



FIAT CHRYSLER AUTOMOBILES



# Important Information About Your Savings Plans

## FCA US LLC Salaried Employees' Savings Plan (401(k)) FCA US LLC Employee Managed Retirement Plan (EMRP)

If you have any questions,  
please contact Merrill Lynch:

ONLINE

**Benefits OnLine®**

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

Benefits OnLine through  
Dashboard Anywhere

BY PHONE

**Retirement Benefits &  
Contact Center**

**1.800.483.SAVE** (7283)

Representatives are available  
8 a.m. to 7 p.m. ET, on days the  
New York Stock Exchange is open

**Interactive Voice Response (IVR)**

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

On June 15, 2016, your EMRP account balance will transfer to your 401(k). You do not need to take any action for this transfer to take place.

Here are the details on the transfer:

- After 5 p.m. ET on June 15, 2016, your entire EMRP account will be transferred to your 401(k) account. Your investment selections in the EMRP will transfer to the same investment selections in the 401(k) unless you are in Advice Access. If you are in Advice Access, please see the next page.
- The transfer will take place automatically after 5 p.m. ET on June 15, 2016. However, if you want to change how your EMRP account is invested before the transfer, you must do so by 3 p.m. ET on June 14, 2016. You will not be able to make any changes to your EMRP account after that deadline since the EMRP is closing.
- This transfer will be reflected on Benefits OnLine® on June 16, 2016, under the plan tab entitled, 401(k) "FCA US LLC SESP."
- Once your EMRP account balance is transferred to your 401(k) account, you may invest the funds in any of the investment options available in the 401(k), including the Self-Direct Brokerage service.
- You will continue to be able to view your EMRP balance on Benefits OnLine as a separate portion of your 401(k) account.
- The current six-year vesting schedule will continue to apply to your EMRP balance.
- Your EMRP balance will not be available for loans or in-service withdrawals.

### PLEASE READ CAREFULLY!

It's important that your beneficiary information is complete and up-to-date. You should review your beneficiary information for your 401(k) after the transfer. Once your EMRP account is transferred, your 401(k) beneficiary designation will apply to your EMRP balance in the 401(k).

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Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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## What happens if you are using Advice Access?

If you are using Advice Access, then your entire EMRP account balance is being invested based on the recommendations made by this service. Since this is a “whole portfolio” solution, your EMRP balance will transfer as follows:

- If your 401(k) **is currently invested** with Advice Access, then, after the transfer, your EMRP account balance will be invested with Advice Access. This will happen:
  - **Immediately** if your EMRP account is also currently invested with Advice Access
  - **At the next rebalance date** if your EMRP account is not currently invested in Advice Access
- If your 401(k) is **not** currently invested with Advice Access and your EMRP account currently is invested with Advice Access, then only the transferred EMRP balance will be invested in the individual funds held through Advice Access on the day of the transfer. Your 401(k) investment choices will not change.

Advice Access is a powerful tool, provided at no additional charge to you. Consider this balance transfer as an opportunity to review your investment elections and evaluate whether Advice Access is right for you! To learn more about Advice Access, visit Benefits OnLine at [www.benefits.ml.com](http://www.benefits.ml.com) or through Dashboard Anywhere.

*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 through the plan involves risk, including the possible loss of the principal value invested.*

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