Your guide to what the changes are, why they are being made, and how to access additional resources

DuPont has a long history of providing valuable retirement benefits to our employees. Our retirement benefits philosophy started in the early 1900s, when we introduced one of the very first pension plans to our employees. Over a century later, we continue to invest in our employees—although the workforce and the benefits we offer have evolved.

Our historic Pension Plan and post-retirement benefits were previously “closed” to new hires. Only longer service employees still participate in these plans.

In November 2016 we announced further changes to these closed retirement plans that will take effect on November 30, 2018. These changes impact the following benefits only for active employees today (not retirees).

In keeping with our philosophy, we’re continuing to offer other innovative, modern savings opportunities. The full picture of your retirement benefits with DuPont might also include the following, described inside:

- **DuPont Pension and Retirement Plan (Pension Plan)**
- **Post-Retirement Benefits (Retiree Medical and Dental)**
- **DuPont Puerto Rico Savings & Investment Plan (SIP)**

Keep reading for details about each of these benefits, what’s changing, and what’s not changing.

This User Guide applies to active employees of DuPont in Puerto Rico who are eligible for the DuPont Pension and Retirement Plan (the “Pension Plan”), and/or post-retirement benefits (Retiree Medical and Dental).

Other Post-Retirement Benefits Do Not Apply
You may see in other communications references to Retiree Life Insurance coverage. This benefit is not available to DuPont Puerto Rico employees.

What’s Inside
- What’s Happening: The Basics...
- Your Retirement Picture With DuPont
- What’s Changing in 2018
- What’s Not Changing
- Resources
When Do Changes Take Effect?

The changes to the retirement benefits will take effect on November 30, 2018.

For ease of communication, the effective date may be referred to as the “freeze date” or the date your benefits stop growing.

Why Change

These changes:

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure DuPont remains strong and competitive by aligning with industry trends and practices. We maintain our commitment to providing competitive retirement plan options for employees that support your financial security and enable the company to better manage the volatility and unpredictability of retirement plan costs.</td>
<td>Provide equal treatment for all employees in the Pension Plan, regardless of your legal entity or business group, or your date of hire.</td>
</tr>
</tbody>
</table>

How DuPont Compares Overall

DuPont is not alone across large employers who are making changes to their retirement benefits. In comparing our benefits to others, we remain competitive with the plans offered by similar companies with whom we compete for talent.

In general, fewer companies today are offering traditional pension and post-retirement benefit plans. Many large companies have stopped growing or have announced plans to stop growing their pension plans. Those that have announced the changes to employees are taking the same “sunset” approach in communicating well in advance of the effective date.
As of 2016 Fortune 500 Companies Who Offered a Retirement Plan in 1998

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Plan</td>
<td>42%</td>
</tr>
<tr>
<td>Hybrid Plan</td>
<td>15%</td>
</tr>
<tr>
<td>Closed Plan</td>
<td>15%</td>
</tr>
<tr>
<td>Frozen Plan</td>
<td>23%</td>
</tr>
<tr>
<td>Open Plan</td>
<td>5%</td>
</tr>
</tbody>
</table>

On Trend

Companies with frozen pension plans:
Aetna, Avery Dennison, Baker Hughes, Bank of America, Boeing, Boston Scientific, Bristol-Myers Squibb, Cablevision Systems, Fluor, The Hartford, Kimberly-Clark, Marsh & McLennan, Morgan Stanley, Owens Corning, Pfizer, Time Warner

Announced upcoming pension freezes:
Alcoa, Caterpillar, General Mills, Ingersoll-Rand, International Paper, Johnson Controls, Lockheed, Mondelez International, UPS

Why Are Companies Changing Their Retiree Benefits?
There are many reasons for this changing landscape. Besides business needs to better predict and manage overall retirement costs, complexity in government and accounting regulations, and the general market trends, the fact is that employees today are more mobile.

Additionally, pension plans are complicated in calculations and administration. On the other hand, defined contribution plan designs, such as 401(k) plans and our own DuPont Puerto Rico Savings & Investment Plan (SIP), are much more transparent in design and calculations, and easier for individuals to understand in terms of the value of their benefit.

Cost/Volatility
- A desire to better manage the volatility of retirement plan costs.
- The complexity of government and accounting regulations.

Flexibility/Simplicity
- The simplicity of account-based designs (e.g., 401(k) plans) for employees to understand and for companies to administer.
- An increasingly mobile workforce who desires a portable retirement benefit.

Competition
- U.S. market trends.
- Global business competition.

Sources:
1. Willis Towers Watson 2016
2. Aon 2018
Today, you may be eligible for:

$ DuPont Pension and Retirement Plan
(Pension Plan)

What It Is
The Pension Plan, or defined benefit plan, is a benefit in which DuPont provides a financial benefit to you in retirement.

Eligibility Requirements
If you were hired or rehired on or before December 31, 2006 and have continuously worked for the company, you are a participant in the DuPont (parent company) section of the Pension Plan.

How It Works
Your Pension Plan benefit today is calculated based on a formula using many factors, including:
• Your pay
• Length of service

As you work for the company longer and your pay potentially grows over time, the value of the Pension Plan benefit you have earned also increases.

Depending on the age at which you retire and your years of service, you may receive less than 100% of the value of your benefit (reduced pension). This is known as an early retirement factor. Generally, as an employee who participates in the DuPont (parent company) section of the Pension Plan, you can receive a reduced pension at age 50 with 15 years of service and may be able to receive 100% of the value of your benefit as early as age 58 depending on service when you terminate employment and your age when you begin payments. The table below illustrates how the early retirement factors are applied to your benefit.

<table>
<thead>
<tr>
<th>Age at Payment Date</th>
<th>DuPont Early Retirement Reduction Factor Chart</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>100%</td>
</tr>
<tr>
<td>64</td>
<td>95  100%</td>
</tr>
<tr>
<td>63</td>
<td>90  95  100%</td>
</tr>
<tr>
<td>62</td>
<td>85  90  95  100%</td>
</tr>
<tr>
<td>61</td>
<td>80  85  90  95  100%</td>
</tr>
<tr>
<td>60</td>
<td>75  80  85  90  95  100%</td>
</tr>
<tr>
<td>59</td>
<td>70  75  80  85  90  95  100%</td>
</tr>
<tr>
<td>58</td>
<td>65  70  75  80  85  90  95  100%</td>
</tr>
<tr>
<td>57</td>
<td>60  65  70  75  80  85  90  95</td>
</tr>
<tr>
<td>56</td>
<td>55  60  65  70  75  80  85  90</td>
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<tr>
<td>55</td>
<td>50  55  60  65  70  75  80  85</td>
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<tr>
<td>54</td>
<td>50  50  55  60  65  70  75  80</td>
</tr>
<tr>
<td>53</td>
<td>50  50  50  55  60  65  70  75</td>
</tr>
<tr>
<td>52</td>
<td>50  50  50  50  55  60  65  70</td>
</tr>
<tr>
<td>51</td>
<td>50  50  50  50  50  55  60  65</td>
</tr>
<tr>
<td>50</td>
<td>50  50  50  50  50  50  55  60</td>
</tr>
</tbody>
</table>

For More Information
The current Summary Plan Descriptions (SPDs) are available through DuPont Connection at http://digital.alight.com/dupont.

The pay and service amounts used to calculate your pension benefit will stop growing after November 30, 2018.
DuPont Pension and Retirement Plan (Pension Plan)

If you terminate employment before reaching age 50 with 15 years of service, the following reduction factors apply:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Reduced</th>
<th>Unreduced</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Termination</td>
<td>Age When Payment May Begin</td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>Not Available</td>
<td>65 and over</td>
</tr>
<tr>
<td>10 through 14</td>
<td>60 through 64</td>
<td>65 and over</td>
</tr>
<tr>
<td>15 through 29</td>
<td>50 through 64</td>
<td>65 and over</td>
</tr>
<tr>
<td>30 or more</td>
<td>50 through 59</td>
<td>60 and over</td>
</tr>
</tbody>
</table>

Continuing service with the company, even after November 30, 2018, may ensure you receive 100% of your benefit.

When you terminate employment, your benefit will be paid to you in the form of a monthly annuity (married participants must obtain spousal consent to obtain benefits in any form other than a Joint and Survivor 50% Annuity). The payment option that you pick will also affect the amount of the payment(s) made to you from the plan.
Your Retirement Picture With DuPont

Post-Retirement Benefits
(Retiree Medical and Dental)

What They Are
Post-retirement benefits include DuPont-provided medical and dental coverage in your retirement. Plans include the Medical Care Assistance Program and Dental Assistance Plan.

Eligibility Requirements
You must have been hired prior to January 1, 2007 and be actively employed and at least age 50 as of November 30, 2018 in order to continue to have post-retirement benefits. At retirement, you must be at least age 50 and have at least 15 years of continuous service to be eligible for coverage.

How It Works
Medical and Dental Coverage:

• While you are under age 65 and not yet eligible for Medicare: You may elect to purchase medical and dental benefits similar to those of active employees until you become eligible for Medicare (usually at age 65, or earlier, if disabled).

  The medical coverage, administered by Triple S, is similar to that of active employees. The dental plan includes a Limited and a Standard option. The Limited option provides only preventive and diagnostic dental benefits. The Standard option also includes restorative dental benefits and is similar to that of active employees. A High option is not available in the Retiree Dental plan.

  The company subsidizes the cost of Retiree Medical and Dental coverage. Depending on the age at which you retire and your years of service, you may receive less than 100% of the company premium contribution. This is known as an early retirement factor. Continuing service with the company, even after the freeze date, may ensure you receive 100% of the company premium contribution.

• When you reach age 65 or older: The DuPont group Retiree Medical and Dental plan benefits described above end at age 65 or when you or your covered dependent become eligible for Medicare (if earlier due to a disability).

  To supplement Medicare coverage, DuPont provides retirees with a choice of individual medical and dental insurance plans along with an annual contribution into a personal Health Reimbursement Arrangement (HRA) financial account. Retirees may purchase an individual Medicare Supplement or Medicare Advantage insurance plan through DuPont’s partner broker, Via Benefits, and receive an HRA. Medicare Part D prescription drug plans and dental plans are also available for purchase, but not required in order to receive an HRA from DuPont.

  The DuPont HRA annual contribution is based on the coverage in effect immediately prior to becoming eligible for Medicare. Medical plan participants receive $1,200 per person. Dental plan participants receive $200 per person. Participants in both the Retiree Medical and Dental plans receive $1,400 per person. Note that early retirees receive a reduced company HRA contribution. Additionally, the company HRA contribution for the first year of coverage may be prorated depending on your coverage start date.

  The HRA may be used to reimburse the price of your individual Medicare Supplement or Medicare Advantage plan purchased through Via Benefits. It can also be used toward your health care (medical, dental, or vision) out-of-pocket costs, including deductible, copay, coinsurance and other qualifying expenses.

For More Information
The current Summary Plan Descriptions (SPDs) are available through DuPont Connection at http://digital.alight.com/dupont.

Early Retirement Reduction Factors
Use the DuPont Early Retirement Reduction Factor Chart on page 4 to determine if you are eligible for a full premium subsidy from the company, based on your age and continuous service at retirement.
Your Retirement Picture With DuPont

### DuPont Puerto Rico Savings & Investment Plan (SIP)

**What It Is**
The SIP, or defined contribution plan, is a benefit in which both you and DuPont contribute so that you have financial savings in retirement.

**Eligibility Requirements**
All active employees are eligible. To receive matching company contributions, employees must contribute to the plan. DuPont automatically provides an annual retirement savings contribution of 3% of your eligible pay to your account, whether you contribute or not.

**How It Works**
When you contribute money to the SIP, you can receive a 100% company match on your contributions, up to 6% of your eligible pay. Additionally, DuPont automatically provides the retirement savings contribution.

**When you participate:**
- You may contribute any percent of eligible pay, subject to the annual maximum limit of $15,000.
- Your personal contributions and the company match are vested immediately. The 3% company retirement savings contribution is vested after completing three years of service.
- If you're age 50 or older during a calendar year, you can contribute an additional $1,500 beyond the $15,000 before-tax limit.
- You can also contribute up to 10% of eligible pay after-tax to your account as long as the total combined contribution (yours and the company’s) to your account does not exceed $55,000.
- You have a choice of investment options through Empower, and can change your contribution rate or investment options at any time.

**Here’s an example. Gabriela is age 45 and earns $55,000 in total pay. For the calendar year:**

<table>
<thead>
<tr>
<th>Gabriela contributes:</th>
<th>DuPont contributes:</th>
<th>TOTAL SAVINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,300 (6% of her total pay) on a before-tax basis</td>
<td>$4,950</td>
<td>$8,250 (with just a $3,300 investment from Gabriela)</td>
</tr>
<tr>
<td>- $3,300 in 100% matching contributions</td>
<td>- $1,650 in a 3% retirement savings contribution (RSC)</td>
<td></td>
</tr>
</tbody>
</table>

To help herself reach her retirement savings goals even more quickly, she makes additional contributions from her pay, up to the annual limits. Depending on her investment choices, she may also earn interest and earnings on her savings.

1. These 2018 amounts are annual and are subject to change.

For More Information
For more information about the SIP, contact Empower at 1-800-338-4015.
There are two changes that may apply to you.

<table>
<thead>
<tr>
<th>Impacted Benefits</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Pension Plan</td>
<td>The pay and service amounts used to calculate your pension benefit will stop growing after November 30, 2018.</td>
</tr>
<tr>
<td>2 Post-Retirement Benefits (Retiree Medical and Dental)</td>
<td>Employees who are under age 50 as of November 30, 2018 will not be eligible to receive company-sponsored Retiree Medical and Dental benefits.</td>
</tr>
</tbody>
</table>

1) Pension Plan

After November 30, 2018, the pay and service amounts used to calculate your pension benefit will stop growing. Your pension benefit will be calculated moving forward using fixed amounts.

You will not lose any pension benefits that you have earned through November 30, 2018. After November 30, 2018, the Pension Plan will continue to recognize age and continued service with the company for purposes of determining your eligibility for pension benefits, and for applying the reduction factors in the case of early retirement.

What This Means to You

This Pension Plan change will impact everyone differently. Those closer to retirement will likely experience less of an impact than those farther from retirement age.

Here are examples of how two different employees with different pay and service amounts might be impacted:

### Meet Adrian

- **Age**: 55
- **Years of Pension Service**: 25
- **Total Annual Pay**: $70,000
- **DuPont Puerto Rico SIP Account Balance**: $150,000
- **Future Rate of Pay Increases**: 3.00%
- **SIP Savings Contribution Rate**: 6.00%
- **Investment Earnings on SIP**: 5.00%
- **Age at Retirement**: 60

#### Assumptions at Age 60

<table>
<thead>
<tr>
<th>Continued Employment to Retirement Age</th>
<th>SIP Balance: $257,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separation on November 30, 2018</td>
<td>SIP Balance: $218,000</td>
</tr>
</tbody>
</table>

### Meet Maria

- **Age**: 45
- **Years of Pension Service**: 20
- **Total Annual Pay**: $55,000
- **DuPont Puerto Rico SIP Account Balance**: $100,000
- **Future Rate of Pay Increases**: 3.00%
- **SIP Savings Contribution Rate**: 6.00%
- **Investment Earnings on SIP**: 5.00%
- **Age at Retirement**: 60

#### Assumptions at Age 60

<table>
<thead>
<tr>
<th>Continued Employment to Retirement Age</th>
<th>SIP Balance: $436,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separation on November 30, 2018</td>
<td>SIP Balance: $242,000</td>
</tr>
</tbody>
</table>

1. Assumes pension annuity payments and distributions from the SIP do not begin until the assumed retirement age of 60. SIP contributions stop as of your age at separation but the SIP balance continues to increase with an assumed 5% in annual investment earnings.
2) Post-Retirement Benefits

Starting on November 30, 2018, any employees who are under age 50 will not be eligible to receive company-sponsored Retiree Medical and Dental benefits.

Employees who are age 50 or older on November 30, 2018 and former employees who are currently eligible will remain eligible.

What This Means to You

Here are examples of how two different employees at different ages will be impacted:

<table>
<thead>
<tr>
<th>Meet Alondra</th>
<th>Meet Luis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alondra is age 51 on November 30, 2018.</strong></td>
<td><strong>Luis is age 49 on November 30, 2018.</strong></td>
</tr>
<tr>
<td>Alondra remains eligible for Retiree Medical and Dental benefits in retirement based on her age on November 30, 2018. (Other requirements will apply at retirement.)</td>
<td>Luis is not eligible for Retiree Medical and Dental benefits because he does not meet the age requirement on November 30, 2018.</td>
</tr>
</tbody>
</table>

Where Can You Get This Coverage If You Lose Eligibility?

If you’re close to retirement, investigate the public health care marketplace and other coverage you may have available, such as through a spouse.
You will continue to receive comprehensive retirement benefits after November 30, 2018. Even with the changes, remember that there are other savings vehicles that can help you as you look toward retirement.

**DuPont Pension and Retirement Plan**
(Pension Plan)

You will not lose any pension benefits that you have earned up to November 30, 2018.
After November 30, 2018, the Pension Plan will recognize age and continued service with the company for purposes of determining your eligibility for pension benefits and for applying the reduction factors in the case of early retirement.

**Post-Retirement Benefits**
(Retiree Medical and Dental)

If you were hired prior to January 1, 2007, have continuously worked for the company, and are age 50 or older by November 30, 2018, your rights to Retiree Medical and Dental benefits will not be impacted by the change. You must be at least age 50 and have at least 15 years of service prior to retirement to be eligible for coverage.

You will also continue to have coverage continuation options when you leave DuPont, regardless of age or length of service, and even if you lose eligibility for retiree coverage as a result of being under age 50 on the freeze date. COBRA medical and dental coverage continuation, along with life insurance conversion or portability plan options, are available for purchase. Many individual private and public insurance plan choices are also available.

**DuPont Puerto Rico Savings & Investment Plan**
(SIP)

The company contributions under the plan continue:

- $1.00 matching company contribution per $1.00 employee contribution up to 6% of pay.
- Company contribution of 3% of pay in addition to company match.

### What’s Not Changing

### What You Need to Do

- Consult with a financial advisor and your family about your retirement financial plans and how they might be impacted based on these changes.
- Investigate the public health care marketplace and other coverage you may have available, such as through a spouse.
- Maximize your SIP contributions (if eligible) today to save as much as possible.
**Need Additional Help?**

Call the special DuPont Retirement Changes Support Center at **1-800-926-7080** for one-on-one help. Representatives are available Monday through Friday, from 9:00 a.m. to 6:00 p.m., Eastern Time (ET).

**Representatives:**

<table>
<thead>
<tr>
<th>Can Help With</th>
<th>Cannot Help With</th>
</tr>
</thead>
</table>
| • General questions about the changes and resources available to you  
• Questions about the right resource to contact for personalized information | • Personal benefits questions  
• Questions about information other than what is found on [www.dupontretirementchanges.com](http://www.dupontretirementchanges.com) |

**For Information About:**

| Your DuPont Pension and Retirement Plan (Pension Plan), current benefits, and eligibility | DuPont Connection  
1-800-775-5955  
Monday through Friday, 9:00 a.m. to 6:00 p.m., ET |
| Post-retirement benefits (Retiree Medical and Dental), current benefits, and eligibility | DuPont Connection  
1-800-775-5955  
Monday through Friday, 9:00 a.m. to 6:00 p.m., ET |
| Your current DuPont Puerto Rico Savings & Investment Plan (SIP) benefit | Empower  
1-800-338-4015 |

The plan changes described in this document are being made in accordance with the governing plan documents. However, in the event of a conflict or discrepancy between this document and the governing plan documents, the governing plan documents will control. The Company reserves the right to change, modify, or discontinue any or all of the plans at its discretion at any time. DuPont will fulfill bargaining obligations, if any, associated with these intended changes.