

**REQUIRED NOTICE TO PARTICIPANTS  
COVERED UNDER THE BORGWARNER  
HEALTH AND WELFARE PLAN  
\*\*\*INFORMATION ONLY - NO ACTION REQUIRED\*\*\***

**SUMMARY ANNUAL REPORT  
FOR BORGWARNER FLEXIBLE BENEFITS PLAN**

This is a summary of the annual report for the BorgWarner Flexible Benefits Plan, EIN 13-3404508, Plan No. 501, for the period January 1, 2018 through December 31, 2018. The annual report has been filed with the Employees Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan has contracts with various insurance providers for life, disability and health claims incurred under the terms of the plan. The total insurance premiums paid for the plan year ending December 31, 2018 were \$5,592,531.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in the report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment; and,
4. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call BorgWarner Inc., 3850 Hamlin Road, Auburn Hills, MI. 48326, (248) 754-9200.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of the report.

You also have the legally protected right to examine the annual report at the main office of the plan (BorgWarner Inc., 3850 Hamlin Road, Auburn Hills, MI. 48326) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosures Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210.