



Take the wheel

BorgWarner Inc. Retirement Savings Plan (Salary)

Your BorgWarner plan can help you travel the road to retirement

After you start working for BorgWarner, you become eligible to participate in the BorgWarner Inc. Retirement Savings Plan (RSP). Once you're enrolled in the plan, you start saving through deductions from your paycheck.

To make participation easy, you'll automatically be enrolled in the plan at a pre-tax contribution rate of 6% of your pay once you've completed 60 days of service.

Note: You're not obligated to contribute to the plan. If you'd prefer not to participate, you should notify Vanguard within 60 days of your hire date to prevent any deductions from your paycheck.





How the plan works

Your RSP account is divided into three subaccounts:

- **Savings Account (SA)**—The SA contains the pay you save in the plan for general retirement purposes, together with BorgWarner’s matching contributions.

You can save up to 70% of your pay on a pre-tax, Roth 401(k) after-tax, or traditional after-tax basis. BorgWarner will contribute \$1 for every \$1 you contribute, up to 3% of your pay. Please note that the company match does not apply to traditional after-tax contributions. You’re always 100% vested in your contributions to the plan. Matching contributions become fully vested after you’ve completed three years of service.

- **Retiree Health Account (RHA)**—The RHA contains the pay you save in the plan for your medical expenses in retirement, together with BorgWarner’s matching contributions.

You can direct up to 3% of your pay to the RHA on a pre-tax basis. BorgWarner will match your RHA contributions dollar for dollar up to \$500 annually. Matching contributions become fully vested after you’ve completed three years of service. Your RHA assets can be withdrawn even if the assets are not being used for medical expenses.

- **Company Retirement Account (CRA)**—The CRA contains pre-tax contributions that BorgWarner begins making to your account after you complete 60 days of service. The first 3% of your company retirement contributions is vested immediately. Additional company contributions are vested after you’ve completed three years of service. The amount BorgWarner contributes represents a percentage of your pay that increases with your years of service, as outlined in the following chart:

Years of service as of January 1 of any year	Company contribution for compensation up to Social Security wage base	Company contribution for compensation over Social Security wage base
Less than or equal to 10 years	4%	8%
More than 10 years but less than 20 years	5%	10%
20 years or more	6%	11.5%

Questions?

This flyer provides a brief overview of how the plan works. For detailed information, you can review the Summary Plan Description, log in to your account at vanguard.com/retirementplans, or call Vanguard Participant Services at **800-523-1188**.

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