



FIAT CHRYSLER AUTOMOBILES



# How's your financial wellness?

## FCA US LLC Salaried Employees' Savings Plan

Here's a wellness checkup you can take today.

Planning far into the future is never easy, whether for health care costs or retirement needs. But one thing is certain: You'll eventually need money for both. The FCA US LLC Salaried Employees' Savings Plan (the "Plan") is designed to help you plan for your financial future.

Using the questions below, give yourself a checkup to make sure you're taking full advantage of the Plan.

- **Why wait?** Newly hired salaried employees are automatically enrolled in the Plan, based on a pre-tax contribution rate of 3% of base pay. But you don't have to wait 45 days for automatic enrollment. The sooner you enroll, the sooner you can receive the company's contribution.
- **Is 3% enough?** With automatic enrollment, employees are enrolled at a pre-tax contribution rate of 3% of base pay. But the more you contribute, the better prepared you could be for retirement. You can also make Roth 401(k) or after-tax contributions.

When you contribute to the Plan on a pre-tax basis, you can defer current income taxes on those contributions and any earnings they generate. (Taxes are due upon withdrawal. You may also be subject to a 10% additional federal tax if you take a withdrawal prior to age 59½.) Roth 401(k) and after-tax contributions are contributed after-tax.

To learn more about each contribution type and how they're taxed, visit Benefits OnLine®.

- **Why not make it automatic?** All automatically enrolled employees will enjoy automatically increased pre-tax contributions at 1% per year up to a 10% maximum. You may keep or opt out of this feature during the 45-day opt-out period. It's a great way to increase your pre-tax contribution rate gradually, on a regular basis, with a single election.

### Accessing your account



Benefits OnLine® [www.benefits.ml.com](http://www.benefits.ml.com)

Benefits OnLine through Dashboard Anywhere



Retirement Benefits & Contact Center

**1.800.483.SAVE (7283)**

Representatives are available 8 a.m. to 7 p.m.

Eastern, on days the New York Stock Exchange is open.

**Interactive Voice Response (IVR) system**

Virtually 24/7. IVR allows you to make selections by speaking your request. You need a User Password and PIN.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BoFA Corp.). MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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## Your Salaried Employees' Savings Plan

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<b>Eligibility</b>	<ul style="list-style-type: none"><li>You are eligible to begin making contributions to the Plan upon your hire.</li></ul>
<b>Automatic enrollment</b>	<ul style="list-style-type: none"><li>You can enroll anytime. If you don't enroll on your own or you do not opt out (by contacting Merrill Lynch) within 45 days of your eligibility, you'll be automatically enrolled.</li><li>To begin making your own contributions, access Benefits OnLine at <a href="http://www.benefits.ml.com">www.benefits.ml.com</a> choose the "Enroll" link on the <b>My Accounts</b> page, and follow the prompts.</li></ul>
<b>Your contributions</b>	<ul style="list-style-type: none"><li>Your automatic contribution upon enrollment is 3% of your base pay on a pre-tax basis. You can contribute up to 50% of your base pay or total compensation on a pre-tax basis and/or Roth 401(k) basis, subject to Plan and IRS limits. (Base pay is your monthly or bi-weekly rate of pay. Total compensation is your monthly rate of pay plus any overtime pay, bonuses, or other eligible compensation.) You can also contribute up to 10% of your base pay on an after-tax basis.</li><li>The combination of your pre-tax, Roth 401(k) and after-tax percentages cannot exceed 50%. The IRS pre-tax/Roth 401(k) limit is \$18,000 for 2016. Participants age 50 or older may be eligible to contribute an additional \$6,000 in catch-up contributions.</li><li>Total contributions (excluding catch-up contributions and rollovers) to qualified defined contribution plans of the company cannot exceed \$53,000 in 2016.</li><li>If you do not choose how to invest your contributions, they will be invested for you in a target date fund* based on your anticipated age of retirement (age 65).</li></ul>
<b>Automatic Increase</b>	<ul style="list-style-type: none"><li>One year after your auto-enrollment, the Plan's Automatic Increase feature automatically increases your pre-tax contribution at 1% per year up to a maximum of 10%. You can also choose the rate at which you want to increase your contributions, the schedule for your increased contributions, and the maximum contribution rate at which your increases will end.</li></ul>
<b>Company Contributions</b>	<ul style="list-style-type: none"><li>FCA will contribute \$0.50 on each dollar you save up to 10% of your base pay, for a maximum 5% FCA match. This FCA match applies to pre-tax, Roth 401(k) and catch-up contributions. In addition, an automatic Company Contribution of 3% of your base salary will be made to your account regardless of your contribution.</li></ul>
<b>True up</b>	<ul style="list-style-type: none"><li>In the first quarter of the following year, FCA will true up the Company Match of the previous year to assure you receive the maximum Company Contribution.</li></ul>
<b>Rollovers</b>	<ul style="list-style-type: none"><li>Rollovers from another eligible retirement plan may be accepted by the Plan. To initiate a rollover, you can access the rollover instructions and form on Benefits OnLine or call the Retirement &amp; Benefits Contact Center at <b>1.800.483.SAVE (7283)</b>. Please consider the advantages and disadvantages of a rollover carefully.</li></ul>
<b>Vesting</b>	<ul style="list-style-type: none"><li>Your employee contributions, adjusted for any earnings or losses, are always 100% vested.</li><li>Vesting is immediate for the Company Match. Corporate service is counted toward vesting of other Company Contributions. If you have worked at FCA for at least 3 years, you will be 100% vested in all Company Contributions made to your account.</li></ul>
<b>Investment options and services</b>	<ul style="list-style-type: none"><li>The Plan offers a variety of investment choices, including a series of target date funds*, along with the Advice Access service. To learn more, visit Benefits OnLine or call <b>1.800.483.SAVE (7283)</b>.</li></ul>
<b>Beneficiary designations</b>	<ul style="list-style-type: none"><li>You can designate a beneficiary, or update your designations, by calling Benefit Express at <b>1.888.456.7800</b>.</li></ul>
<b>Online Delivery</b>	<ul style="list-style-type: none"><li>You can elect Online Delivery and eliminate paper mailings of statements and confirmations. You can do so on Benefits OnLine under the <b>Current Elections</b> tab.</li></ul>

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\* The retirement date for these funds is the approximate date when an investor plans to start withdrawing his or her money. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

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## Choose your investing approach

The Plan offers several choices for investing your account. You can select Advice Access to get professional investment guidance — at no additional cost to you — for your retirement plan strategy. The Plan also offers a series of target date funds, for those who prefer an age-based approach to investing. Or you can choose your own mix from the individual investment choices available through the Plan.

### Advice Access

Advice Access is a service that offers specific, personalized recommendations for your retirement planning strategy. The service is easy to use, and it's available at no additional cost to you. Advice Access provides answers to several key questions:

- How much do I need for retirement?
- How much should I contribute to the Plan?
- How should I invest my money?
- How should I withdraw my retirement assets?
- Am I on track with my goals?

In fact, you'll see your projected retirement income on Benefits OnLine as soon as you log in.

Advice Access uses information provided by your employer, or available to Merrill Lynch through its recordkeeping for the Plan, to develop its recommendations. If you want, you can provide more information—on a confidential basis—for more personalized recommendations. You have three service models to choose from, including a feature that manages your account for you on an ongoing basis.

### Need help with investing?

Making investment decisions can be a challenge. Merrill Lynch can help you understand your options so you can make the choices that are right for you: [go.ml.com/7a53](https://go.ml.com/7a53)

And check out the Advice Access service by selecting the **Advice & Planning** tab on Benefits OnLine.

### Target date funds

Your Plan offers a series of “target date funds” designed to make age-based investing easy. Each fund includes a mix of investments that might be appropriate for investors planning to retire—or begin withdrawing their money—close to the date in the fund's title.

Each fund is adjusted along the way to become more conservative—more in bonds and less in stocks—as that target date approaches.

To choose a target date fund, you would generally pick the fund with the date closest to the year you would expect to retire, or begin taking the money from your account.

It's important to understand that the principal value of these funds is not guaranteed at any time, including at the target date.

### Your individual investment choices

The Plan also offers a variety of investment options. You can create a diversified portfolio appropriate for your goals, tolerance for investment risk and time horizon (the time remaining before you'll need your money).

The Self-Direct Brokerage service is also available for those who want additional investment choices and are willing to pay more for those choices.

You can change how you invest your account at any time.

Information about the investment choices available in the Plan is available on Benefits OnLine under the **Investments** tab.



## Benefits OnLine “Quick Paths”: Find it fast!

It's easy to enroll in the Plan and manage your account through Benefits OnLine. To get started, visit [www.benefits.ml.com](http://www.benefits.ml.com) and click the link on the left side of the screen to create your User ID. The table below offers tips for reviewing your account information, performing key tasks and accessing useful information and resources through the site.

If you want to...	Take this step...
<a href="#">Enroll in the Plan</a>	Click “Enroll in Your Plan” in the Action Center on the <b>My Accounts</b> page
<a href="#">Review the Plan’s investment choices</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"><li>• Click “Investment Choices &amp; Performance” to see the choices available in the Plan</li><li>• Click the name of a fund for more information about it</li></ul>
<a href="#">Change how your account balance is invested</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"><li>• Select the “Fund Transfer” drop-down</li><li>• Follow the prompts to choose which investment(s) to sell and buy</li></ul>
<a href="#">Change how your future contributions will be invested</a>	Click <b>401(k) Plan &gt; Investments</b> , then: <ul style="list-style-type: none"><li>• Select the “Investment Direction” drop-down</li><li>• Click “Change Investments”</li></ul>
<a href="#">Calculate your take-home pay with different contribution rates</a>	Click <b>401(k) Plan &gt; Current Elections</b> , then: <ul style="list-style-type: none"><li>• Select the “Contribution Rates” drop-down, then “Change Contribution Rates”</li><li>• Enter your salary and payroll frequency</li><li>• Move the slider to estimate how different contribution rates may affect your take-home pay</li></ul>
<a href="#">Change your contribution rate</a>	Follow the steps under “Calculate your take-home pay”; then click <b>Continue</b> and follow the instructions to confirm your change

View the online account access guide: [go.ml.com/accessguide](http://go.ml.com/accessguide)

### **Investing in the Plan involves risk, including the possible loss of the principal value invested.**

*The Advice Access service uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goal and/or to identify a potential wealth outcome that could be realized. Additionally, the recommendations provided by Advice Access may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits OnLine or through a participant service representative.*

*IMPORTANT: The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.*

*This material is only a general outline of the Plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan's operation. This document gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.*

*Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.*

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