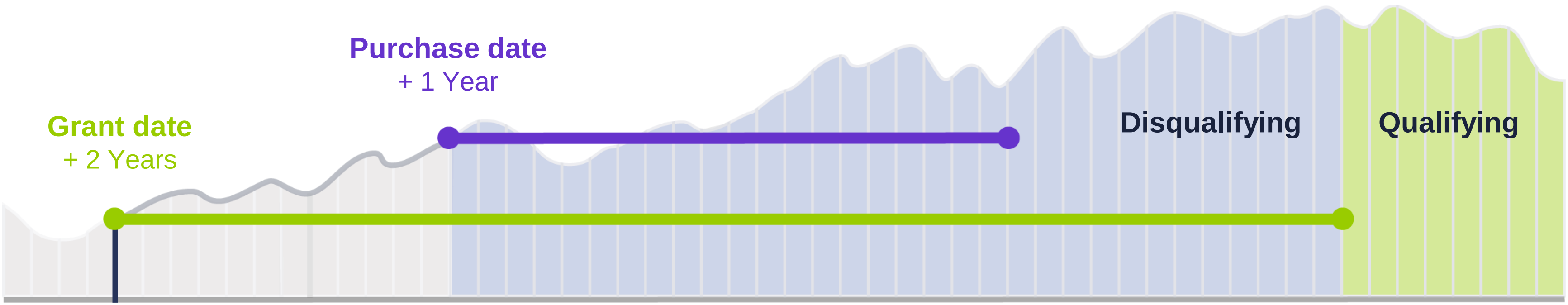
Qualifying and disqualifying dispositions

Your company ESPP is eligible for preferential tax treatment. The type of disposition will determine how much (if any) ordinary income is recognized at the time of sale. To qualify for preferential tax treatment, the sale must meet **two holding period requirements:**

Hold the shares more than two years after the **grant date** (the start of the offering period)

and

Hold the shares more than one year after the **purchase date**



The graphic is for illustrative purposes only and does not represent actual results or suggested courses of action. All stocks are subject to market fluctuations.

If the sale meets both holding period requirements, the sale is considered a **qualifying disposition.**

If the sale does not meet either holding period requirement, the sale is considered a **disqualifying disposition**.

ESPP capital gains and losses

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Activating your new E*TRADE Securities stock plan account

Activating your account

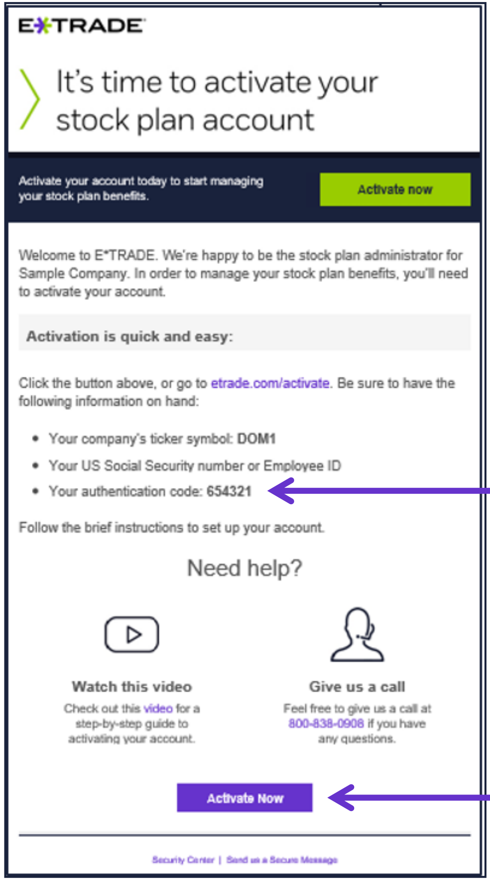
When you participate in your company's equity compensation program for the first time, E*TRADE Securities will create a fully-functional brokerage account on your behalf. To activate your new account:

Enter required personal information in the account.

Create a user ID and password to access the account, if you don't have one already.

Set up the account to meet the needs of your personal situation.

Activation email


E*TRADE

It's time to activate your stock plan account

Activate your account today to start managing your stock plan benefits.

Activate now

Welcome to E*TRADE. We're happy to be the stock plan administrator for Sample Company. In order to manage your stock plan benefits, you'll need to activate your account.

Activation is quick and easy:

Click the button above, or go to etrade.com/activate. Be sure to have the following information on hand:

- Your company's ticker symbol: **DOM1**
- Your US Social Security number or Employee ID
- Your authentication code: **654321**

Follow the brief instructions to set up your account.

Need help?

Watch this video

Check out this video for a step-by-step guide to activating your account.

Give us a call

Feel free to give us a call at 800-838-0908 if you have any questions.

Activate Now

Security Center | Send us a Secure Message

You will receive an email from E*TRADE Securities to activate your account. This email will contain information you need for activation.

Your authentication code

Link to the activation site

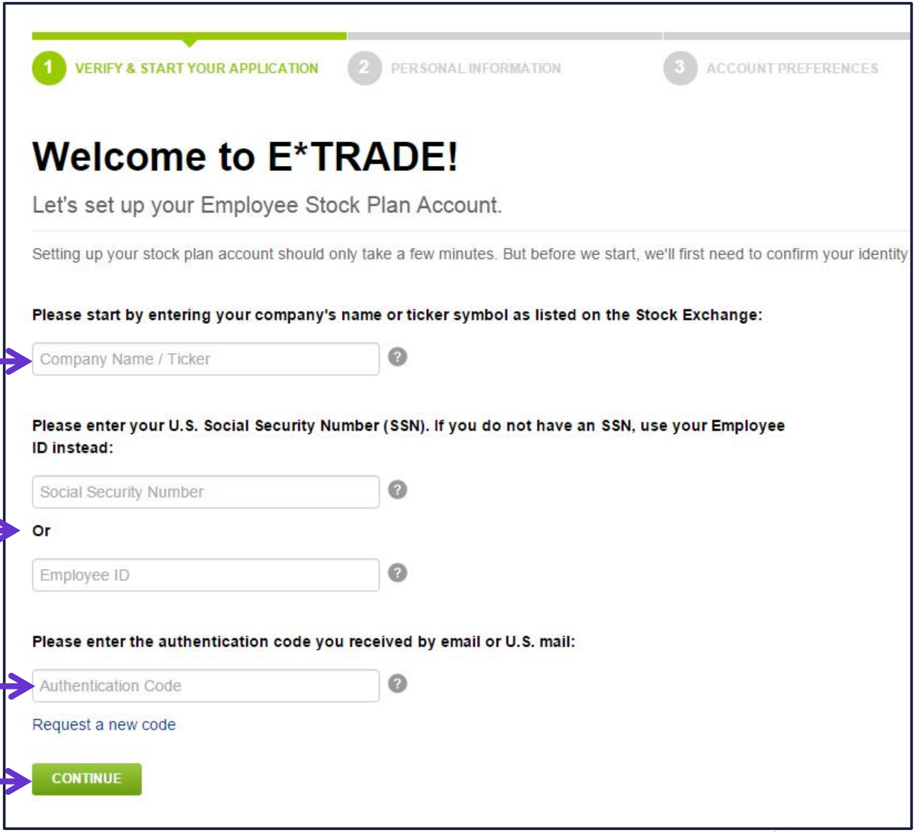
Activate your account

Enter your employer's stock ticker symbol (Company Ticker symbol)

Enter your Social Security number or employee ID

Enter the authentication code provided to you

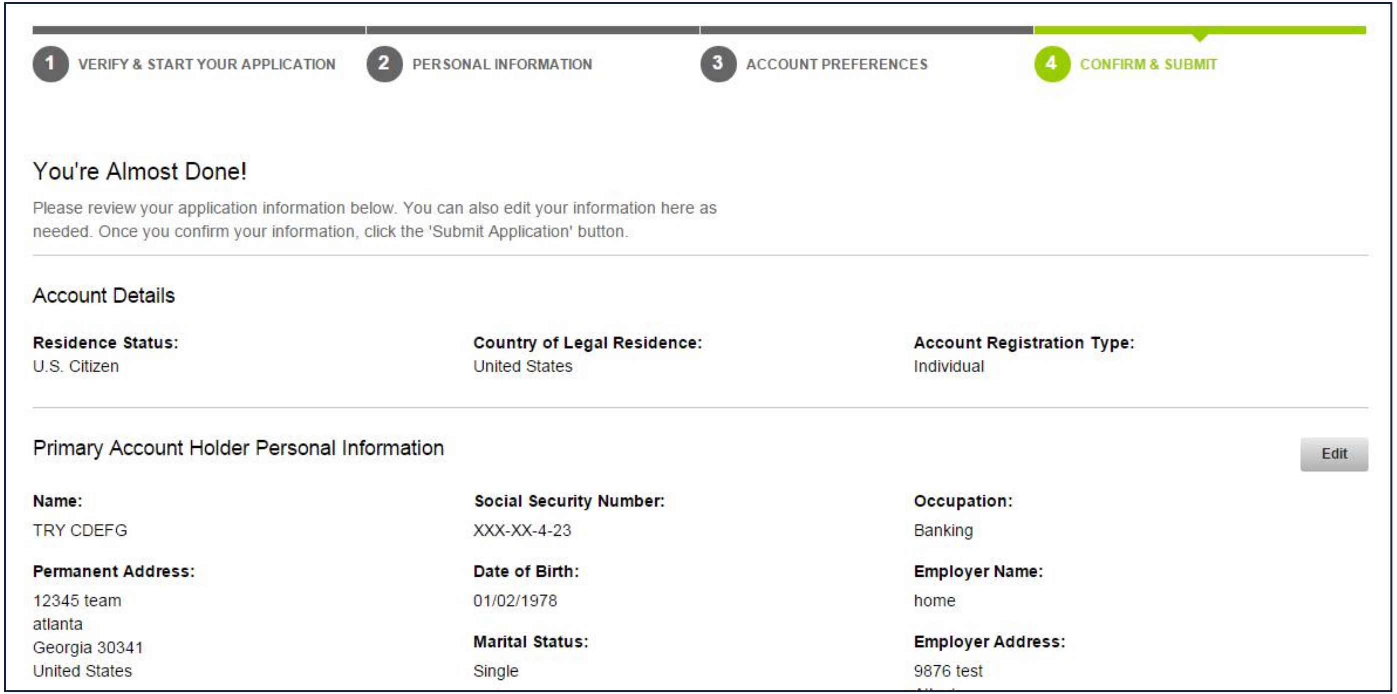
Click "Continue" to go to next page



Account preferences

Personal information:	As you activate your account, feel free to edit your home address or email address as necessary.
Account registration:	You can set up the account to be individual or joint.
Cash management features:	You can add cash management features such as bill pay, ATM card, and check writing. Keep in mind that the addition of some of these features may require you to deposit cash into the account. Refer to the specific terms and conditions of each feature.
Sweep account:	You will need to choose a “sweep account” which tells E*TRADE Securities how to manage your uninvested cash. There are several accounts to choose from. Please review the terms and conditions of each choice carefully.
User ID and password:	You will be asked to create a user ID and password to access your account on *etrade.com* and on the mobile app. A user ID will not be assigned to you. If you forget your user ID or password, you will need to contact E*TRADE Securities or use *etrade.com* to recover. If you have other E*TRADE Securities brokerage accounts, you can link them using the same user ID and password.
Market Data Agreement:	The Market Data Agreement is required if you wish to subscribe to real-time market data.

Confirm and submit



1 VERIFY & START YOUR APPLICATION
2 PERSONAL INFORMATION
3 ACCOUNT PREFERENCES
4 CONFIRM & SUBMIT

You're Almost Done!

Please review your application information below. You can also edit your information here as needed. Once you confirm your information, click the 'Submit Application' button.

Account Details

Residence Status:
U.S. Citizen

Country of Legal Residence:
United States

Account Registration Type:
Individual

Primary Account Holder Personal Information

Edit

Name:
TRY CDEFG

Social Security Number:
XXX-XX-4-23

Occupation:
Banking

Permanent Address:
12345 team
atlanta
Georgia 30341
United States

Date of Birth:
01/02/1978

Marital Status:
Single

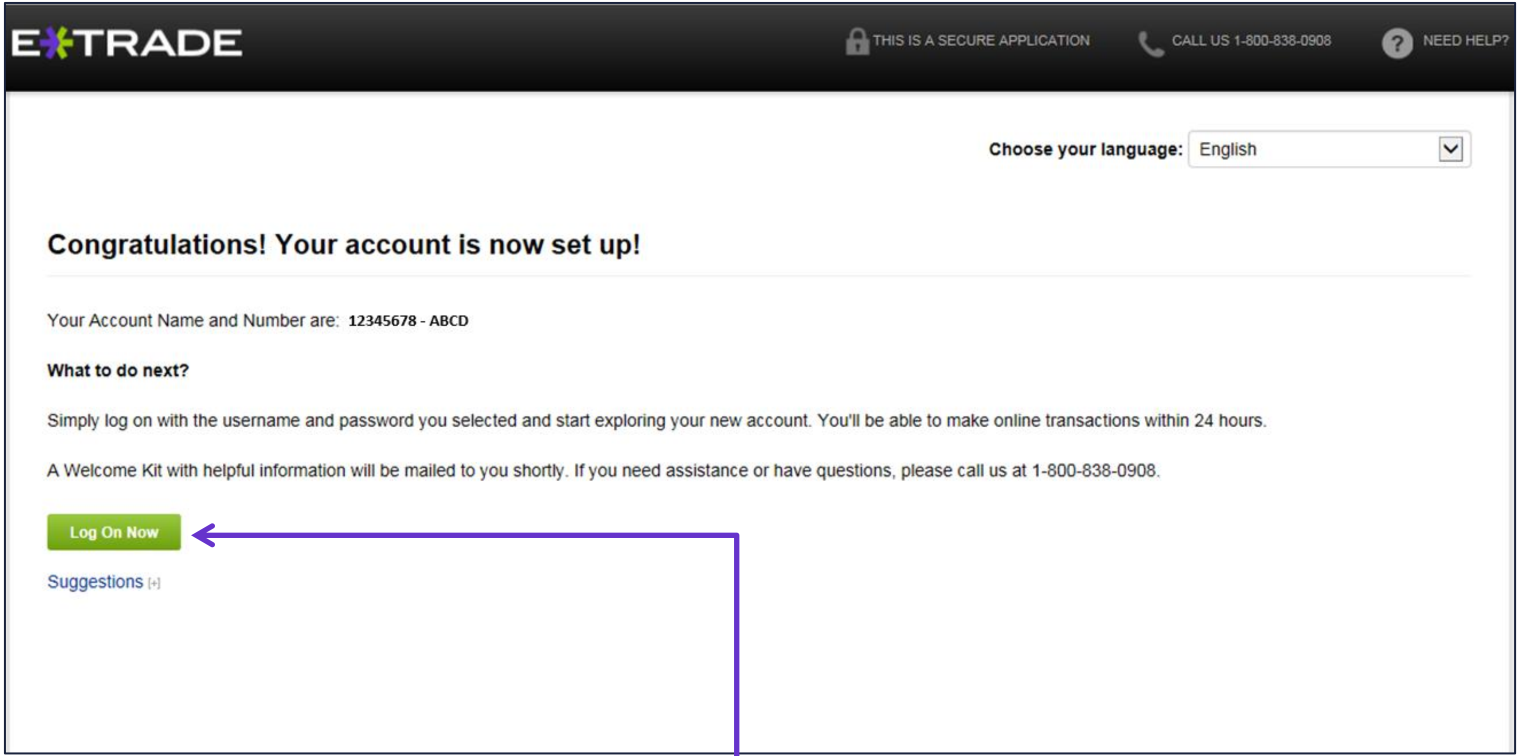
Employer Name:
home

Employer Address:
9876 test

Before you submit information to activate your account, check that everything is accurate.

Once you have reviewed everything, submit your application so that we can process the activation.

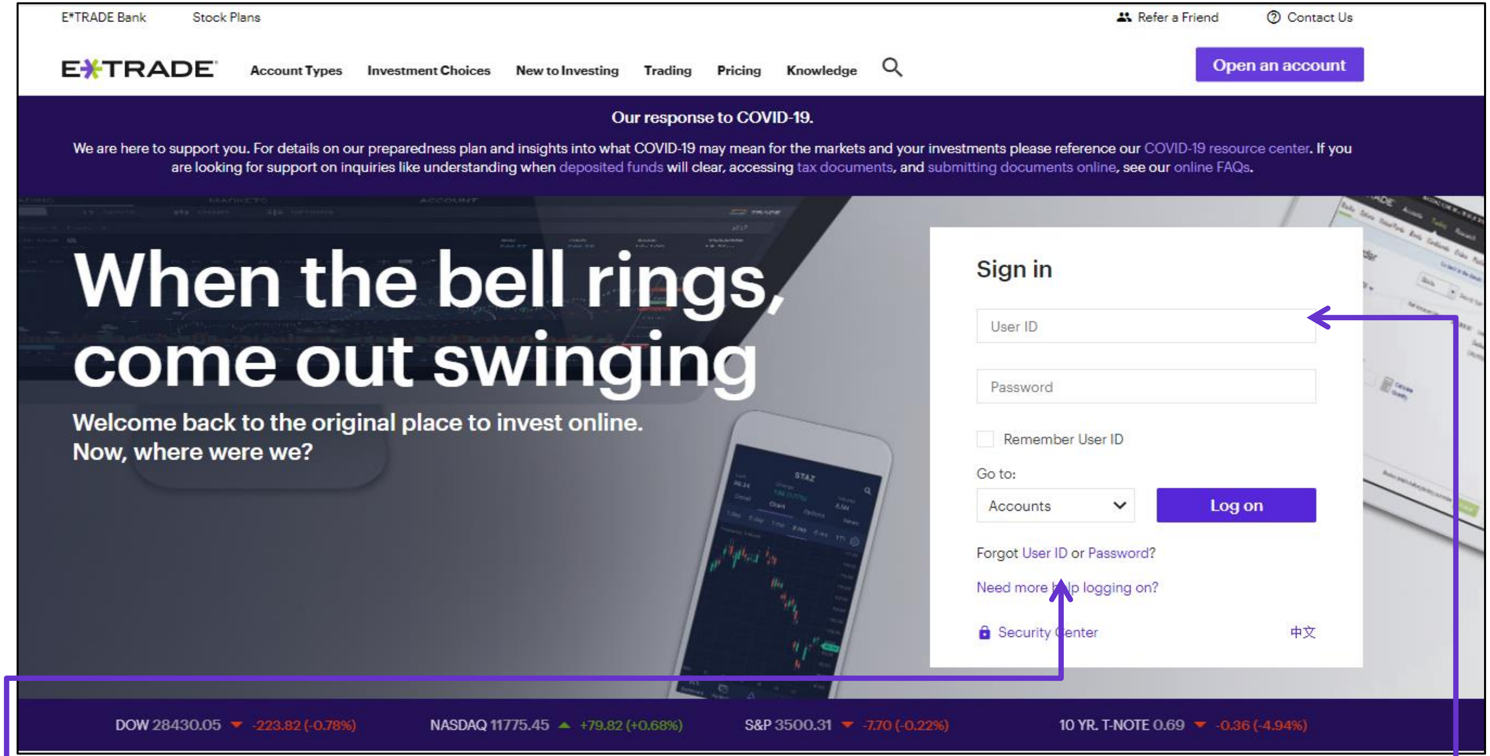
Confirmation



Confirmation

You will be given an account number. Your next step is to log on to your account using the Log On Now button.

Login at *etrade.com*



If you forget your user ID or password, click here or call E*TRADE to reset.

Sign into your new E*TRADE account by going to *etrade.com*. Enter your user ID and password.

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Managing your account

View your accounts

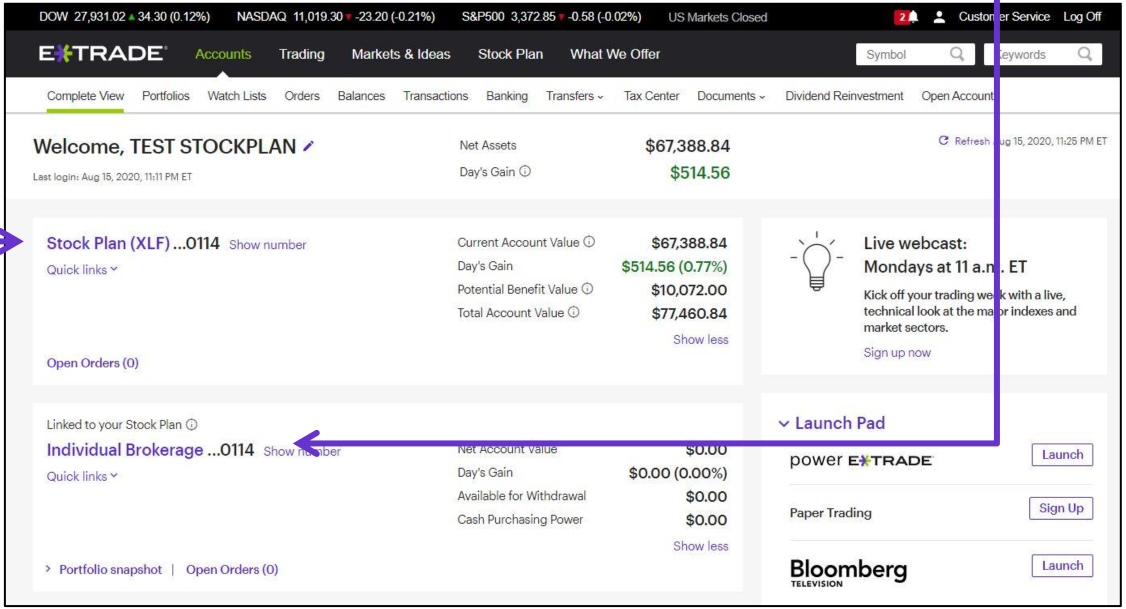
When you log on to your account, you will “land” on the Complete View page. This page shows all of your E*TRADE Securities accounts associated with your user ID.

Stock plan

This section of the account is where your company stock and awards will go.

Retail brokerage

Your E*TRADE Securities Stock Plan Account will be linked to a retail brokerage account with the same account number, giving you access to E*TRADE Securities.



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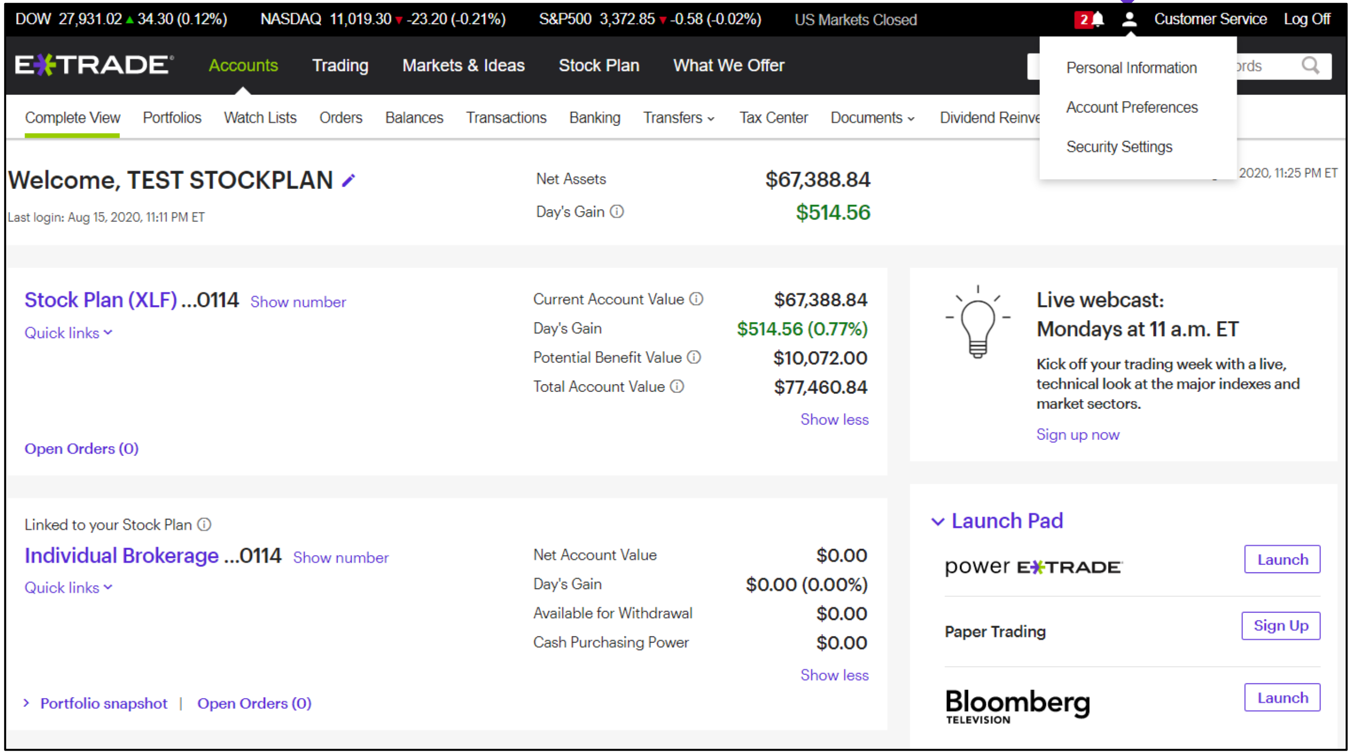
Managing your personal information

In order to keep your personal information on your account up-to-date, you can change your information on etrade.com. Click on the icon on the top right-hand corner of the page to access “Personal Information”, “Account Preferences” and “Security Settings”:



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Managing your personal information

Personal information

Use the Personal Information tab to update email address and mailing address

Account preferences

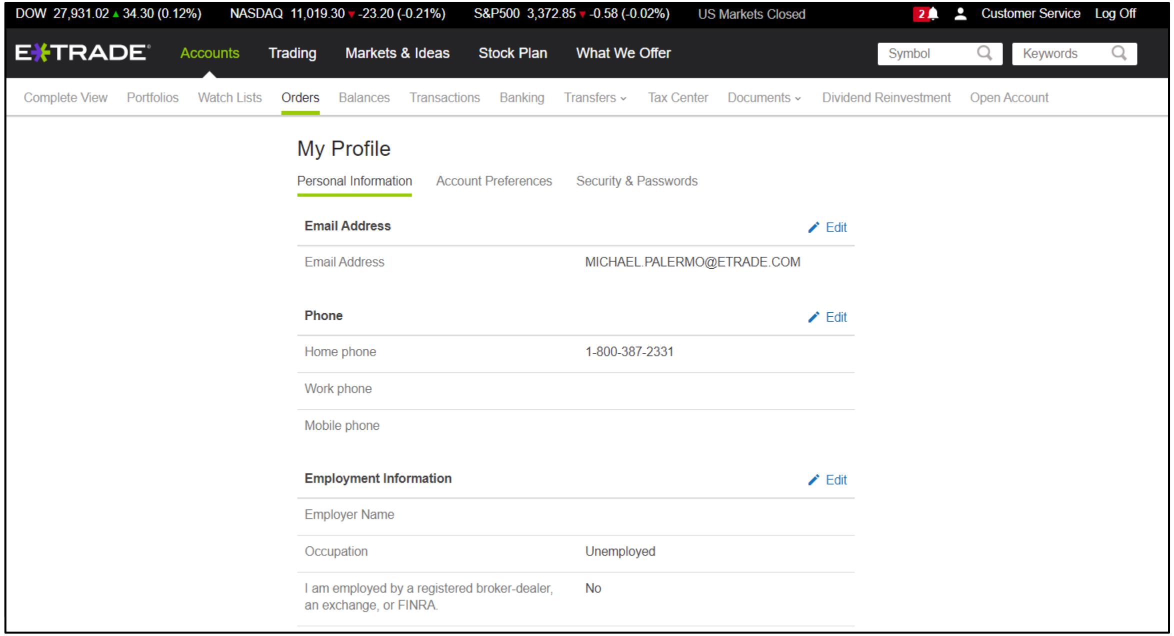
Use the Account Preferences tab to update:

- Investment profile
- Sweep account election
- Beneficiary
- Other account features

Security settings

Use the Security Settings tab to update:

- User ID and password
- Security questions
- Two factor authentication



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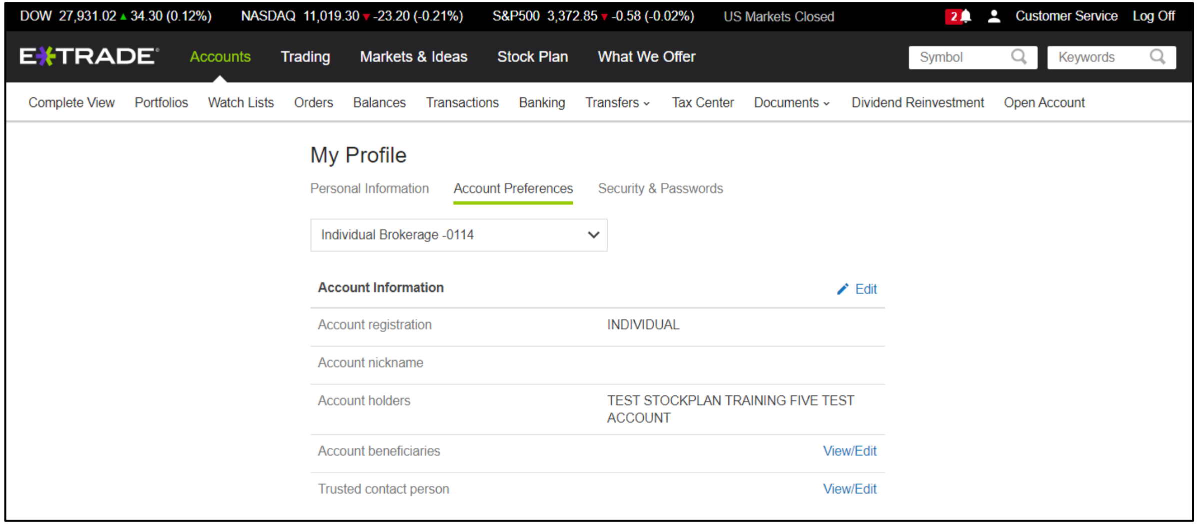

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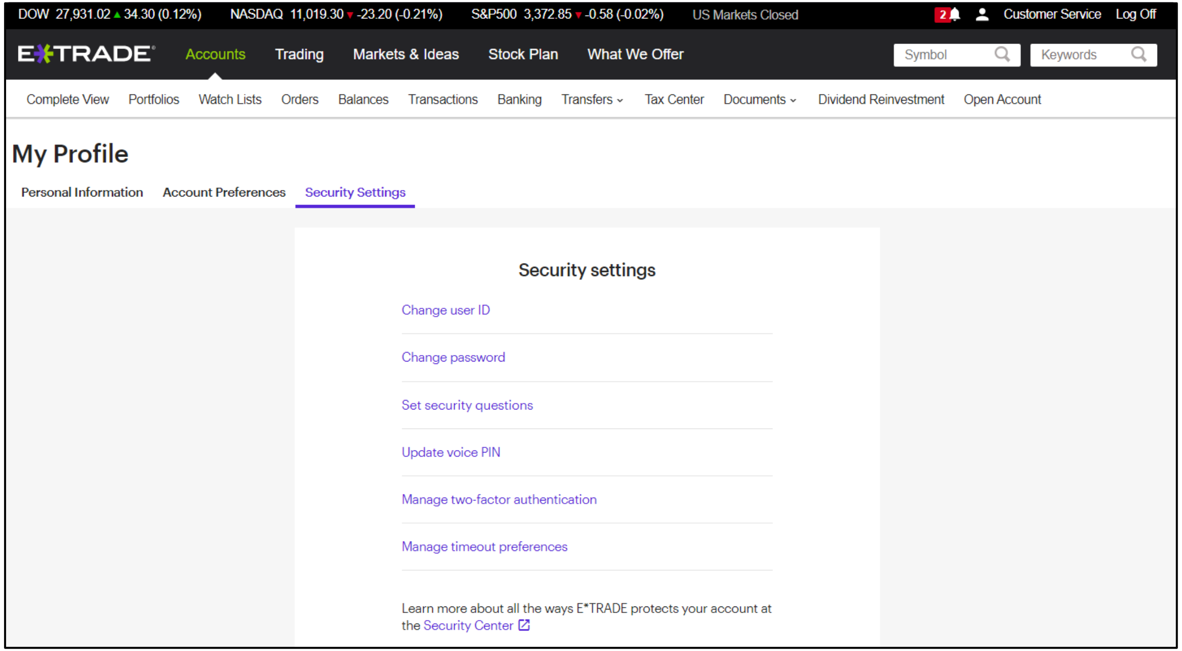
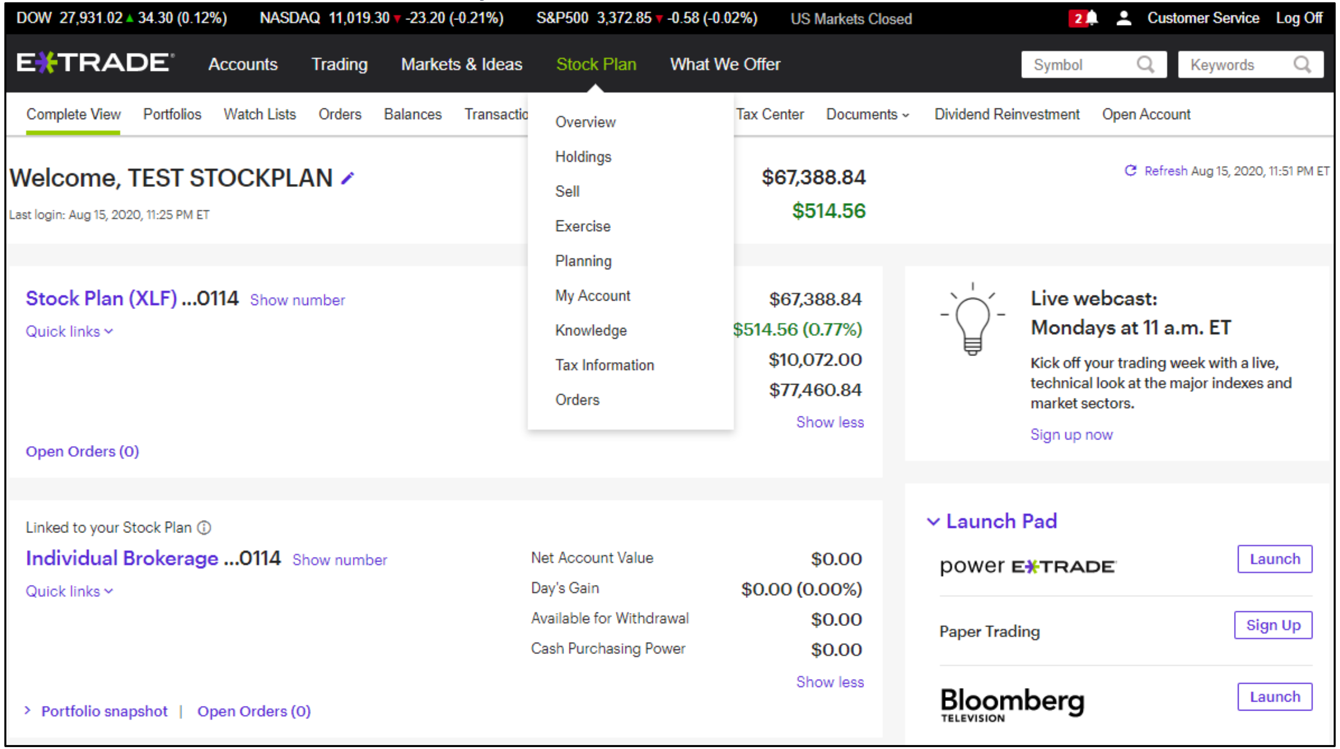


Viewing your account and your holdings

Accessing your Stock Plan account

The Stock Plan tab

Provides access to your Stock Plan account and current information about your Stock Plan benefits and shares.

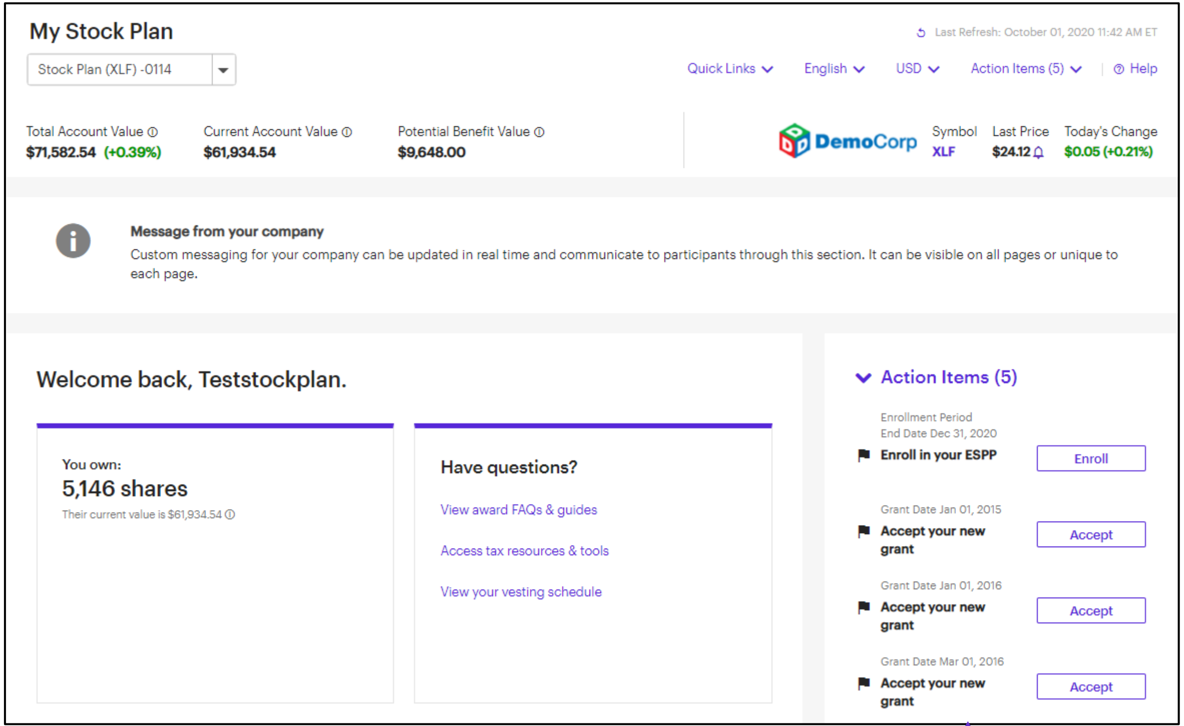


For illustration only. Not a recommendation.

Overview

My Stock Plan

On the My Stock Plan pages, you can easily access all facets of your stock plan account.



Review Your Action Items

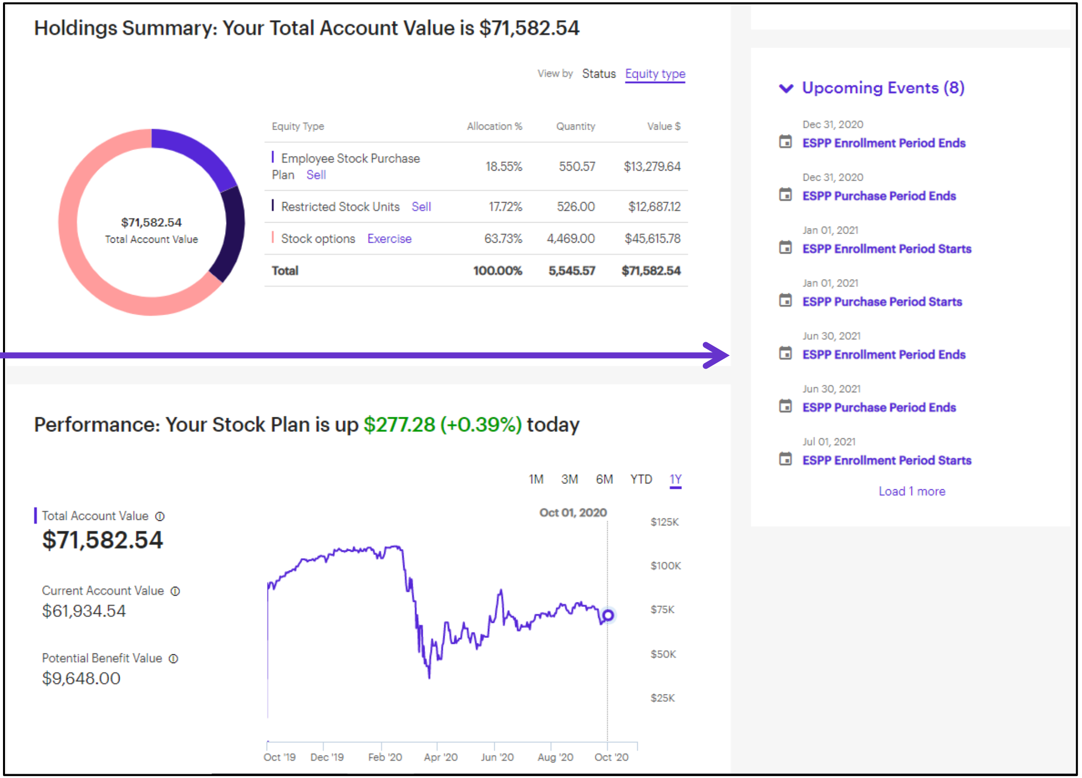
See important items that require your attention.

For illustration only. Not a recommendation.

Overview

My Stock Plan (cont.)

On the My Stock Plan pages, you can easily access all facets of your stock plan account.

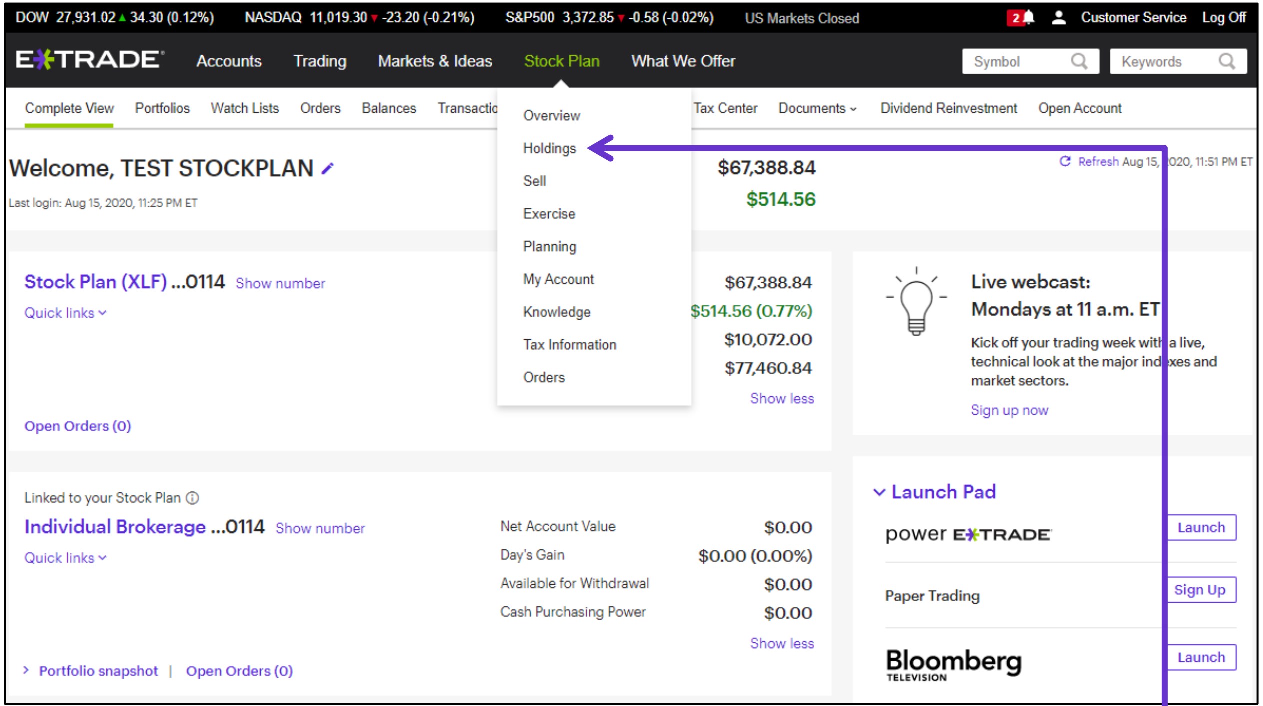


Scheduled Upcoming events

Dates for important actions that may impact your account.

For illustration only. Not a recommendation.

Holdings



For illustration only.
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Holdings
Here you will find information on the quantity and value of awards that have been deposited to your account.

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Holdings

View By Type or Status

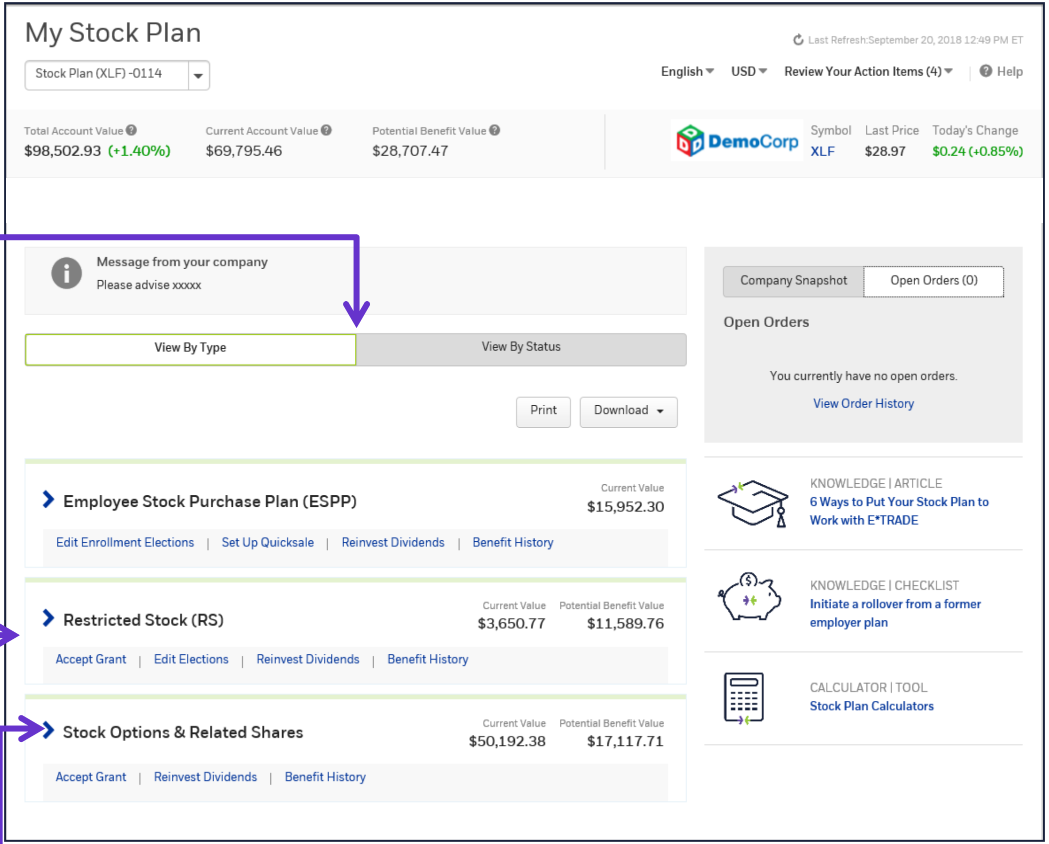
Displays the same information organized differently.

Stock plan benefits

Your stock plan benefits can be found here.

Details

You can drill down on individual benefits to see specific details.



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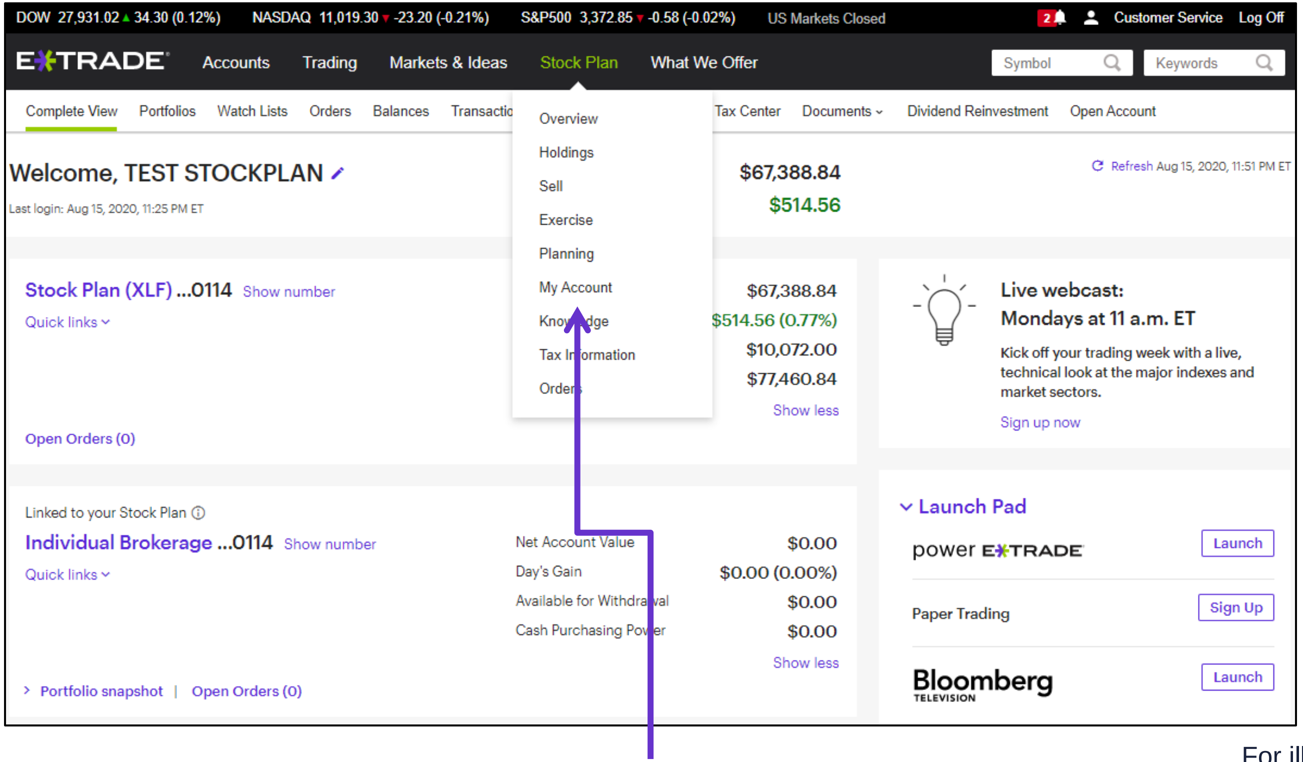
Making plan elections

Plan elections



Plan elections

As allowed by your company plan, make plan elections at Stock Plan > My Account.

For illustration only. Not a recommendation.

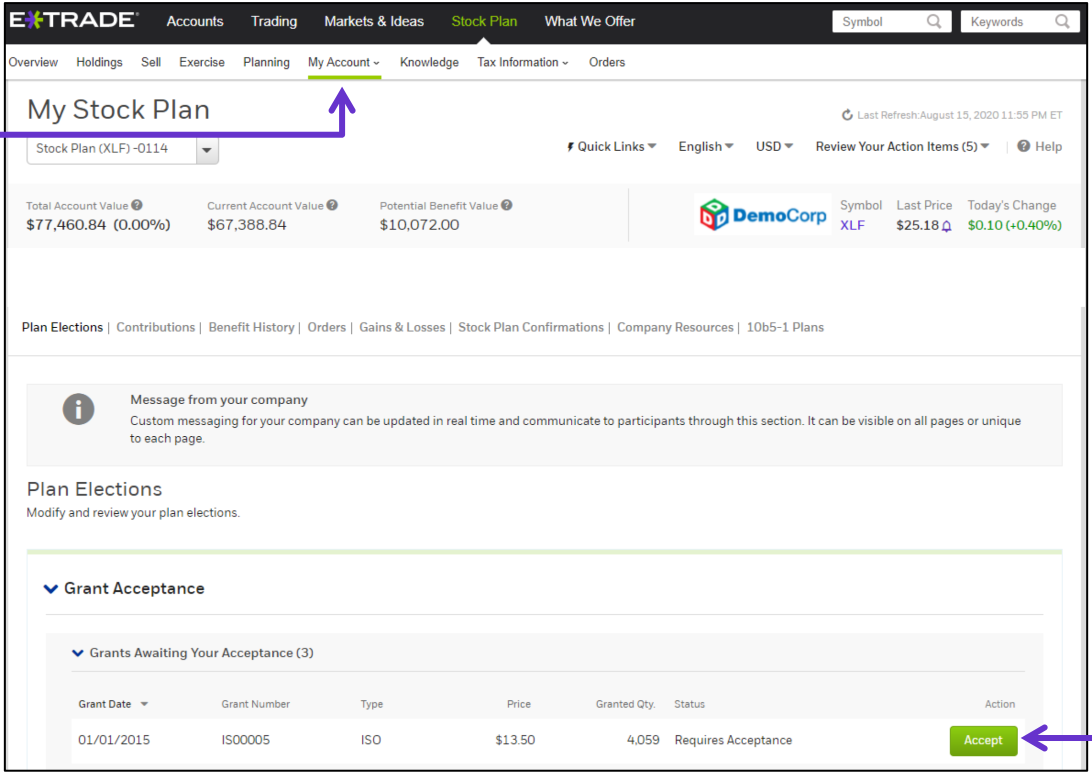
Grant acceptance

Elections

From the Plan Elections section under My Account, you can find grants requiring your acceptance.

Acceptance

Click the Accept button and follow the instructions on the following page to accept the grant.



For illustration only. Not a recommendation.

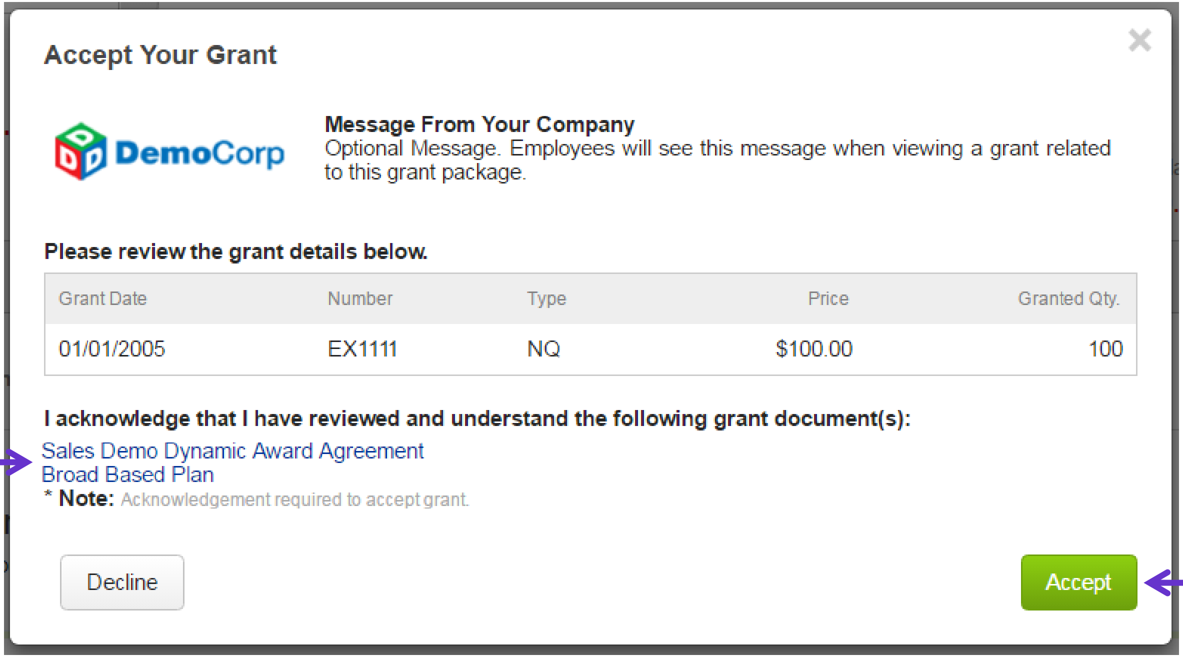
View and accept grant

Review grant

When you select Accept, a new window will appear. Review the documents for details on your grant.

Accept

After you review your grant documents, the Accept and Decline buttons will become active. Click the Accept button to accept the award.



For illustration only. Not a recommendation.

Placing orders

Placing orders

You can place an order online in a few easy steps.

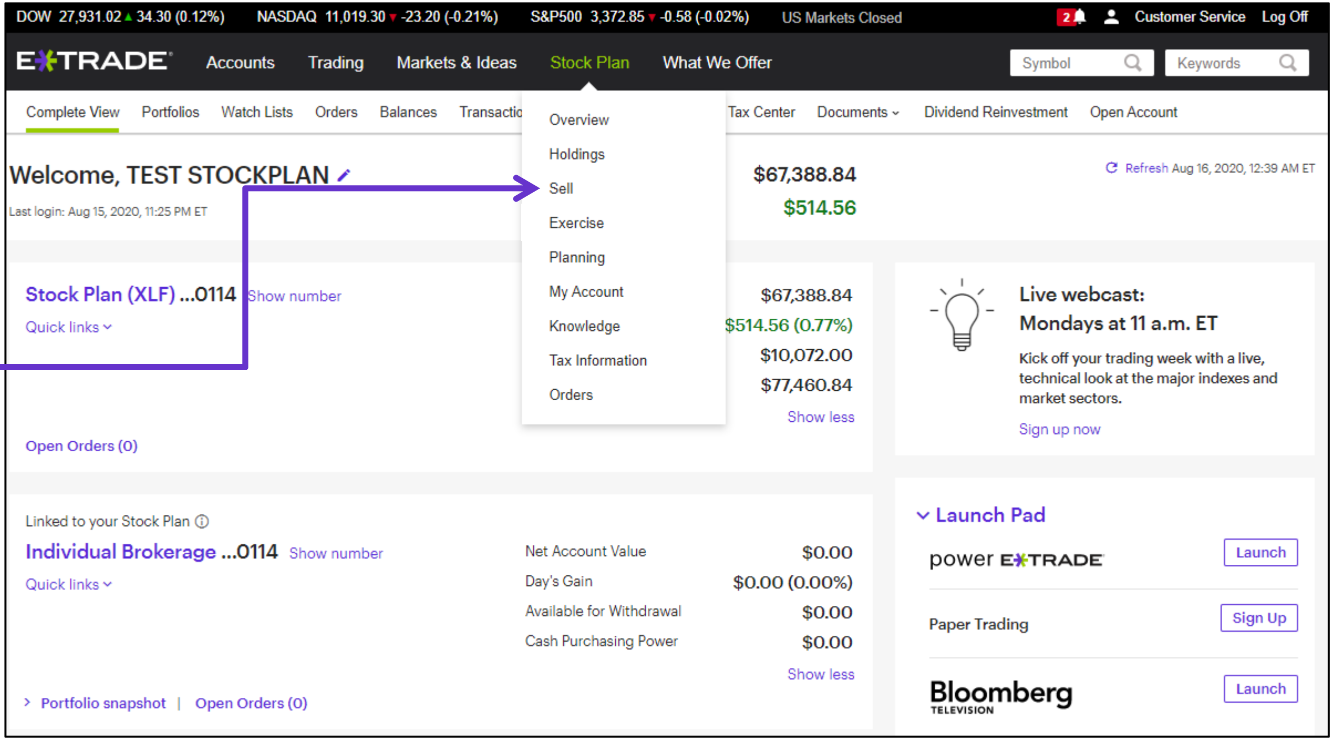
Insider trading policy
Read your company's trading policy and check with internal resources prior to placing an order.

Blackouts
Be aware that under certain circumstances you may be restricted from selling shares or exercising options.

Selling shares

Sell

Sell shares from your Stock Plan account by selecting Sell under Stock Plan.



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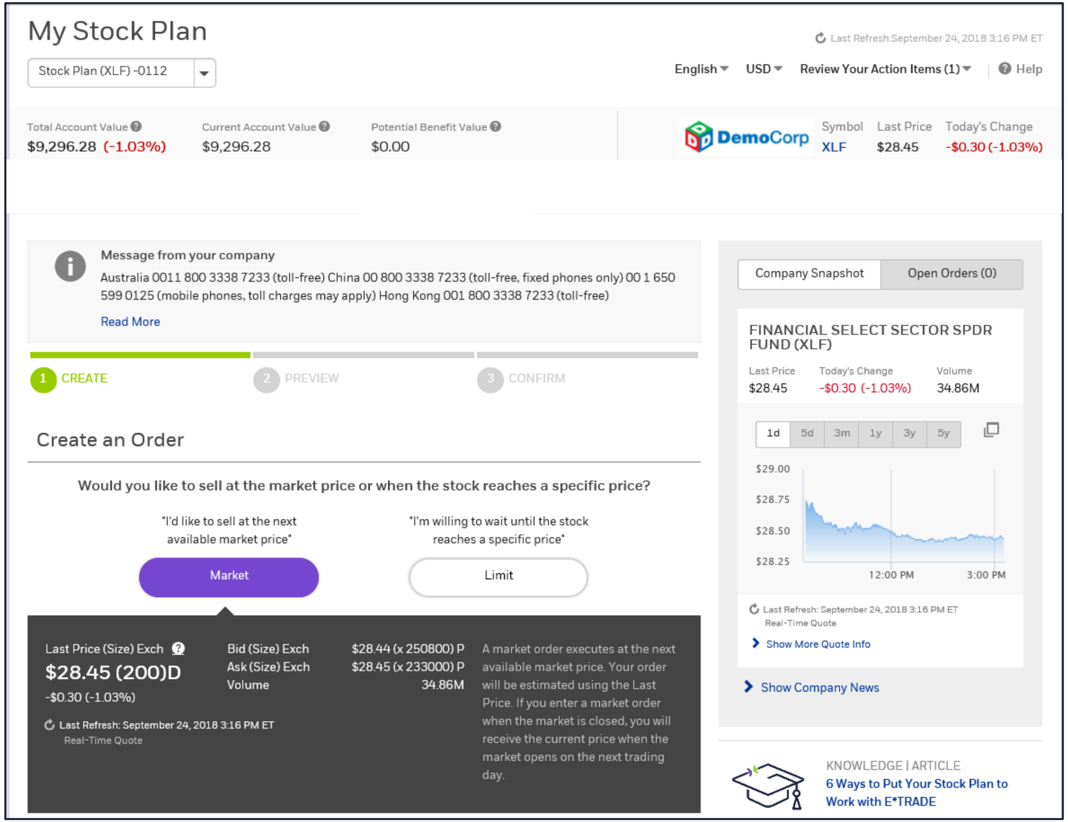
Selling shares

Create an Order

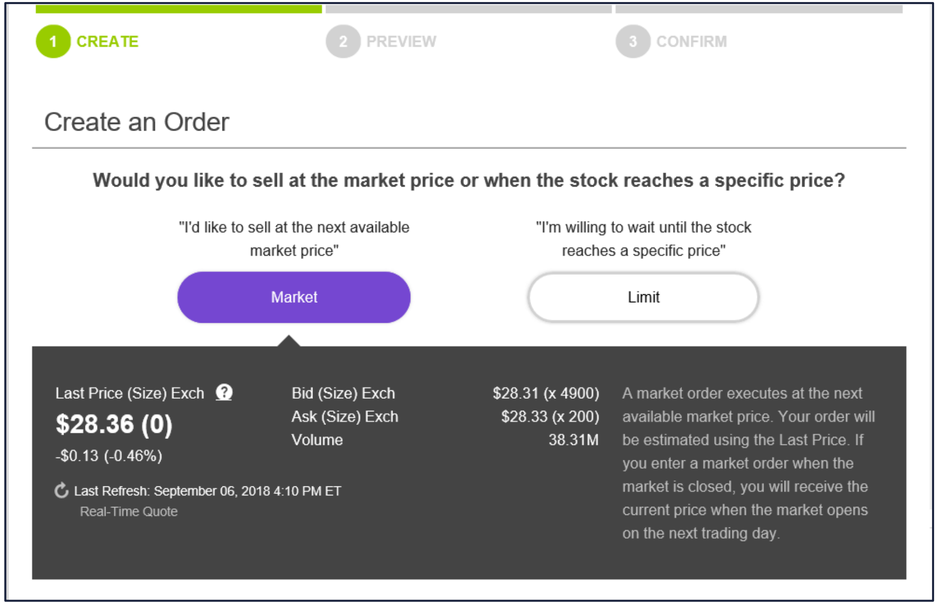
You can also click on the Sell tab on the Stock Plan page



For illustration only.
Not a recommendation.

E*TRADE

Choosing price type



For illustration only. Not a recommendation.

Market order

After your order is placed, your shares will be sold as soon as possible at the current price.

This does not guarantee a specific price.

Limit order

You are specifying a minimum price. Shares will be sold when that price (or a higher price) is reached.

This results in a minimum price to sell your shares, but your order will not execute until that price is reached and may not execute in full.

E*TRADE

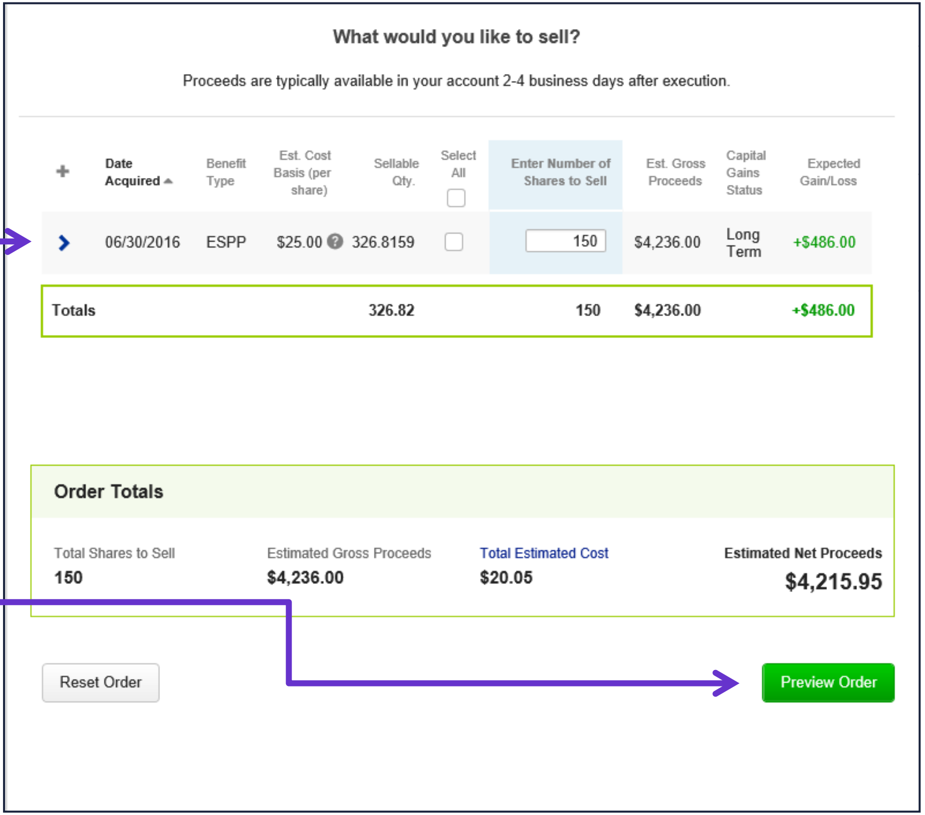
Choosing shares to sell and preview

Choose shares to sell

Tell us which shares and what quantity you want to sell.

Preview your order

Click Preview Order and confirm it on the next page.

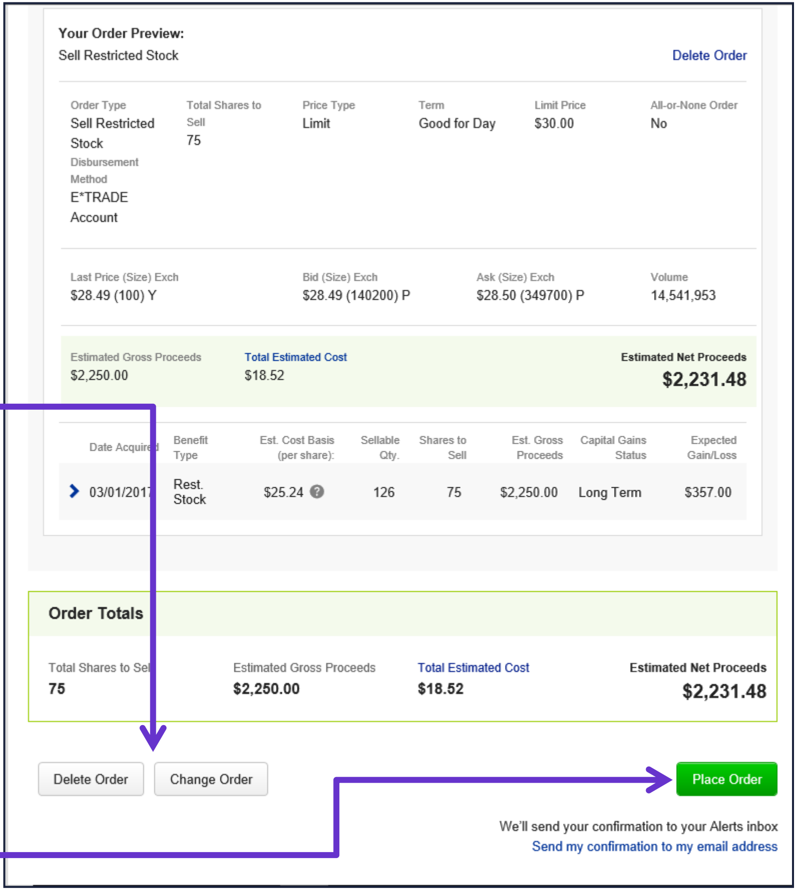


For illustration only. Not a recommendation.

Place your order

Review your order

Verify that your order is correct.



Delete or change your order

You can modify or delete your order

Place your order

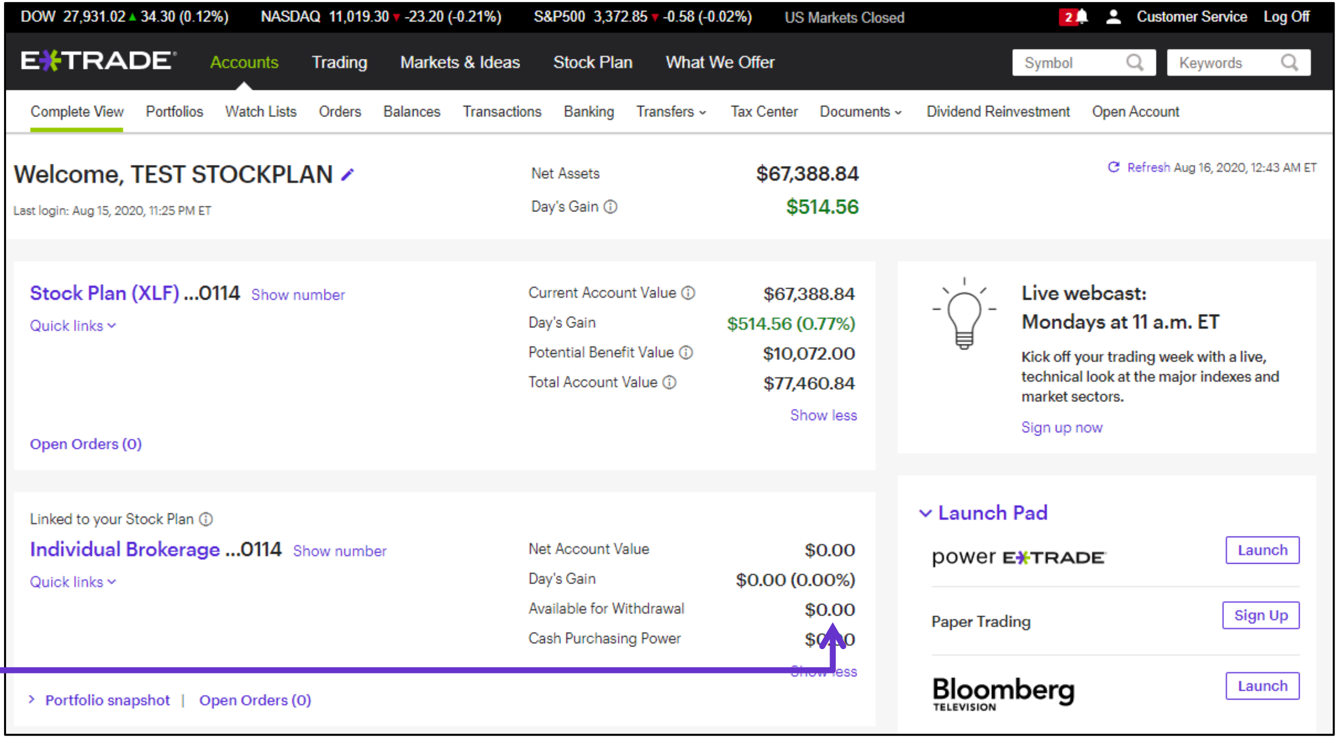
Click Place Order to submit your trade request.

For illustration only. Not a recommendation.

After your trade

Settled cash

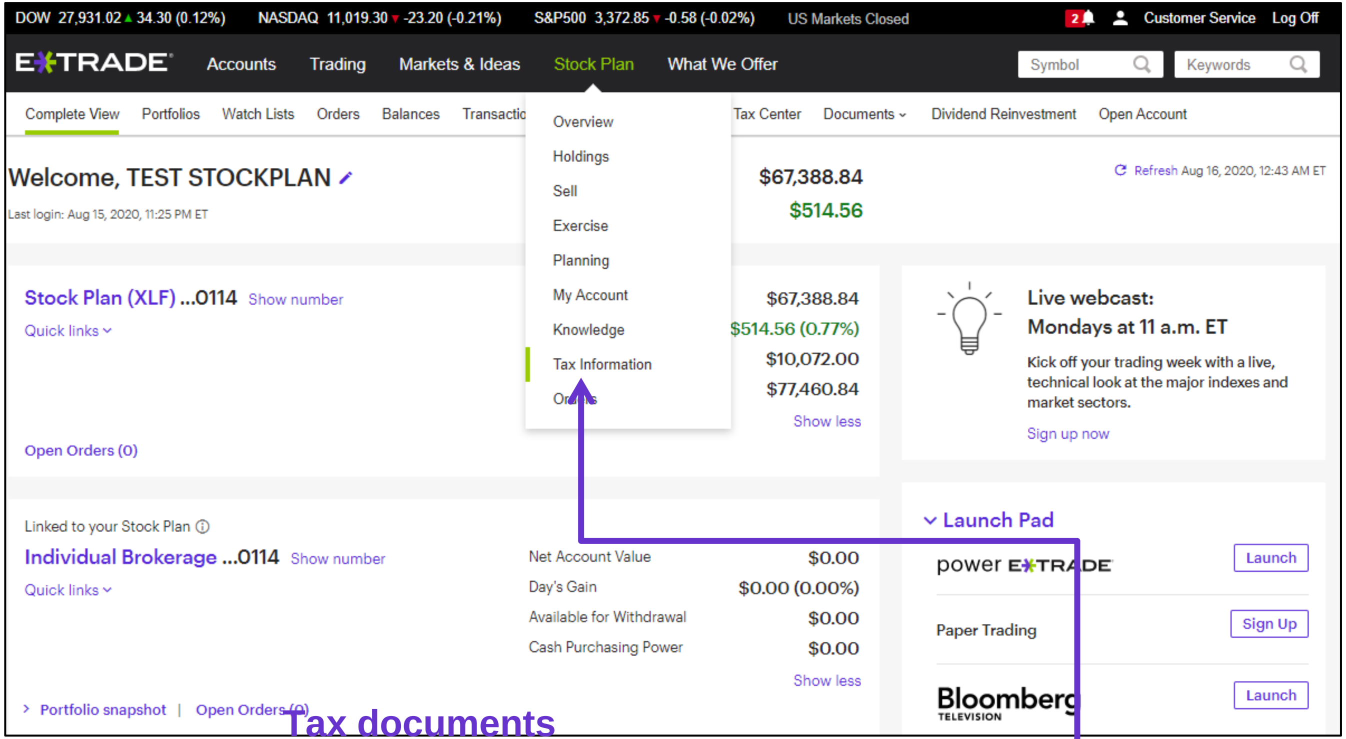
After the trade settles, the cash will be deposited into your linked brokerage account. Once the cash is available, you can keep the cash in your brokerage account, use it to invest in other securities or transfer to another account using the Transfer Money section.



For illustration only. Not a recommendation.

Finding tax information

Tax documents



For illustration only. Not an investment recommendation

Tax documents

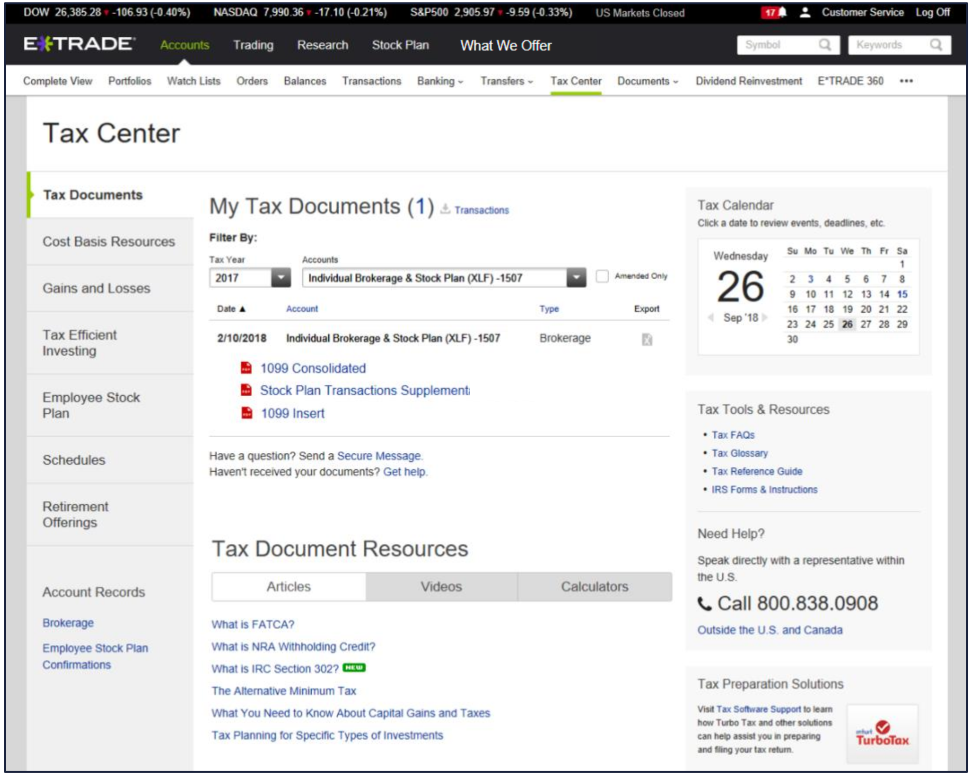
Answers to many of your questions can be found at Stock Plan > Tax Information.

E*TRADE

Tax documents

Tax center

Here, you will find tax-related information for both your E*TRADE Securities stock plan account and, if applicable, your linked E*TRADE Securities brokerage account(s).



Stock Plan Transactions Supplement

Supplemental information

Your Stock Plan Transactions Supplement is available on *etrade.com* and shows a summary of stock plan sales during the year.

E*TRADE

Stock Plan Transactions Supplement

This document provides you with additional information about your 2017 Stock Plan Transactions that is not reported to the IRS on your Form 1099-B.

John Smith
Account number ending in: XXXX

Reporting Period: January 1, 2017 - December 31, 2017

Download Date: 02/17/2018

Symbol	Qty.	Date Acquired	Date Sold or Disposed	Total Proceeds	Cost Basis	Adjustment Amount (Ordinary Income)	Adjusted Cost Basis	Adjusted Gain (Loss)	Capital Gains Status	Covered/ Non-Covered	Grant Type	Grant Number
JSK	68	05/13/2009	03/15/2017	$8,897.80	$4,925.72	—[1]	—[1]	$3,972.08	Long	Non-Covered	ISO	SO1038584
JSK	5	11/25/2012	06/07/2017	$655.60	$433.76	$0.00	$433.76	$221.85	Long	Covered	ISO	SO1038584
JSK	5	11/25/2012	03/15/2017	$654.25	$0.00	$510.30	$510.30	$143.95	Long	Non-Covered	PSA	PS136586
JSK	10	11/25/2012	02/23/2017	$1,355.50	$0.00	$1,020.60	$1,020.60	$334.90	Long	Non-Covered	RSU	RS176468
JSK	10	11/25/2012	06/07/2017	$1,311.20	$0.00	$1,020.60	$1,020.60	$290.60	Long	Non-Covered	RSU	RS176468
JSK	32	10/02/2016	02/12/2017	$3,975.04	$3,432.91	$605.81	$4,038.72	($63.68)	Short	Covered	ESPP	—
JSK	100	11/25/2016	02/23/2017	$13,555.00	$0.00	$10,206.00	$10,206.00	$3,349.00	Short	Non-Covered	PSA	PS136586
JSK	88	12/06/2016	01/29/2017	$12,779.36	$10,078.55	$1,778.57	$11,857.12	$922.24	Short	Covered	NQ	SO1001293
JSK	100	12/06/2016	02/12/2017	$12,422.00	$0.00	$13,474.00	$13,474.00	($1,052.00)	Short	Non-Covered	PSU	PS123458
				$25,201.36	$10,078.55	$15,252.57	$25,331.12	-$129.76				

About This Document
This document is designed to assist you in reviewing information that may be important when reporting your 2017 Stock Plan Transactions on your federal and state income tax returns. The document provides additional information about your 2017 Stock Plan Transactions that is not reported to the IRS on your Form 1099-B due to IRS reporting requirements.

The Cost Basis that appears on your Form 1099-B reflects the amount paid to acquire shares, including brokerage commissions and fees. The Form 1099-B Cost Basis amount does not include amounts related to your 2017 Stock Plan Transactions that your employer reported to the IRS as ordinary income. As a result, ***an adjustment to the Cost Basis amount may be required*** to determine the basis amount that you need to report on your tax return(s).

This document includes the ordinary income amount(s) associated with your 2017 Stock Plan Transactions that your employer provided to E*TRADE. Those amounts are reflected in the Adjustment Amount (Ordinary Income) column. The Adjusted Cost Basis field reflects both the Cost Basis reported on Form 1099-B and the Adjustment Amount. It is your responsibility to validate these amounts against the Form W-2 or other documents provided by your employer before you determine to include them in your tax return filing.[1]

This document includes information about transactions relating to your stock plan shares only.

Please consult your tax advisor for further information.

Helpful Links
Tax Documents: ***etrade.com/tax***
Employee Stock Plan Tax Center: ***etrade.com/stockplantax***
Stock Plan Gains & Losses: ***etrade.com/spgainloss***
Stock Plan Confirmatios: ***etrade.com/spconfirms***

Customer Service
etrade.com/service
800-838-0908 or +1 650 599 0125 from outside the U.S.

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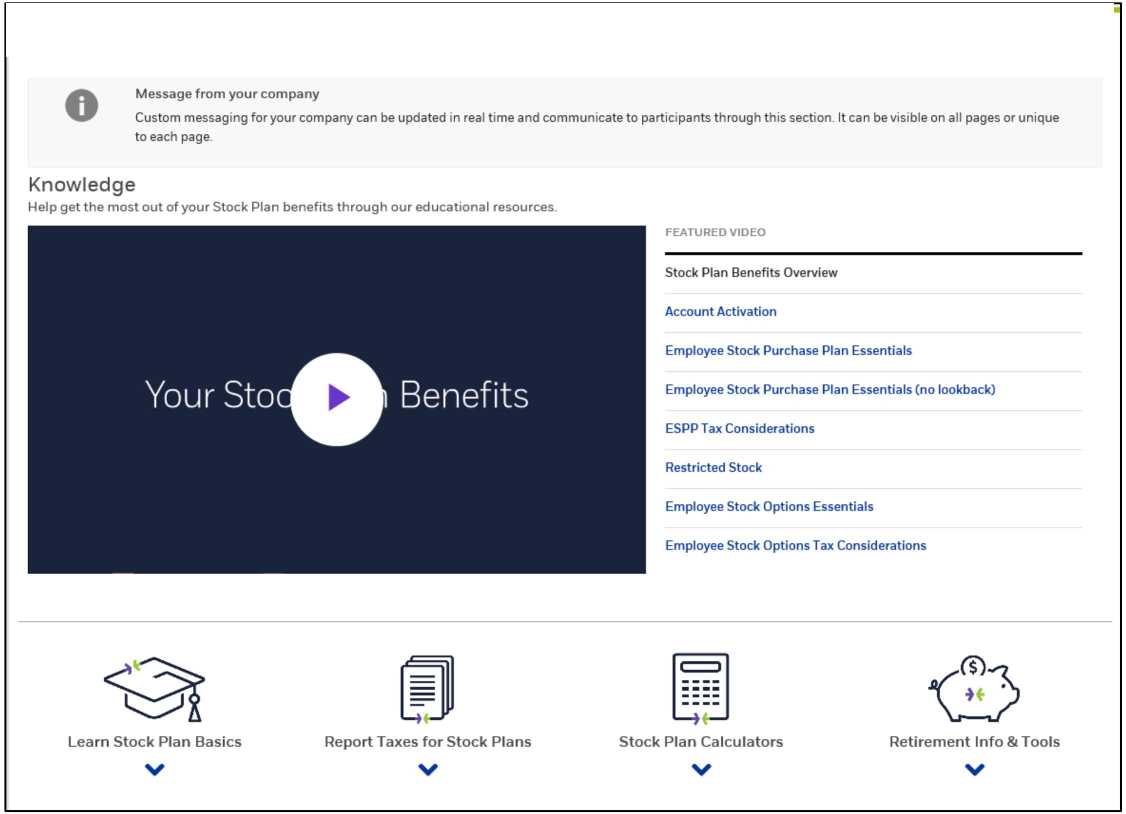
E*TRADE

Working with
E*TRADE Securities

Stock plan knowledge

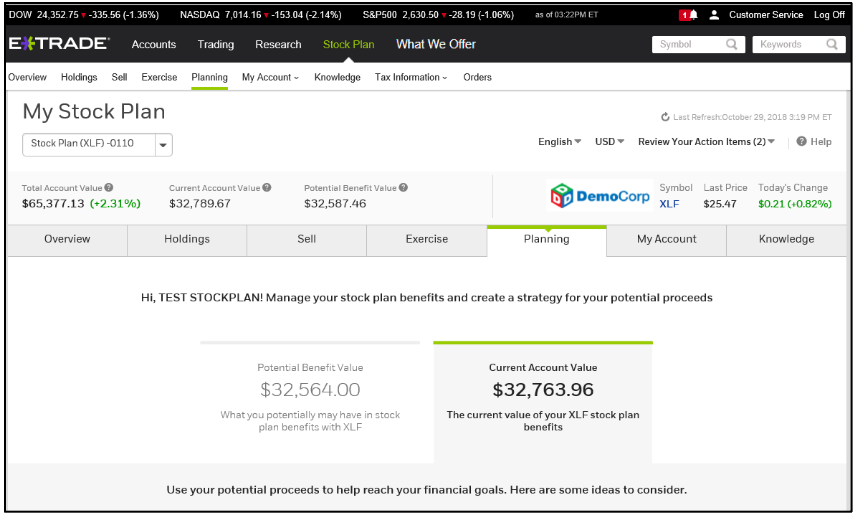


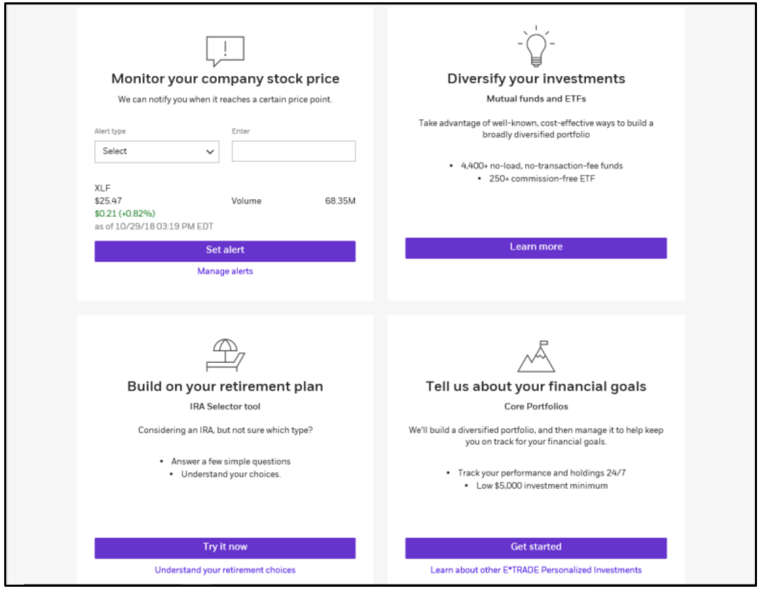
The Knowledge tab

Navigate to Stock Plan > Knowledge to find a variety of educational resources including the following:

- Videos
- Stock plan basics
- Calculators
- “How-to” guides

Planning resources





The Planning tab

Navigate to Stock Plan > Planning to find a variety of planning resources, including tools to help you:

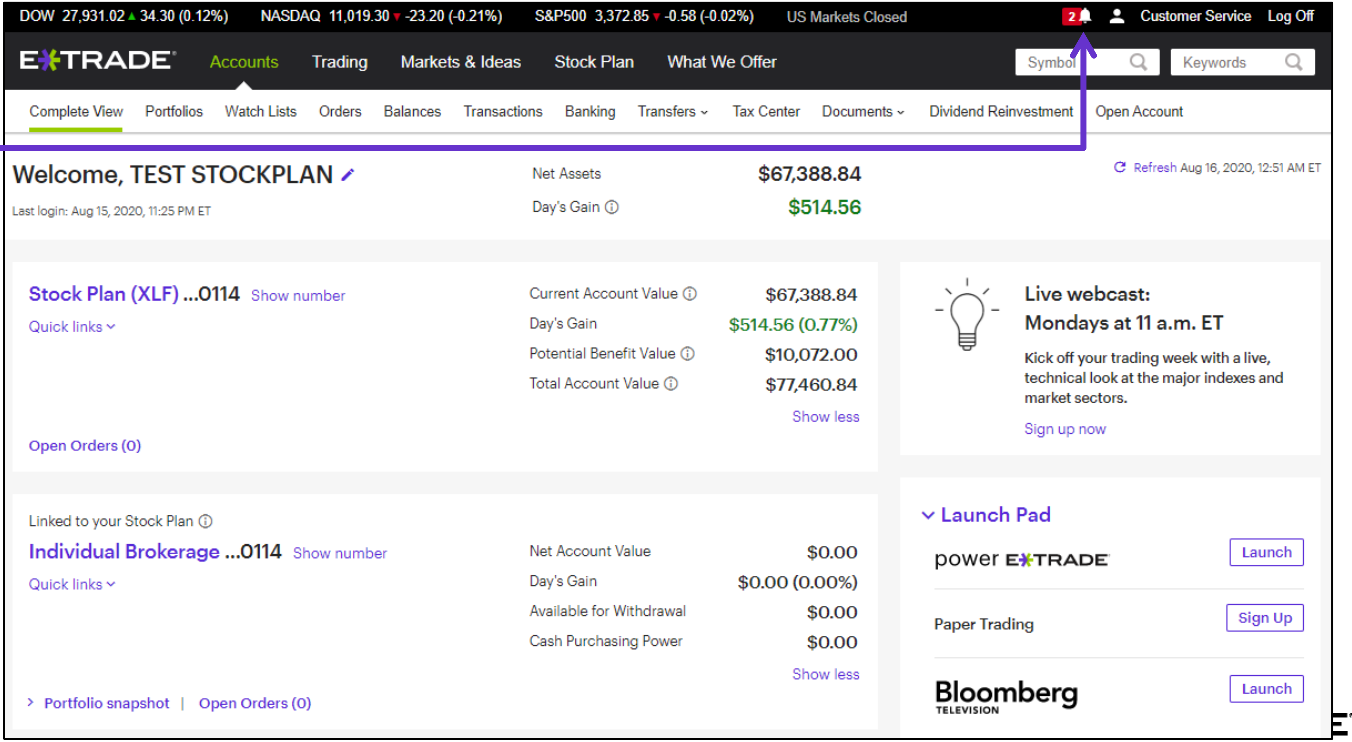
- Consider what to do with uninvested cash
- Project the potential value of your stock plan benefits
- Incorporate your stock plan benefits into your overall financial plan

E*TRADE

Alerts

Alerts

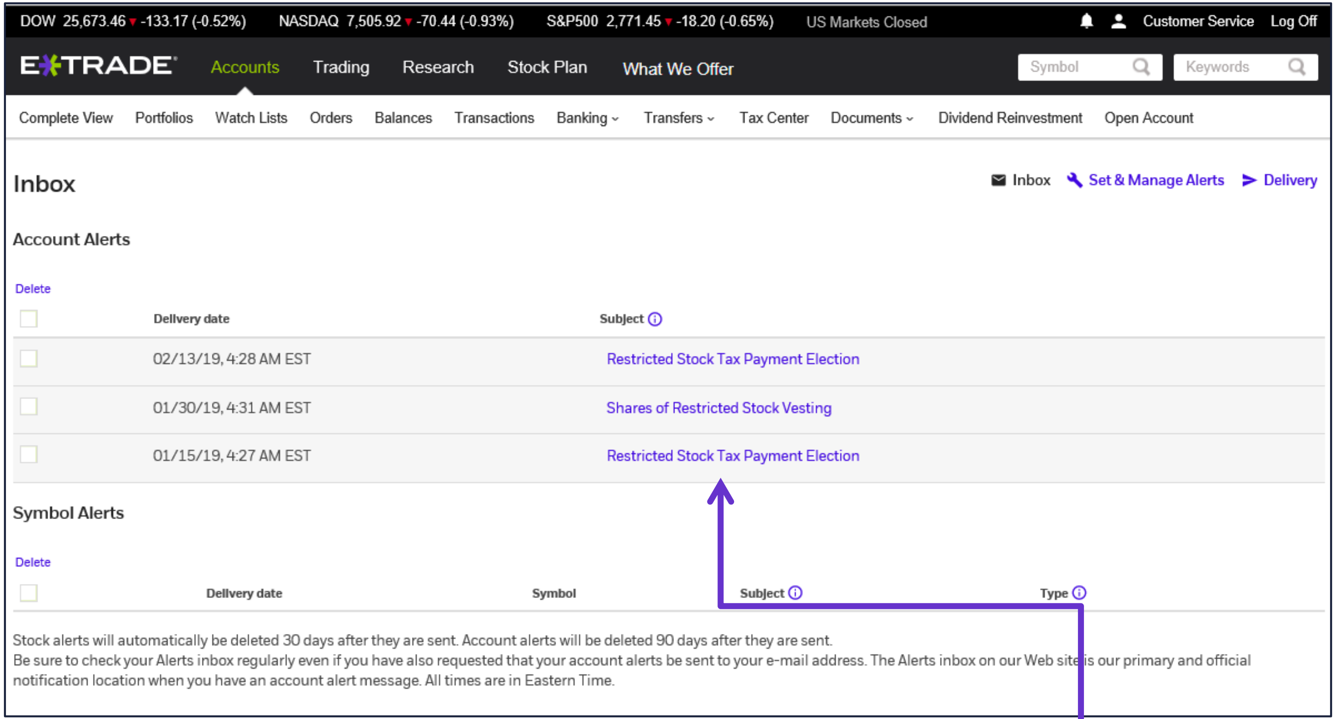
E*TRADE may use Alerts to communicate to you about important account related information. Alerts are sent to the email you have listed in your account profile.



Access your Alerts

You can access your Alerts on *etrade.com* here.

Alerts



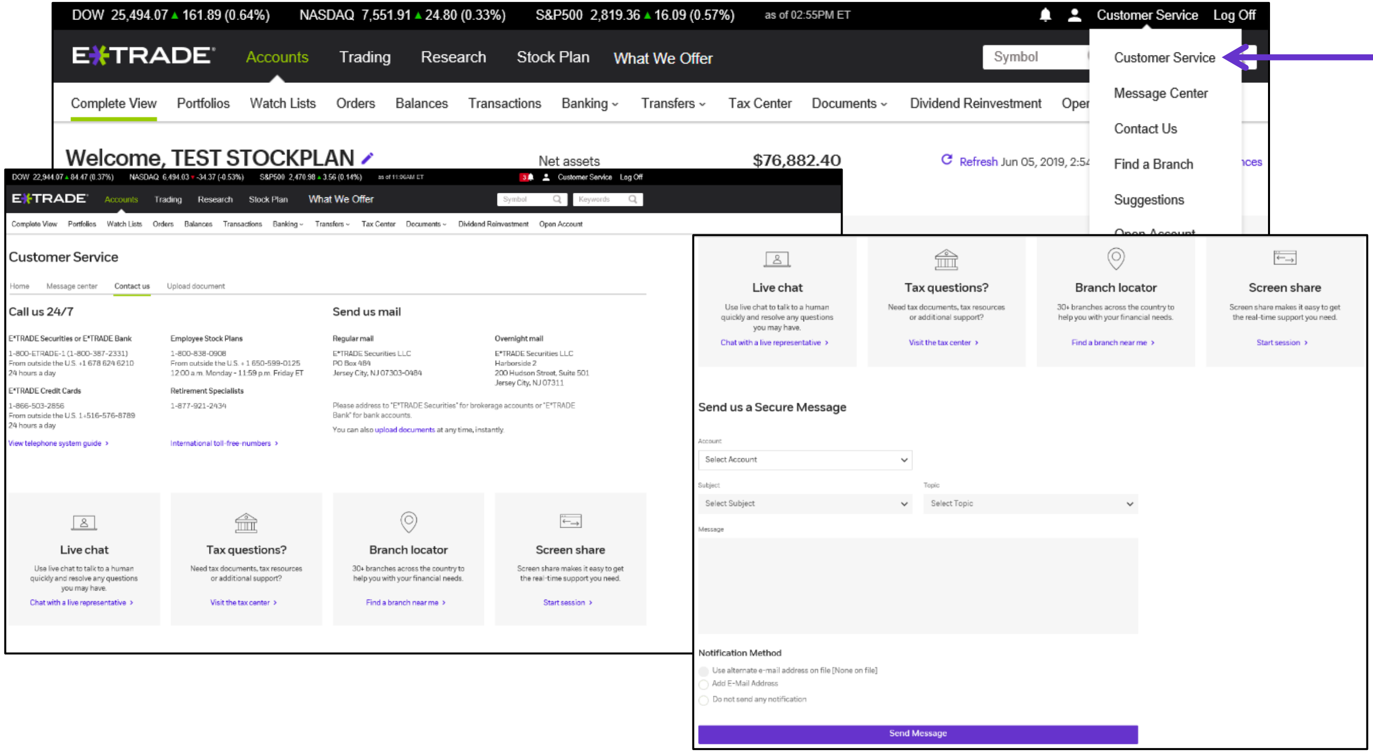
Read your Alerts

Click the details link to read your Alerts

How to contact us

E*TRADE Securities Customer Service resources

To access the Customer Service page, click on the Customer Service link on the top right-hand corner of every page on *etrade.com*



Contacting E*TRADE Securities Customer Service

How to contact E*TRADE Securities Customer Service

To contact E*TRADE Securities, you can:

- Call us
- Live chat
- Send us a Secure Message

E*TRADE Securities Customer Service phone numbers

E*TRADE Securities has several customer service resources available to you, including:

Questions about your stock plan or retail account
800-838-0908
12 a.m. Monday to 11:59 p.m. Friday ET
Closed holidays

- Activating your account
- Navigating the Stock Plan section of etrade.com
- Finding tax information
- Disbursing cash from and depositing cash to your brokerage account
- Buying and selling securities in your brokerage account

After hours you may call the general customer service line
800-ETRADE-1 (800-387-2331)
24 hours a day, 7 days a week