

DuPont Retirement Savings Plan 2017 Automatic Enrollment and Default Investment Notice

As a DuPont employee (or employee of a participating subsidiary), you are eligible to participate in the Plan immediately upon your hire.

Contact Merrill Lynch to enroll in the Plan, and to elect how much you want to contribute and how you want it to be invested. You can enroll, or change your elections, at any time by logging on to *Benefits OnLine* at www.benefits.ml.com or calling Merrill Lynch at (877) 337-5267.

Automatic Enrollment

This feature applies to employees hired on or after January 1, 2007.

If you take no action, you will be treated as having elected to contribute 6% of your eligible compensation as a before-tax salary deferral contribution to the Plan. Your automatic enrollment also includes automatic increases in before-tax contributions of 1% annually, on each one-year anniversary of your enrollment in the Plan, up to a maximum of 15% of eligible pay.

If you do not make an election, either to contribute or not to participate, within 60 days from your date of hire, your before-tax contributions will begin in the next pay period. You may make changes to these automatic elections, including opting out of the automatic increase feature or changing the contribution percentage, or elect not to participate at any time by logging on to *Benefits OnLine* at www.benefits.ml.com or calling Merrill Lynch at (877) 337-5267.

Default Investment

If you do not elect how you wish your account to be invested, amounts credited to your account will be invested in the *PersonalManager* managed account feature of the Advice Access service. If you have not selected an investment direction, your entire account will be invested according to the Advice Access recommendations, and all of the assets in your account will be managed through the *PersonalManager* feature.

The default investment rules apply to you if you are automatically enrolled in the Plan, as described above, or if you are not making employee contributions to the Plan, but are receiving company Retirement Savings Contributions, or if for any other reason you do not have a valid investment election on record.

Advice Access – PersonalManager

Through Advice Access, you get specific recommendations on how much to save and how to invest your contributions, based on your personal financial circumstances (such as age, salary, and contribution rate). The service will recommend an investment mix with risk and potential return characteristics appropriate for your circumstances, based on the factors listed above and other personal information made available to Merrill Lynch.

With *PersonalManager*, your account will be invested in a portfolio created from the Core Investment Options according to the recommendations generated by the Advice Access model. In addition, your account will be reviewed approximately every 90 days. Based on any updates to your personal information or changes in the financial markets, Advice Access may choose a new investment allocation for your account to help you stay on track in seeking to reach your goals. If no changes are necessary, your portfolio will be rebalanced to keep it at its current allocation. *PersonalManager* normally suggests a contribution rate for you, but if your account defaults to *PersonalManager* because you were enrolled through automatic enrollment, investment of your account will follow the plan's automatic enrollment contribution rates as described earlier in this notice. If *PersonalManager* is your default investment for any other reason, your contribution rate will stay the same as it was at the time *PersonalManager* became your default investment.

There are no additional fees charged to you for use of the Advice Access service. If you use the Advice Access service, you will be subject to the expense ratios of the individual funds in your account, just as you would be if you invested in the funds outside the Advice Access service. Expense ratios measure a fund's cost

of doing business and are expressed as a percentage of its net assets. They are reflected in the fund's investment return.

Since *PersonalManager* allocates your account among the Plan's Core Investment Options, the applicable expense ratio will vary depending on your specific allocation. As of September 30, 2016, the expense ratios ranged from 0.15% to 0.22% for the various allocation models.

You can get further information about Advice Access and the fees for each of the Core Investment Options, as well as general information about all the investment options under the Plan, by referring to the Investment Options Guide and Fund Fact Sheets, or by logging on to *Benefits OnLine* at www.benefits.ml.com or calling the Retirement & Benefits Contact Center at (877) 337-5267. Refer to the Summary Plan Description for information about Plan features.

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.

You may make changes to your contribution or investment elections, or elect not to participate, at any time by logging on to *Benefits OnLine* at www.benefits.ml.com or calling Merrill Lynch at (877) 337-5267.

You'll receive a confirmation statement when you enroll and whenever you make changes to your elections. After your elections take effect, all Plan provisions will apply to the withdrawal and distribution of your account, including any tax penalties.

PersonalManager is a registered trademark of Bank of America Corporation

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

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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