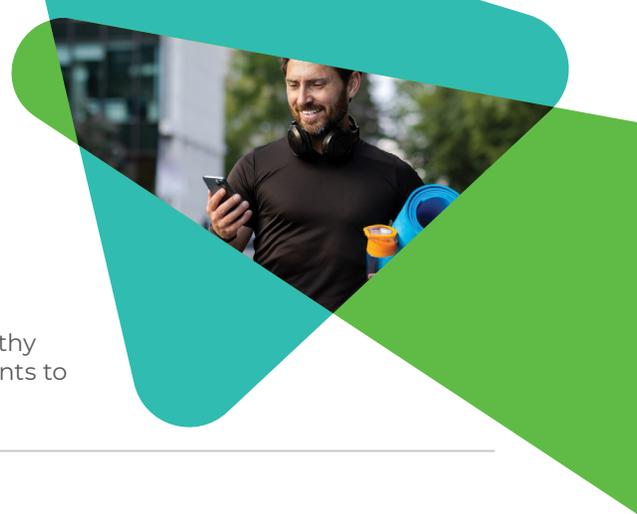


US Lifestyle Spending Account (LSA) Plan Guidelines

Your total well-being is part of CF Industries' commitment to keeping a healthy and happy workforce. That's why we're happy to offer Espresa reimbursements to support your health and well-being!



Eligible Participants

The Espresa reimbursement is available to all full-time US employees and requires the employee to be active at the time of payout to receive the reimbursement through CF Industries payroll (spouses and dependents are not eligible for the Espresa platform or program).

Additionally, employees must submit any reimbursement requests and receive payment prior to their last day of employment or retirement. Reimbursements will not be processed once an employee has separated from the company.

Amount Available For Reimbursement

- \$500 USD per program year
 - \$300 will be allocated to the LSA wallet at the start of the program each year
 - \$200 can be earned throughout the year by participating in the outlined well-being incentive programs that include event participation, preventive activities, challenges, and more. Each task you complete earns additional dollars, up to a maximum of \$200 per year, in your Wallet to reimburse eligible expenses.
- New hires are eligible for the full LSA amount for the calendar year in which they are hired. New hires are eligible for reimbursement the same month as their hire date.

Reimbursement Guidelines

- Expenses must be incurred between January 1 and December 31 of the program year.
 - Unused funds expire at the end of the program year and do not carry over into the following year.
 - Final date to submit expenses for a given year is December 31 of the program year. Reimbursements may occur in January of the following year if submitted close to the year-end deadline.
- Expenses must qualify for reimbursement via the following eligible expense guidelines set forth below.
- Receipt / Documentation is required to receive reimbursement. Receipt must contain:
 - Date of Purchase
 - Description of Item / Service
 - Dollar Amount Paid

Reimbursement Process

We've partnered with Espresa, a Personal Benefits® platform, making reimbursements even easier. Espresa's online and mobile app allow you to upload receipts directly for approval in real-time. Here's how you get started and submit your first claim.

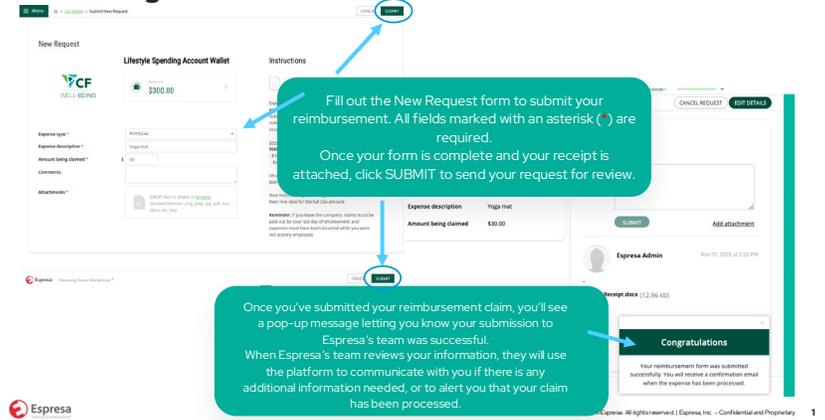
- **New user?** Steps for accessing Espresa for the first time (use either desktop or mobile to register):
 - **Desktop Site:** Visit <https://espresa.com/login>. Enter your CF Industries email address and select "Next".
 - To set up your password for the first time, please click "Forgot Password" and password instructions will be sent to your CF Industries email address.
 - Note: You must use your CF Industries email address to register for Espresa. If you try to register for an account with a personal email address, you will receive an error. Trouble creating your account? Please reach out to support@espresa.com.
 - **Mobile App:** Download the Espresa app on [iOS](#) or [Google Play](#). After downloading the app, click "Log In" and enter your CF Industries email address. Select "Next".

- To set up your password for the first time, please click “Forgot Password,” and password instructions will be sent to your CF Industries email address.
 - Note: You must use your CF Industries email address to register for Espresa. If you try to register for an account with a personal email address, you will receive an error. Trouble creating your account? Please reach out to support@espresa.com.
- **Returning user?** Follow these steps for logging back into Espresa:
 - **Desktop Site:** Visit <https://espresa.com/login>. Log in with your CF Industries email address and password you previously set up.
 - **Mobile App:** Open your Espresa app on [iOS](#) or [Google Play](#). Log in with your CF Industries email address and password you previously set up.
 - **If you forget your password after creating your account, click “Forgot Password”, and instructions on how to reset your credentials will be sent to your CF Industries email.**

• **Submitting a Reimbursement:**

- Log into Espresa (Mobile or Desktop).
- Click on the LSA Wallet tile.
- Read Instructions and Documentation.
- Enter expense description, amount being claimed and any comments (if applicable).
- Attach receipt and click “Submit”.
- After submitting, you will receive an email confirmation to let you know your claim is in review.
- Determination of a reimbursement request will generally be made before the end of the month that the request is received, unless additional information is requested.
 - If the Espresa team has any questions about your claim, they will reach out through the convenient in-claim chat, and you will be notified via email and/or a push notification from the app when you have a new message to review.
- Once your claim is approved, you will receive an email notification with confirmation and you will be paid out in your paycheck in the month following approval (e.g., a request approved in August will be reimbursed in September). Please allow up to 1-2 pay cycles after claim approval to see reimbursement.

Submitting a Reimbursement



Additional Details

- You must be employed at CF Industries at the time of the payout to be reimbursed, and any remaining LSA balances will be forfeited at the time of employee termination
 - a. Even if expenses are submitted prior to termination, payout can only occur while the employee is active.
- In general, approved requests will be reimbursed via payroll (included in your paycheck) in the month following approval (e.g., a request approved in January will be reimbursed in February). Please allow up to 1-2 pay cycles after claim approval to see reimbursement.
- Reimbursements are taxable and subject to applicable payroll tax withholding. This means the amount you receive in your paycheck will be the amount you submitted for, minus federal and state income tax.
- You will have access to the Espresa platform through your last day of employment at CF Industries.
- The claims administrator for your Lifestyle Spending Account Reimbursement Program is Espresa. Please see the FAQs Section at the end of this document for more details.
- Credit card statements or screenshots from banking accounts alone **will not be accepted**.

Expense Guidelines for Reimbursement

Provided below for each category shown are examples of items that are eligible and ineligible for reimbursement. These are only examples. CF Industries and Espresa, as the plan adjudicator, reserve the right in their sole discretion to determine whether an expense is eligible for reimbursement.

Category	Eligible Expenses	Ineligible Expenses
Physical Well-being	<ul style="list-style-type: none"> • Gym/sports club membership or joining fees • Fitness Classes and Class Packages • Race Entry Fees • Sports League Fees • Sports Equipment and Repair (i.e., bicycle, helmet, bike shoes, basketball, baseball, skateboards, hockey, softball, tennis, golf, hiking boots, ski/snowboard, etc.) • Personal Trainer Fees • Online fitness apps/workout apps/premium memberships (i.e., Peloton, Apple Fitness, Google Fit, etc.) • Home spa items, including (but not limited to) Cold Plunge or Sauna • Weight management apps/coaching (i.e. Noom, Weight Watchers, MyFitnessPal, Lose It!, Certified Nutrition Coach, etc.) • Home Exercise Equipment (i.e., Elliptical, indoor bike/ trainers, stair climbers, treadmills, dumbbells, weight racks, benches, kettlebells, bands, exercise balls, yoga accessories, etc.) • Wearable Fitness Trackers (Fitbit, Garmin, Oura Ring, Polar, or similar) • Sports Recovery Equipment (foam roller, handheld massage gun, etc.) • Scale / Smart Scale • Sleep Support (Blackout curtains, sleep masks, weighted blankets, sleep support apps) • Virtual Fitness Games (Supernatural VR Fitness, Dance Pad, etc.) • Athletic, Ergonomic Shoes, or Hiking Boots • Hiking Equipment • Smoking Cessation not covered by insurance (therapy, counseling, non-smoking apps, gum, or patches) • Nutrition coaching/Registered Dietitian not covered under the medical plan • Meal delivery 	<ul style="list-style-type: none"> • Medical, Dental, Vision Expenses • Medication • Chiropractor, Physical Therapy, Acupuncture • Cosmetic Procedures • Video Game Consoles • Clothing, including Activewear • Furniture • Motorized Sports Equipment • Please note that firearms, ammunition, weapons, and any related products are ineligible for reimbursement under the Lifestyle Spending Account.
Financial Well-being	<ul style="list-style-type: none"> • Financial Advisor • Retirement Planning Services • Identity Theft/Protection Services • Tax Preparation Services • Legal Services, related to financial and estate planning services 	<ul style="list-style-type: none"> • Taxes due or paid to government tax agency • Home Down Payment • Mortgage Payments • Home Utility Bills • Loan Payments
Social Well-being	<ul style="list-style-type: none"> • CPR/AED/First Aid Classes • Volunteer/Mission trip transportation and lodging • Language Courses/Classes • Social Club Memberships 	<ul style="list-style-type: none"> • Alcohol • Food and beverages

Category	Eligible Expenses	Ineligible Expenses
Emotional Well-being	<ul style="list-style-type: none"> • Mindfulness / Meditation Programs, Classes, and Apps • Massage and Reiki • Hobbies (examples: Art, Horseback Riding, Fishing, Gardening, Photography, Woodworking, Cooking, Dance, Music Lessons) • Individual Coaching and Couples Coaching • Books / Audiobooks • Puzzles and coloring books Career/Personal Growth (Books, Coaching Programs) 	<ul style="list-style-type: none"> • Qualified medical expenses covered under the health plan, such as psychiatrists, therapists, etc.
Family Well-being	<ul style="list-style-type: none"> • Nanny or sitter for your dependent child(ren)/adult • Surrogacy Fees • Dependent Support (childcare or eldercare expenses) • Homeschool Resources (books, expenses, tutoring) • Family support apps • Pet Support (Pet Sitter/Walker, Pet Training, Pet Daycare/ Boarding, Pet Insurance, Adoption, Spay/Neuter) 	<ul style="list-style-type: none"> • Expenses covered by Dependent Care FSA • Expenses covered by another reimbursement program • Qualified medical expenses covered under health plan, such as fertility treatments

Additional Plan Exclusions

- Purchases/expenses incurred prior to the beginning of the current year
- Purchases/expenses incurred prior to your employment with CF Industries
- Any purchases/expenses that are not aligned to CF Industries Code of Conduct
- Expenses incurred by/for partners or dependents (other than those noted as otherwise eligible)
- Expenses that do not fall within one of the eligible reimbursement categories listed above
- Expenses that were already reimbursed by another CF Industries plan or program
- Expenses related to guns, weapons, ammunition/powder, and parts
- Medical care expenses identified in Internal Revenue Code Section 213(d) (Internal Revenue Service Publication 502 provides a useful summary of expenses that qualify as medical care expenses under Internal Revenue Code Section 213(d))
- Gift cards or converting to cash alternatives

Frequently Asked Questions

Q: I am a new hire. How does my funding work?

A: New hires will receive access to their Lifestyle Spending Account within the first 30 days of their hire date.

Q: Is the reimbursement amount taxable?

A: Yes, this benefit is considered taxable income and will be deducted from funds that are reimbursed via payroll. The amount reimbursed will be added to your W-2 as taxable income per IRS regulations. Please note that CF Industries and Espresa do not provide tax advice. If you have questions about how this benefit may affect your taxes, please consult your tax advisor.

Q: Are my family's expenses reimbursable?

A: This benefit is for employees only, but we understand some gyms and other services offer family pricing packages, so employees can submit the receipt for a family membership in these cases, and it will be accepted, but the reimbursed amount will reflect the amount related to the employee only. Similarly, expenses related to dependents or family members will also be accepted, based on eligibility criteria.

Q: What if my receipt is in my spouse or partner's name?

A: We understand if some receipts are in a spouse or partner's name. This is acceptable. Please include the required receipt documentation:

- Employee Name
- Date of Purchase
- Description of Item / Service
- Dollar Amount Paid

If any of the above information is missing from the receipt image, please include it via writing on the physical copy of the receipt.

Q: What if my online subscription includes more than just fitness? (i.e., Apple One membership includes tv, music, arcade, cloud, news, and fitness)

A: You can only claim the fitness portion of your subscription. For example, if you purchased an Apple One membership, you can claim the Fitness+ portion of the subscription fee (currently \$9.99/month).

Q: What if I cannot produce a receipt?

A: We cannot approve claims without some form of receipt/documentation. A credit card statement is not an acceptable option.

Q: How do I submit a receipt for items I paid in cash (i.e. used equipment, babysitting)

A: Payment apps may be used, but you must be able to produce a receipt. If the item was purchased through Facebook Marketplace, Craigslist, or another platform, please have the seller create a receipt or submit the listing and/or Venmo transaction as your documentation.

Q: I am having trouble uploading my receipt as an attachment to the claim.

A: Espresa allows the following formats: png, jpeg, jpg, pdf, doc, docx, xls, xlsx. If you are still having trouble, please reach out to support@espresa.com for further assistance.

Q: What happens if my claim is denied but I believe it's eligible?

A: If your claim is denied and you'd like to appeal the decision, you can open a support ticket by emailing support@espresa.com with why you feel the claim is eligible and any supporting documentation. The matter will then be escalated for review and a final status determination will be made. To improve the approval process, employees should write in the Category and Eligible Expense details from the approved list above when submitting a claim.

Q: If I do not submit claims for the full reimbursement amount, can any remaining balance be rolled over to the next year?

A: No, unused balances will not be rolled over to the following program year. If you do not use the full benefit, the remaining balance will be forfeited at the end of the year.

Q: I'm leaving CF Industries, when is the deadline for me to claim my Lifestyle Spending Account reimbursement claim?

A: You have until your last day of work to submit and be paid out for your claim for reimbursement through Espresa.

Q: I missed the deadline to claim my reimbursement benefit, what can I do?

A: Employees must submit all claims between the program year incurred January 1 - December 31. Unfortunately, there are no exceptions.

Q: Am I eligible for this benefit if I'm on a leave of absence?

A: Expenses incurred prior to the commencement of an approved leave of absence are eligible to receive reimbursement. However, expenses incurred during any leave of absence are not eligible for reimbursement.

Q: What if I have concerns or questions about the eligibility of my expense before I submit it?

A: If you want further clarity on the eligibility of an item you would like to get reimbursed for, you may contact support@espresa.com.

Important Notice

This booklet is intended to help you understand the main features of the CF Industries Espresa reimbursement benefit for eligible employees. All terms and conditions of the program, including your eligibility and any benefits, will be determined by employer in its sole discretion.

CF Industries may, in its sole discretion, modify, amend, suspend or terminate any and all of its HR policies, programs, plans and benefits, including those described in this booklet, in whole or in part, at any time, without notice to or consent of any participant, employee or former employee to the extent permissible under applicable law.

Nothing contained in this booklet is intended to constitute or create a contract of employment, nor shall it constitute or create the right to remain associated with or in the employ of CF Industries for any particular period of time. In addition, no oral or written statements made by anyone acting on CF Industries' behalf are intended to create the right to remain associated with or in the employ of CF Industries for any particular period of time.