



August 7, 2020

Personal and Confidential

BRIAN PAPAGNI
842 ESTHER DR
LAKE ORION, MI 48362

Re: Your Pension Benefits under the FCA US LLC - UAW Pension Agreement

Dear BRIAN PAPAGNI,

We are pleased to inform you that you are entitled to a vested benefit from the FCA US LLC - UAW Pension Agreement ("Plan"). As of your date of separation, 06/11/2020, the amount of your monthly benefit is \$1,315.22 based on 292 Credited Service Months. The normal form of payment is a Lifetime Annuity without Surviving Spouse Option. This amount is payable to you beginning February 1, 2029, your Normal Retirement Date.

Your pension benefit reflects the most recent employment information available for you, the current provisions of the Plan, and applicable laws. If any information is incomplete or incorrect, please report the error or omission within thirty (30) days from receipt of this letter by calling the Benefit Connect Service Center at 1-888-409-3300. It is very important for you to notify the Benefit Connect Service Center of any discrepancies in your information.

The Company and the Plan reserve the right to make corrections to this information. Any corrections made to your pension data may affect your pension amount. **No lien(s) or garnishment(s) have been accounted for in the calculation of your benefits unless explicitly stated. If a portion of your pension has been assigned to an Alternate Payee through a Qualified Domestic Relations Order (QDRO), this pension benefit does NOT reflect any adjustments required by the QDRO.**

Note that you may start your benefit any time after January 21, 2024. If you elect to receive your payments before February 1, 2029, your monthly benefit may be reduced accordingly. If you wish to start your benefit before February 1, 2029, you should initiate your benefit commencement online at <https://fcabenefits.ehr.com> or request an Election Kit by contacting the Benefit Connect Service Center. The Election Kit will include an updated pension benefit amount, if applicable, a description of the pension payment options available to you, their financial affect and their relative value, the forms you need to apply for your benefits, a notice of your right to