



# A great way to plan for your future

## Chemours Retirement Savings Plan (the “Plan”)



Your Plan is a great way to help you get ready now for the future you want, and could really make a difference to your financial wellness. And to help you get started, your company will enroll you automatically. But you don’t have to wait — you can start enjoying your Plan’s benefits now by going to Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com).

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.

### — Pre-tax contributions

With pre-tax contributions, you can defer current income taxes. Any earnings on your contributions are also tax-deferred.


### — Roth 401(k) option

Your Plan also offers a Roth 401(k) contribution option, which provides alternative tax benefits.

The money you contribute to your account always belongs to you (adjusted for any earnings or losses). So why not take advantage of what the Plan offers?

**The sooner you begin participating, the sooner you can start preparing for your financial future.**

Visit [www.benefits.ml.com](http://www.benefits.ml.com) to start contributing today. If you need additional help or have questions, contact Merrill Lynch at 877.854.CHEM.


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

To enroll on your own, go online and choose:

1. How much to contribute
2. How to invest your contributions
3. What type of contributions to make: pre-tax, Roth 401(k), after-tax

### Set up Online Delivery

You can also elect to receive account statements and other records exclusively online — and get personalized financial education. To get started, just select **Email Preferences** under “Profile & Settings.”

 Need help? Watch for the click-to-chat icon to chat with a call center representative online in real time.

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Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**

**May Lose Value**



# Key features of your Plan

Listed below are some of your Plan's most important features. For details, visit Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com).

<b>Eligibility</b>	You're immediately eligible to enroll in the Plan on your own.
<b>Automatic enrollment</b>	<p>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). Your 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.</p> <p>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.</p>
<b>Employee contributions</b>	You can contribute up to 90% of your eligible pay on a pre-tax and/or Roth 401(k) basis, subject to IRS limits (\$19,000 in 2019, or \$25,000 if you're 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. Current limits are available on Benefits OnLine.
<b>Company contributions</b>	Your company will match 100% of the first 6% of your eligible pay that you contribute.
<b>Investment options and services</b>	Your Plan offers a variety of investment options, as well as the Advice Access program.
<b>Vesting</b>	Your right to your account balance is called vesting. You're always 100% vested in your own contributions, company match contributions and any rollover contributions (each as adjusted for any earnings or losses).
<b>Rollovers</b>	<p>The Plan may allow you to transfer balances from other employer-sponsored plans.</p> <p>You have choices for what to do with your 401(k) or other type of plan-sponsored accounts. Depending on your financial circumstances, needs and goals, you may choose to roll over to an IRA or convert to a Roth IRA, roll over a 401(k) from a prior employer to a 401(k) at your new employer, take a distribution, or leave the account where it is. Each choice may offer different investment options and services, fees and expenses, withdrawal options, required minimum distributions, or tax treatment, and provide different protection from creditors and legal judgments. These are complex choices and should be considered with care.</p>
<b>Beneficiary designation</b>	<b>Go online and name your beneficiary!</b> It's important to decide who would receive your Plan account in the event of your death. You can add or update your beneficiary information on Benefits OnLine.
<b>Loans</b>	Permitted, subject to certain limits and restrictions. Be sure to consider the advantages and disadvantages of taking a loan before doing so.
<b>In-service withdrawals</b>	May be available, subject to Plan provisions and/or IRS rules.
<b>Distributions</b>	Due to retirement, termination of employment, total and permanent disability, or death (benefits go to your beneficiary).
<b>Tax information</b>	<p>Taxes will be due upon withdrawal of pre-tax contributions, company contributions and any earnings. You may also be subject to a 10% additional federal tax if you take a withdrawal before age 59½.</p> <p>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 first day of 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, unless an exception applies. State income tax laws vary; consult a tax professional to determine how your state treats Roth 401(k) distributions.</p> <p>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.</p>

## 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

Pre-tax contributions can lower your current taxable income. Roth 401(k) contributions don't 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.

# Choose your investing approach

The Plan offers several choices for investing your account. You can select Advice Access to get professional investment guidance 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 offers specific, personalized recommendations for your retirement planning strategy. It's easy to use and available at no additional cost to you. Advice Access can help provide 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 in an easy-to-read dashboard, where you can check your progress toward your retirement income goal.

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.

## 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, 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](#).




### Need help with investing?

Merrill Lynch can help you understand your options so you can make the choices that are right for you: [gspk.co/s/kjqnyax](https://gspk.co/s/kjqnyax)

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

# Additional resources for your financial wellness

 <b>Add to your favorites</b>	<b>Education Center</b> <a href="http://education.ml.com">education.ml.com</a>	The Education Center offers a variety of resources that can help you build a firmer foundation for your financial life.
	<b>Better Money Habits®</b> <a href="http://bettermoneyhabits.com">bettermoneyhabits.com</a>	When it comes to your money, a little knowledge can go a long way. Choose a topic and start exploring.
	<b>Personal Financial Journey</b> <a href="http://rg.ml.com/go/pfjtool">rg.ml.com/go/pfjtool</a>	Use this interactive tool for help getting — and staying — on track with your financial goals.
	<b>401(k) Account Access Guide</b> <a href="http://rg.ml.com/go/accessguide">rg.ml.com/go/accessguide</a>	Benefits OnLine is your main resource for managing and monitoring your 401(k) account online. Use this account access guide to help navigate the site.
<b>Benefits OnLine</b> <a href="http://www.benefits.ml.com">www.benefits.ml.com</a>	Check your balance, perform transactions and manage your account, virtually 24/7. To download the free <b>Benefits OnLine Mobile app</b> , visit Benefits OnLine on your smartphone and select your mobile platform when prompted.	

**Advice Access is an investment advisory program sponsored by Merrill Lynch that uses a probabilistic approach to determine the likelihood that you may be able to achieve your specified annual retirement income 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 document (“ADV Brochure”). It can be obtained through Benefits OnLine or through a participant service representative.**

**IMPORTANT: The projections or other information shown in the Advice Access program 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're 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.

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