The Chemours Retirement Savings Plan (the “Plan”) is a great benefit offered by your company. That’s because it’s an excellent way to prepare for your financial future, while enjoying tax benefits along the way.

When you participate in the Plan, you can take advantage of:

— **Convenient payroll deductions**
  Your contributions are deducted from your paychecks automatically, and invested in your account. It’s an easy and convenient way to invest for your future.

— **Tax advantages**
  Depending on the type of contributions you select, you can benefit from certain tax advantages.

— **Matching contributions**
  Chemours matches a portion of your contributions. That’s like getting paid to participate.

The money you contribute to your account always belongs to you (adjusted for earnings or losses). The sooner you begin participating, the sooner you can take advantage of what the Plan offers. **And, to help you get started, your company will enroll you automatically!**

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**We’ll get you started**

Your company believes that enrolling in the plan is important — so important that they’ll enroll you automatically. See page 2.

But you don’t need to wait. You can enroll now, online or by phone.

**Benefits OnLine®**
www.benefits.ml.com

**Retirement & Benefits Contact Center**
1.877.854.CHEM

**Need help?**

Call Merrill Lynch between 8 a.m. and 7 p.m. Eastern on any day the New York Stock Exchange is open. Or, use Benefits OnLine’s click to chat feature.
Key features of your Plan

Listed below are some of your Plan’s most important features. For details, please visit Benefits OnLine at www.benefits.ml.com or call Merrill Lynch at 1.877.854.CHEM.

### Eligibility
You are immediately eligible to enroll in the Plan on your own.

### Automatic enrollment
If you don’t enroll on your own or opt out, you will be automatically enrolled 60 days after eligibility, at a pre-tax contribution rate of 6% of eligible pay. Your contributions will increase 1% each year up to a maximum of 15% (subject to IRS contribution limits). Contributions will be invested in a target date fund based on your date of birth and anticipated retirement at age 65. See the next page for more information about this investment approach.

If you do not want to participate at all, you must contact Merrill Lynch before the 60-day waiting period is over.

You can cancel your participation at any time, but contributions already made will remain in the Plan.

### Employee contributions
You can contribute up to 90% of your eligible pay on a pre-tax and/or Roth 401(k) basis, subject to IRS limits ($18,000 in 2016, or $24,000 if you are age 50 or older and eligible for catch-up contributions). You can also contribute up to 90% of your eligible pay as traditional after-tax contributions, subject to IRS limits. Your total contributions cannot exceed 90% of your eligible pay. Current limits are available in the “Contribution Rates” section on Benefits OnLine.

### Company contributions
Chemours will match 100% of the first 6% of your eligible pay that you contribute.

### Investment options and services
Your Plan offers a variety of investment options, as well as the Advice Access service. To learn more, visit Benefits OnLine or call the Retirement & Benefits Contact Center.

### Vesting
Your right to your account balance is called vesting. You are always 100% vested in your own contributions, company matching contributions and any rollover contributions (each as adjusted for any earnings or losses).

### Rollovers
The Plan may allow you to transfer balances from other employer-sponsored plans. Be sure to consider the advantages and disadvantages of a rollover before initiating one.

### Beneficiary designation
Online at www.benefits.ml.com > 401(k) Plan > Current Elections > Beneficiary Designations/Updates

### Loans
Permitted, subject to certain limits and restrictions. Be sure to consider the advantages and disadvantages of a loan before initiating one.

### In-service withdrawals
May be available, subject to Plan provisions and/or IRS rules.

### Distributions
Due to retirement, termination of employment, total and permanent disability, or death (benefits go to your beneficiary).

### Tax information
Taxes on pre-tax and company contributions will be due upon withdrawal. You may also be subject to a 10% additional federal tax if you take a withdrawal before age 59½.

Any earnings on Roth 401(k) contributions can generally be withdrawn tax-free if you meet the two requirements for a "qualified distribution": 1) At least five years must have elapsed from the year of your initial contribution, and 2) You must have reached age 59½ or become disabled or deceased. If you take a non-qualified withdrawal of your Roth 401(k) contributions, any Roth 401(k) investment returns are subject to regular income taxes, plus a possible 10% additional federal tax if withdrawn before age 59½.

Taxes on any earnings associated with after-tax contributions will be due upon withdrawal. You may also be subject to a 10% additional federal tax if your withdrawal is taken before age 59½.

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**Are you contributing enough to meet your needs?**

You can always change your contribution rate and your investments. If the automatic enrollment rate is too low for you, why not bump it up a bit?

**Your Plan offers tax benefits**

With pre-tax contributions, your take-home pay is reduced by less than the amount of your contributions. This can lower your current taxable income. Roth 401(k) contributions do not lower your current taxable income. But they provide an alternative tax benefit: tax-free withdrawals if you take a “qualified distribution” (see table above).

Benefits OnLine lets you estimate how your contributions could affect your take-home pay. See the table on page 4 for more information.
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 my 401(k) 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 on an ongoing basis.

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

Your Plan 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).

Your choices include funds from the three main asset classes—stocks, bonds and cash equivalents. As you review your Plan’s choices, you should consider the importance of a well-balanced and diversified investment portfolio.* If you have too much of your account in any one investment, or one type of investment, you may be subject to unnecessary risk.

For more information about your Plan’s investment choices, visit Benefits OnLine and select the Investments tab.

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

* Diversification does not ensure a profit or protect against loss.
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.

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

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.