

A change to your retirement plan

The following will change in the BORGWARNER INC. RETIREMENT SAVINGS PLAN.

The following investment option(s) will be closed to new money after the market close on 09/07/2022:

Fund Name (Ticker)	Annual expense ratio		Sales Charge	Redemption Fee
	As a %	Per \$1,000		
BorgWarner Company Stock Fund (no ticker)*	0%	\$0	None	None

*The investment does not have a ticker symbol. For more information about the investment, please contact Vanguard.

The following investment option(s) will be added to your plan after the market close on 09/07/2022:

Fund Name (Ticker)	Annual expense ratio		Sales Charge	Redemption Fee
	As a %	Per \$1,000		
BlackRock Sus Adg Intl Eq Fund (K) (BRZKX)	2.62%	\$26.20	None	None
Vanguard Institutional Total International Stock Market Index Trust (no ticker)*	0.059%	\$0.59	None	None
Meridian Growth Fund (I) (MRRGX)	0.82%	\$8.20	None	None
Nuveen Winslow Large-Cap Growth ESG Fund (R6) (NWCFX)	0.74%	\$7.40	None	None
Vanguard Institutional Extended Market Index Trust (no ticker)*	0.027%	\$0.27	None	None
State Street Real Asset NL Fund (C) (no ticker)*	0.22%	\$2.20	None	None
WTC-CIF II Core Bond Plus (no ticker)*	0.16%	\$1.60	None	None

*The investment does not have a ticker symbol. For more information about the investment, please contact Vanguard.

The following investment option(s) will be removed from your plan after the market close on 09/07/2022:

Fund Name (Ticker)	Annual expense ratio		Sales Charge	Redemption Fee
	As a %	Per \$1,000		
Vanguard Total International Stock Index Fund (Inst) (VTSNX)	0.08%	\$0.80	None	None
Cohen & Steers Real Estate Secs. Fund (Z) (CSZIX)	0.78%	\$7.80	None	None
NT R2000 Index DC NL Fund (Tier 3) (no ticker)*	0.0425%	\$0.43	None	None
Vanguard Mid-Cap Index Fund (Inst) (VMCIX)	0.04%	\$0.40	None	None
Artisan Global Opportunity Trust (Tier 1) (no ticker)*	0.85%	\$8.50	None	None
Northern Trust TIPS Index Fund - NL - 2 (no ticker)*	0.0525%	\$0.53	None	None

*The investment does not have a ticker symbol. For more information about the investment, please contact Vanguard.

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Access your account at vanguard.com/retirementplans.com or call 800-523-1188. To review your investment options, visit your plan's website at <http://retirementplans.vanguard.com/PubFundChart/bwarner/6149>. You can obtain a free paper copy of the information on the website by calling Vanguard at 800-523-1188 or via TTY text telephone for the deaf or hearing impaired at 800-749-7273. No specific action is required on your part as a result of this notice.

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All investing is subject to risk, including the possible loss of the money you invest.

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download fund prospectuses at vanguard.com.

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