



BorgWarner Cash Balance FAQ

What is the Cash Balance benefit?

- Active employees who at 1/1/09 (1/1/2011 for Ithaca Hourly) were eligible for retiree health benefits received a one-time company-funded credit to an account in the BorgWarner pension plan in place of pre-Medicare retiree health benefits.
- Interest is earned for every month up to the end of the month prior to beginning payments.

Can I see my account when I log into Vanguard?

- No, funds are maintained at Northern Trust Bank in accounts associated with our pension fund.

How do I know the balance in my account?

- Participants receive statements annually in January showing the balance in their accounts.
- Participants can call **BorgWarner Pension Service Center (855) 250-9905**.
- Beginning August 1, 2017, participants will be able to use the Pension Self-Service Modeling Tool.

How do I access the BorgWarner Pension Self-Service Modeling Tool?

- After August 1, 2017, go to <https://www.eepoint.com/BorgWarner>
 - Click on "Register" in the New User box.
 - Enter your last name, birthdate, and the last 4 digits of your Social Security Number and select "Submit." You will be prompted to create your own User ID and Password.
 - Review the Online Authorization and select "Accept" to access the site.
 - Use your new User ID and Password to access the site in the future.
- If you any issues using or questions about the Pension Self-Service Modeling Tool, you should call **BorgWarner Pension Service Center (855) 250-9905**.

When can I cash in my account and access my payout?

- Participants are eligible for a distribution any time after they leave the company. Distribution is voluntary, but required minimum distribution rules apply at age 70 ½ .
- Participants are fully vested in the account and when their employment ends they can elect a monthly annuity, a lump sum rollover or a lump sum cash payment.

I'm leaving BorgWarner as a retiree (or for another job, etc). How do I go about accessing my payout?

- Participants should call **BorgWarner Pension Service Center (855) 250-9905** to request benefit election forms be mailed to your home.
- Benefit payment will not be made to the participant until the Pension Service Center receives confirmation of termination/retirement from BorgWarner. You should allow approximately 6-8 weeks following the effective date of your termination/retirement for the Pension Service Center to receive this information.

I have questions about this account (or the paperwork I was sent, account balance, etc). Who do I call?

- Participants should call **BorgWarner Pension Service Center (855) 250-9905**.