



## **Annual General Meeting of Stockholders May 28, 2025**

### **Agenda and Rules of Conduct**

Welcome to our 2025 Annual General Meeting of Stockholders. In order to provide for an orderly and informative meeting, your cooperation in observing the following procedures will be greatly appreciated.

The meeting will be called to order at 7:00 a.m., Pacific Time (10:00 a.m., Eastern Time). The Chairperson of the Board will preside over the meeting, with the authority to convene and adjourn the meeting, to prescribe such rules, regulations and procedures and to do all such acts as, in the judgment of the Chairperson, are appropriate for the proper conduct of the meeting.

If you have voted your shares by the deadlines included in our proxy statement, your vote has been received by the Inspector of Elections, and there is no need to vote your shares again during the meeting unless you wish to change your vote.

#### **I. Agenda**

- A. Welcome and Introductory Remarks; Calling the Meeting to Order
- B. Introductions
- C. Call to Order and Report on Quorum
- D. Proposal 1: Election of Directors
- E. Proposal 2: Approval, on a non-binding advisory basis, of the compensation of the Company's named executive officers.
- F. Proposal 3: Ratification of Appointment of Independent Registered Public Accounting Firm
- G. Open and Closing of Polls
- H. Report on Preliminary Voting Results
- I. Adjournment of Official Business
- J. Question and Answer Period

#### **II. Rules of Conduct**

In order to conduct an informative and constructive meeting, your cooperation in observing the following general procedures and specified limits will be greatly appreciated.



1. The business of the meeting will follow the Agenda. The only items of business that may be considered at the meeting are the matters set forth in the notice of the meeting.
2. Only stockholders as of the close of business on March 31, 2025 may ask a question.
  - a. To vote or submit questions before or during the meeting, stockholders may log in at <http://www.virtualshareholdermeeting.com/SOFI2025> using the 16-digit control number that was on their Notice of Internet Availability of Proxy Materials, their proxy card or the instructions accompanying their proxy materials and follow the directions on the virtual meeting website to call in by phone.
  - b. If you wish to ask a question related to an item in the Agenda to be voted on at the Annual Meeting, please type your question into the question tool on the annual meeting platform.
3. To afford other stockholders an opportunity to participate, and to allow us to answer as many questions as possible, the following rules will be enforced:
  - a. Only one question may be asked and it should be stated as briefly as possible. Each question should focus on one topic. Questions from multiple stockholders on the same topic or that are otherwise related may be grouped, summarized and answered together.
  - b. No stockholder may submit a question to be addressed during the meeting more than once, and the Chairperson or other designated officer has the discretion to limit the number of stockholders who wish to raise or comment on the same topic.
  - c. Questions that are inappropriate will be ruled as out of order and will not be answered, including questions relating to personal matters (e.g., relating to employment), suggestions or complaints about specific Company products or services, material nonpublic information, other topics not pertinent to the business before the meeting (including general economic, political or other views that are not directly related to the Company's business), and questions or comments that are disorderly or repetitious of questions already asked or otherwise not suitable for the conduct of the meeting as determined by the Chairperson in his reasonable discretion.
  - d. The Chairperson reserves the right, if necessary, to rule out of order any remark, question or discussion that does not comply with these procedures.
  - e. If there are any matters of individual concern to a stockholder and not of general concern to all stockholders, or if a question posed was not



otherwise answered, such matters may be raised separately after the meeting by contacting Investor Relations at [IR@sofi.com](mailto:IR@sofi.com).

4. The use, other than by us or our representatives, of recording equipment, communications devices or any other similar equipment to record the meeting is prohibited. The meeting will also be webcast on the Company's Investor Relations website at [investors.sofi.com](http://investors.sofi.com) and available for replay.
5. If you have any technical difficulties or any questions regarding the virtual meeting website, please call the support team at the numbers listed on the log-in screen.
6. In the event of disorder, technical malfunction, or other significant problem that disrupts the meeting, the Chairperson may adjourn, recess or expedite the meeting or take such other action that the Chairperson determines is appropriate in light of the circumstances. In the event the meeting is to be reconvened, the Company will announce on its Investor Relations website at [investors.sofi.com](http://investors.sofi.com) the date and time for convening the annual stockholders' meeting.
7. The Chairperson has the sole authority to make any and all determinations with respect to the conduct of the meeting, including, without limitation, the administration and interpretation of these rules and procedures.
8. Conduct which is not in compliance with these rules or which is not appropriate, including derogatory references to individuals or comments that are otherwise in bad taste, will not be permitted.

Thank you for your cooperation.