



# Transitioning your BD retirement benefits

April 2024

For eligible U.S. associates



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This symbol—included throughout this brochure—is associated with a specific section of your Total Retirement Income Statement. As you read this brochure, look out for this symbol to cross-reference with your personalized statement.

This brochure supplements your Total Retirement Income Statement and is intended to help give you a deeper understanding of your statement, including greater context for the information you see there. It also helps you understand how you can use both the BD Retirement Plan benefit you have already earned and the BD 401(k) Plan—along with other personal savings and retirement sources—to create a solid foundation for your financial future.

## A new approach to retirement benefits

To provide a consistent and fair approach to retirement savings for all U.S. associates, BD intends to freeze the BD Retirement Plan (also called the “cash balance plan”) and transition future retirement accruals for associates who are currently participating in that plan over to the BD 401(k) Plan. Here's how:

1

### September 30, 2024

You stop earning new pay credits in your cash balance account. You will continue to earn interest credits until your benefit is paid out to you at retirement.

2

### October 1, 2024 – September 30, 2025

You will become eligible for the BD-provided annual non-elective 401(k) Plan contribution. Your non-elective contribution will equal the pay credit percentage you were receiving in your cash balance account as of September 30, 2024.

3

### After September 30, 2025

You and all eligible associates will receive an annual non-elective contribution to the BD 401(k) Plan equal to 3% of your eligible earnings, provided you continue to meet eligibility requirements.

4

### When you leave BD or retire

You will be eligible to receive your BD Retirement Plan benefit, which will include the interest credits you continue to earn, as well as your BD 401(k) balance (including your own contributions, company matching contributions and non-elective contributions).

## Sources of your retirement income

BD offers a comprehensive program of retirement benefits, resources and tools.

Building a financially secure retirement takes active planning and preparation. When you retire, your retirement income can come from many sources. Your BD benefits and available government benefits will provide a good portion, and your personal savings and other sources will make up the rest. Your retirement savings strategy will need to take all of these sources into consideration.

### BD retirement benefits

- BD Retirement Plan (including the BD cash balance or legacy FAP benefit, and the legacy Bard pension benefit, as applicable)
- BD Restoration Plan, if applicable\*
- BD 401(k) Plan
- BD Deferred Compensation Plan (DCP), if applicable\*
- Health Savings Account (HSA), if enrolled in an HSA medical option

### Government benefits

- Social Security
- Medicare

### Personal savings

- Savings accounts
- Retirement benefits from previous employers
- Spouse/partner's retirement benefits
- Other investments

\* Federal law limits the benefits payable from qualified plans such as the BD Retirement Plan, as well as how much can be contributed to plans such as the 401(k) Plan and the HSA. If you are affected by these limits, you also may be eligible for the Restoration Plan and/or the DCP. For information about these plans, please call Goldman Sachs Ayco at 800.334.0823.



## How much money will you need when you retire?

A key part of developing an effective retirement income strategy is setting attainable goals. You'll want to understand how much income you'll need, so you can put a plan in place that's right for you.

Think of it this way. Right now, you have a certain amount of income. Your income needs to cover all your expenses, with some left over for savings, leisure, charitable giving, etc. Once you retire, your spending habits will change, shifting your income needs. Some expenses may increase, such as healthcare costs. Regardless, it's important to estimate what your retirement income needs will be.

Generally, experts think you won't need as much income after you retire as you do while you're working. They suggest you'll need between 70% and 90% of your pre-retirement annual income to maintain a similar standard of living in retirement. For example, if your income before retirement is \$60,000, you might aim for \$48,000 a year (which is 80% of \$60,000) after you retire. You may wish to call Goldman Sachs Ayco at 800.334.0823 for help determining your personal retirement income needs. You can read more information under “How much money will you need when you retire?” on page 4 of your Total Retirement Income Statement. Also on page 4, you can see your projected retirement income under “So, how are YOU doing?”

**Note:** If you have a legacy Bard benefit, at retirement, your pension benefit will be made up of two parts—the legacy Bard pension benefit you accrued through December 31, 2021 and the benefit you accrued in your cash balance account from January 1, 2022 through September 30, 2024.

# BD Retirement Plan: a solid foundation

Your cash balance benefit provides a secure source of income for your future.

The cash balance benefit you have earned—and will continue to earn through September 30, 2024 and after through additional interest credits—is an important component of your future retirement income.

Under the BD Retirement Plan, your benefit is shown as a cash balance account that currently grows with monthly pay and interest credits. The cash balance “account” is a notional account used as a way of keeping track of how your benefit is growing.

Here's how your cash balance account works:



Every month through September 2024, a pay credit equal to a percentage of your eligible earnings is added to your account.



Your account also grows with monthly interest credits, even after September 2024.



Because you're fully vested in your cash balance account, it will be yours to keep, even if you leave the company.



## What are eligible earnings?

Your eligible earnings for your cash balance account include your regular salary, overtime, bonuses, commissions and sales incentives. You can see your eligible earnings from January 1, 2023 to December 31, 2023, on page 2 of your Total Retirement Income Statement under “Your personal information.”

The statement also shows estimated future projections based on certain assumptions. Note that your actual future salary increases, overtime, bonuses and/or sales incentives may vary.



## Pay credits—through September 2024

Every month through September 2024, a pay credit equal to a percentage of your eligible earnings is added to your cash balance account. The percentage is determined based on your age and years of service as shown below:

If your total age + years of service as of the upcoming December 31 will be...	Your pay credit percentage is...
Less than 40	3%
40-49	4%
50-59	5%
60-69	6%
70+	7%

## Interest credits—ongoing while you have a cash balance account

Your cash balance account also grows with monthly interest credits that are added to your account as of the last day of each month. The rate used for interest credits is set by the plan each September for the following year and is based on U.S. Treasury rates. The annual interest credit rate may change from time to time, but it is never less than 3.79% annually, which is 0.31% per month. As of January 1, 2024, the annual interest credit is 4.47%, which is 0.37% per month. Your cash balance account will continue to grow through interest credits until you request your benefit from the plan, even after your cash balance pay credits stop as of September 30, 2024.



## How much is my cash balance account worth?

You can find your account balance in your Total Retirement Income Statement. In the “Your personal information” section on page 2, look for “BD cash balance account” under “Projected pension benefits estimate as of 9/30/2024.”





## Your BD final average pay benefit

### For associates who were eligible for the BD final average pay formula

If you were eligible for the BD final average pay (FAP) formula and converted to the BD cash balance formula in 2007 or 2013, you have a protected early retirement benefit. Your cash balance benefit can never be less than the total of the benefit earned under the FAP formula (immediately before becoming a cash balance participant), plus future pay credits and interest credits under the BD cash balance formula.

To receive this protected early retirement benefit:

- You must remain continuously employed by BD until you meet early retirement eligibility requirements (age 55 and 10 years of service) as defined by the BD Retirement Plan, AND
- You must not receive payment of your benefit before you meet the early retirement eligibility requirements.

### Understanding the early retirement benefit under BD's "Rule of 85"

In many pension plans, if you retire before 65, your benefit is reduced for early payment. But the BD Retirement Plan FAP formula provides an unreduced benefit when payments begin on the earlier of two dates—your 65<sup>th</sup> birthday or the date that your age plus your years of vesting service would have equaled 85. This is sometimes referred to as the "Rule of 85."

#### How the "Rule of 85" works

$$\text{Age when your BD employment ends} + \text{Years of vesting service} = 85$$

Here are three examples:

#### Example 1—Immediately eligible for the "Rule of 85"

If your employment with BD ends when you're 63 and you have 22 years of service, the sum of your age plus your years of service equals 85. Your benefit would not be reduced.

$$\text{63} \quad \text{Age when your BD employment ends} + \text{22} \quad \text{Years of vesting service} = 85$$

You can start unreduced payments immediately.

#### Example 2 — Deferring payment until age 65

If your employment with BD ends when you're 63 and you have 15 years of service (the sum of your age plus your years of service equals 78), you do not meet the "Rule of 85."

$$\text{63} \quad \text{Age when your BD employment ends} + \text{15} \quad \text{Years of vesting service} = 78$$

To start unreduced payments, wait 2 years until you're 65.

- If you were to defer payment for two years (until you're 65), you would be eligible to receive an unreduced benefit. That's because you would have turned 65 before reaching the "Rule of 85."
- Alternatively, if you were to elect to receive payment of your benefit immediately at age 63, your monthly benefit would be reduced by 9.6% since your payments would be starting two years before reaching the "Rule of 85."

#### Example 3 — Deferring payment until you meet the "Rule of 85"

If your employment with BD ends when you're 60 and you have 19 years of service (the sum of your age plus your years of service equals 79), you do not meet the "Rule of 85."

$$\text{60} \quad \text{Age when your BD employment ends} + \text{19} \quad \text{Years of vesting service} = 79$$

To start unreduced payments, wait 3 years until you meet the "Rule of 85."

- If you were to defer payment for three years (until you're 63), you would be eligible to receive an unreduced benefit. That's because if you had continued working until age 63, you would have had 22 years of service instead of 19. When that 22 years of service is added to your age (in this case, 63), you would reach the "Rule of 85."
- Alternatively, if you were to elect to receive payment of your benefit immediately at age 60, your monthly benefit would be reduced by 14.4% since your payments would be starting three years before reaching the "Rule of 85."

### Determining your eligibility for an unreduced benefit

If you are not yet 65 or haven't yet reached the "Rule of 85," you can follow these steps to determine when your FAP formula benefit will first be eligible for unreduced payment:

- Take your "Estimated total years of service" determined as of Sept. 30, 2024 (you can find this under "Your personal information" on page 2 of your Total Retirement Income Statement) and add your current age as of Sept. 30, 2024.
- Subtract this total from 85 and divide the result by 2.

This tells you the number of years that remain until your benefit is available with no reduction.

As a reminder, to receive an unreduced benefit:

- You must remain continuously employed by BD until you meet early retirement eligibility requirements (age 55 and 10 years of service) as defined by the BD Retirement Plan, AND
- You must not receive payment of your benefit before that time.

If you have questions about the "Rule of 85" or you would like to receive an estimate of your benefit at a specific age, please call Benefits Direct at 800.234.9855 or visit [bd.com/benefits](http://bd.com/benefits).





## Building your future with the BD 401(k) Plan

Make the most of the BD 401(k) Plan to meet your retirement income goals.

The BD 401(k) Plan—with a combination of BD-provided contributions and your own payroll contributions—provides you with an easy and flexible way to build your retirement savings.



### Don't leave free money on the table

BD helps you save for retirement by providing matching contributions to your 401(k) account equal to \$0.75 on the dollar, up to 6% of your eligible pay. Try to contribute at least 6% of your eligible pay to maximize the match. You can see your current 401(k) Plan contribution rate (as of 1/1/2024) under "Your personal information" on page 2 of your Total Retirement Income Statement.

### How the BD 401(k) Plan works

Here are some key highlights of this plan:

- **Convenient payroll deductions.** Your contributions are deducted from your pay automatically and deposited into your 401(k) account.
- **Your contributions.** To meet your needs, the plan offers several ways to save.
  - **Pre-tax and Roth contributions.** You may save up to 60% of your eligible pay with pre-tax and/or Roth contributions, up to the IRS maximum (\$23,000 for 2024). You don't pay taxes on pre-tax contributions or their earnings until you withdraw them from your account. If you choose Roth contributions, you pay taxes on those savings now, but later on, qualified distributions are completely tax free.
  - **Catch-up contributions.** If you're 50 or older—or will turn 50 before the end of the year—you can make additional catch-up contributions (up to \$7,500 in 2024) beyond the pre-tax/Roth contribution limit.
  - **After-tax contributions.** You may save up to 60% of your eligible pay on an after-tax basis. You pay taxes on these contributions before they go into the plan, but earnings are not taxed until you withdraw them from the plan.

### BD provides two distinct types of contributions to your account

- **Company matching contributions.** You get paid to save—BD matches 75% of your pre-tax, Roth, and/or after-tax contributions, up to the first 6% of eligible pay. This means if you contribute 6% of eligible pay, BD will add another 4.5%.
- **NEW! Annual non-elective contributions.** Starting October 1, 2024, you will be eligible for an annual non-elective 401(k) Plan contribution. You do not need to contribute to the BD 401(k) Plan to receive this contribution. They are in addition to the 401(k) matching contributions you receive if you are making contributions to the plan. Non-elective contributions are equal to a percentage of your eligible earnings:
  - **From October 1, 2024 through September 30, 2025:** You will be eligible to receive non-elective contributions to your 401(k) account equal to your **cash balance pay credit percentage** as of September 30, 2024.
  - **Starting October 1, 2025:** You will be eligible to receive annual non-elective contributions equal to 3% of your eligible earnings. **Note:** Because these contributions are BD-provided, they do not apply to the individual contribution limits, as defined by the IRS.

### Your investment options

- **Investment control.** You choose how to invest your savings among a wide range of investment options.
- **Flexibility.** You may change your contribution rate or your investment elections at any time.
- **Portability.** If you leave BD, you can leave your balance in your account or roll it over to another qualified plan or an individual retirement account (IRA).

You have the flexibility to select from investment options that range from conservative to aggressive, making it easy for you to develop a well-diversified investment portfolio.

For more information about investment options, visit Fidelity at [netbenefits.com](http://netbenefits.com) or call 866.715.2068. For help creating an overall investment strategy, call Goldman Sachs Ayco at 800.334.0823.



## Eligibility for the annual non-elective 401(k) Plan contribution

For this eligible earnings period:	You must remain employed through:	Non-elective contribution percentage:	When it's credited to your BD 401(k) account:
Oct. 1, 2024 – Dec. 31, 2024 (3 months)	Dec. 31, 2024	Equal to your current cash balance pay credit percentage*	During Q1 2025
Jan. 1, 2025 – Sept. 30, 2025 (9 months)	Dec. 31, 2025	Equal to your current cash balance pay credit percentage*	During Q1 2026
Oct. 1, 2025 – Dec. 31, 2025 (3 months)	Dec. 31, 2025	3%	During Q1 2026
Each new calendar year starting Jan. 1, 2026	Dec. 31 of each new calendar year	3%	During Q1 of the following calendar year

\* To determine your current cash balance pay credit percentage, see page 5 of this brochure or refer to the "Your personal information" section on page 2 of your Total Retirement Income Statement.

### What is eligible pay?

In the BD 401(k) Plan, eligible pay is generally your W-2 pay (including your regular pay, overtime, bonuses and/or sales incentives and commissions, where applicable). Note that your actual future salary increases, overtime, bonuses and/or sales incentives and commissions may vary. For a more detailed definition of pay used in this plan, see the BD 401(k) Plan Summary Plan Description (SPD) on [HROne](#).

### Let's build faster together.

How much should you be saving for retirement? Everyone's retirement needs are unique. One way to gauge whether you're saving enough would be to review the "So, how are YOU doing?" section on page 4 of your Total Retirement Income Statement to see how you're doing in terms of your expected annual retirement income. If you're not where you want to be, consider increasing your contributions to the BD 401(k) Plan and speaking with a Goldman Sachs Ayco counselor and/or a personal financial planner to determine the best retirement strategy for your personal situation.

## BD Deferred Compensation Plan

Federal law limits the amount of eligible pay that may be used to determine contributions to qualified plans, like the BD 401(k) Plan. If your 2024 annual base salary is \$275,000 or more, you're eligible for the BD Deferred Compensation Plan (DCP), a non-qualified plan that enables you to save more for retirement.

For 2024, the combined limit on 401(k) associate and company contributions is \$69,000 for associates younger than 50 or \$76,500 for associates 50 or older. If eligible, applicable company contributions to the BD 401(k) Plan (both matching and non-elective) that exceed the federal limits will be automatically directed to the DCP for you. If this applies to you, you will be notified.

If you're participating in this plan, you will see your projected future benefits on page 3 of your Total Retirement Income Statement under "A look at your retirement benefits." You can log in to [netbenefits.com](#) to see your DCP account at any time.

## Receiving your benefits

The distribution option you choose and the timing of your payments can affect the amount you receive.

### Your distribution options

The plans offer several distribution options. You may choose a different option for each benefit.

Distribution option	BD Retirement Plan	BD 401(k) Plan
<b>Lump sum</b> You receive your entire benefit in one payment. No benefit is payable to a beneficiary.		
<b>Single life annuity</b> You receive monthly payments for your lifetime only. No benefit is payable to a beneficiary.		
<b>Joint and survivor annuity</b> You receive reduced monthly payments for your lifetime, with a percentage (50%, 75% or 100%) of your benefit amount continuing to an eligible beneficiary after your death. For details on certain payment restrictions (such as marital status and consent), please refer to the Summary Plan Descriptions on <a href="#">HROne</a> .		
<b>Single life annuity with a guarantee</b> You receive monthly payments for your lifetime, with payments guaranteed for a specified period. If you die before receiving all the guaranteed payments, your eligible beneficiary receives the remaining payments.		

**Note:** If you have a legacy Bard benefit, you may elect Social Security equalization payments for that portion of your benefit. If you retire before you turn 65 and choose this option, your combined pension and Social Security benefits will be approximately level throughout your retirement.

### Early retirement benefits

While you remain employed with BD, you will continue to earn service toward meeting eligibility requirements for early retirement in the BD Retirement Plan (age 55 with 10 years of service). Your benefit may be reduced based on your age when you begin receiving benefits.



## When you can receive payment

When your employment ends, you may request payment of your benefits or leave your money in the plans. However, you are required to start receiving your benefits as described below:

Plan	You must start receiving benefits by:
BD Retirement Plan	Age 65 (regardless of your legacy company) <sup>1</sup>
BD 401(k) Plan	April 1 of the calendar year following the year you turn 73
BD Deferred Compensation Plan	As soon as administratively possible based on the distribution elections you made <sup>2</sup>
BD Restoration Plan	As soon as administratively possible after your BD employment ends <sup>2</sup>

You'll also want to coordinate your payments with your Social Security benefits. You may wish to contact Goldman Sachs Ayco for help deciding which distribution strategy is right for you.

**Special note for specified employees:** If you are designated as a "specified employee" under IRC Section 409A, the 409A portion of your BD Deferred Compensation Plan or BD Restoration Plan benefits cannot be paid to you until six months after the date your employment ends. You will be notified if this applies to you.

## When do Social Security benefits begin?

Currently, Social Security benefits can begin at any time after you turn 62. Full Social Security benefits are payable at your full retirement age, which:

- Is currently 66 for someone born between 1943 and 1954,
- Gradually increases to 67 for those born between 1955 and 1960, and
- Is 67 for anyone born in 1960 or later.

If your Social Security benefit begins before your full retirement age, the monthly amount you receive will be reduced for the rest of your life. Your monthly benefit amount will be increased if you elect to begin receiving it after your full retirement age.

### A word about taxes

Retirement benefits are generally treated as taxable income at the time you receive payment. Tax consequences may vary depending on the type of distribution and where you live.

If you take a lump-sum payment, there may be significant tax consequences, including ordinary income tax, and in some cases an additional 10% penalty tax, if you are younger than 59½. Generally, you can defer taxation of a lump sum by electing to roll over the distribution to another employer's eligible retirement plan or an IRA. When you request a distribution, you'll receive a special tax notice about the tax consequences of taking a distribution. You should consult a tax advisor before making any decisions because the tax laws governing payments are complex.

<sup>1</sup> If you have a legacy Bard pension benefit, that benefit will be reduced if you begin to receive monthly payments before you reach age 62. You must start payment of both your legacy Bard pension benefit and BD cash balance account at the same time. However, you can receive payment of your BD 401(k) account at a different time.

<sup>2</sup> Due to federal law, there is no option for delaying payment of your BD Deferred Compensation Plan or BD Restoration Plan benefits beyond the required payment dates.

## Other important benefits

These benefits help you meet your retirement income, healthcare and financial protection needs.

To get the full picture of your financial future, it's important to consider your other BD and government benefits.

### Do you know what to expect from Social Security?

 You and BD both contribute toward your Social Security benefits. You can find an estimate of your Social Security benefit under "How much annual retirement income can you expect?" on page 3 of your Total Retirement Income Statement. To see what you are eligible for based on your actual Social Security earnings record, use the online Retirement Estimator at [www.ssa.gov/estimator](http://www.ssa.gov/estimator).

### How does Medicare work?

Medicare is the federal government's health insurance program for people who are age 65 and older or disabled. There are four parts to Medicare (Parts A, B, C and D), each covering specific services. You'll want to apply for Medicare when you turn 65. If you delay, you might pay higher premiums for coverage. To learn more about Medicare, the kinds of plans that are offered and the deadlines to apply, visit [www.medicare.gov](http://www.medicare.gov).

### Are you participating in a Health Savings Account (HSA)?

Studies show that almost 20% of retiree income will be spent on healthcare. HSAs are a smart way to pay for medical expenses in retirement. They have a triple tax advantage—contributions are not taxed going into the account, while they remain in the account growing in value or when you withdraw them, as long as you use them on qualified medical expenses. You must be enrolled in a BD medical plan with an HSA to contribute to the account. Call HealthEquity at 844.354.0118 or visit [healthequity.com/bd](http://healthequity.com/bd) for more information.

### What happens to life insurance when you retire?

When you retire, your BD basic life insurance coverage will end, but you can convert your BD supplemental life insurance coverage into an individual policy within 31 days of your last day of employment. To learn more, call MetLife at 800.638.6420 or visit [metlife.com/mybenefits](http://metlife.com/mybenefits).

### Are you aware of the estate planning services available to you?

If you are enrolled in the MetLife group legal plan, you can create powers of attorney, trusts, wills and healthcare proxies, and you can access estate planning advice. For more information about the MetLife group legal plan, call 800.438.6388 or visit [legalplans.com](http://legalplans.com).

### Naming beneficiaries

While it's important to designate a beneficiary(ies) to receive benefits in the event of your death, it's also important to periodically review your designations to ensure they are up to date.

To name or update beneficiaries, visit each plan's website (see "For more information" at the end of this brochure for contact information).

# Important retirement planning resources

## Get help to plan for your future.

You may have questions about the program changes and how they will affect you personally. We encourage you to take advantage of the resources available from BD and our benefit partners to help you plan for your future.

Resource	Location/contact
	<b>Total Retirement Income Statement</b> <ul style="list-style-type: none"><li>See the total estimated amount you can expect from all your BD retirement benefits</li><li>Understand how much future retirement income you might accumulate</li><li>Make informed decisions about your financial future</li></ul>
	<b>Benefits Direct</b> <p>To obtain a pension benefit estimate by logging onto <a href="http://bd.com/benefits">bd.com/benefits</a>:</p> <ul style="list-style-type: none"><li>Select "Retirement Projections"</li><li>Under "Assumptions," enter your intended retirement date and enter Additional Calculation Information</li><li>Select "Calculate"</li><li>You can name this projection and save it for future reference</li></ul>
	<b>BD 401(k) benefits</b> <b>Fidelity NetBenefits®</b> <p>Model your 401(k) savings benefits and/or plan for retirement by logging onto <a href="http://netbenefits.com">netbenefits.com</a>:</p> <ul style="list-style-type: none"><li>Log in with your username and password</li><li>Go to "Your financial wellness journey"</li><li>Select "Retirement milestone"</li><li>At the prompts, enter your annual salary, how often you're paid (every two weeks) and your intended retirement age</li><li>Select "Your retirement goal"</li></ul>
	<b>BD Retirement Checklist</b> <p>Use BD's Retirement Checklist to help you plan and keep track of next steps for your healthcare, retirement income and other voluntary benefits before and after you retire from BD</p>
	<b>BD Retirement Planning Guide</b> <p>Consult the BD Retirement Planning Guide for an overview of your retirement benefits and things to consider as you approach retirement</p>

## Webinars and personal financial counseling

BD recognizes that planning for the future isn't easy, and we all have different concerns competing for our time and attention, so we're offering even more support during the transition with webinars and personal financial counseling.

(All times ET)		
<b>Retirement Education Webinars*</b>		
<b>April 24</b>	<b>April 25</b>	<b>April 29</b>
• 2:00 - 3:00 p.m.	• 10:00 - 11:00 a.m. • 5:00 - 6:00 p.m.	• 12 noon - 1:00 p.m.
Total Rewards is presenting education webinars that will cover: <ul style="list-style-type: none"><li>What's changing and why</li><li>Helping you understand your retirement statement</li><li>Financial planning resources</li><li>Developing your retirement strategy</li></ul>		
<b>Retirement Planning Webinars with Benefits Direct*</b>		
<b>May 1</b>	<b>May 2</b>	
• 2:00 - 2:30 p.m. • 4:00 - 4:30 p.m.	• 10:00 - 10:30 a.m. • 1:00 - 1:30 p.m.	
Benefits Direct is presenting education webinars that will cover how to: <ul style="list-style-type: none"><li>Project your BD Retirement Plan benefit</li><li>Access your account</li><li>Start receiving payment of your benefit</li></ul>		
<small>* Recordings of these sessions will be available for associates who are unable to attend a live event.</small>		
<b>Financial Planning Webinars</b>		
Goldman Sachs Ayco is presenting a series of webinars.		
<b>May 8</b>		
• 12 noon - 1:00 p.m. Investing fundamentals • 2:00 - 3:00 p.m. Approaching retirement, for late-career associates • 4:00 - 5:00 p.m. Planning ahead for retirement, for early- and mid-career associates		
<b>May 10</b>		
• 12 noon - 1:00 p.m. Planning ahead for retirement, for early- and mid-career associates • 2:00 - 3:00 p.m. Investing fundamentals • 4:00 - 5:00 p.m. Approaching retirement, for late-career associates		

## Learn more at a webinar

BD and Goldman Sachs Ayco are offering educational retirement and financial planning webinars. Get answers to questions about your retirement benefits, learn how to use Benefits Direct to help plan your retirement, and so much more. (All times ET)



Scan the QR code or visit [bd.benefitwebinars.com](http://bd.benefitwebinars.com) to:

- Register for Goldman Sachs Ayco financial planning webinars
- View recordings of the BD Retirement Education Webinars and Retirement Planning Webinars with Benefits Direct

## Personal financial counseling with Goldman Sachs Ayco

If you'd like some personalized help figuring out your finances, you're not alone. BD offers confidential, unbiased financial planning services at no cost through Goldman Sachs Ayco.

Goldman Sachs Ayco coaches can help you make the best use of your BD benefits and develop a retirement savings strategy that will work for your personal situation. To sign up for coaching, call Goldman Sachs Ayco at 800.334.0823 or visit [ayco.com/login/bd](http://ayco.com/login/bd).

# For more information

If you have questions or need more information, the following resources can help.

Resource	Contact information
<b>Retirement benefits</b>	
<b>Fidelity NetBenefits®</b> For questions about your BD 401(k) and/or BD DCP benefits	866.715.2068 <a href="http://netbenefits.com">netbenefits.com</a>
<b>Benefits Direct</b> For questions about your BD Retirement Plan and/or BD Restoration Plan benefits	800.234.9855 <a href="http://bd.com/benefits">bd.com/benefits</a>
<b>HealthEquity</b> For questions about the Health Savings Account (if enrolled in a BD medical plan with an HSA)	844.354.0118 <a href="http://healthequity.com/bd">healthequity.com/bd</a>
<b>Resources and tools</b>	
<b>Goldman Sachs Ayco</b> For overall financial and retirement planning support	800.334.0823 <a href="http://ayco.com/login/bd">ayco.com/login/bd</a>
<b>BD Associate Service Center (ASC)</b> For questions about your personal information	855.234.3577
<b>Benefits Direct</b> For questions about COBRA and retiree health coverage eligibility	800.234.9855 <a href="http://bd.com/benefits">bd.com/benefits</a>
<b>MetLife</b> For questions about basic life and supplemental life insurance	800.638.6420 <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
<b>MetLife</b> For questions about estate planning (if enrolled in the Group Legal Plan)	800.438.6388 <a href="http://legalplans.com">legalplans.com</a> (access code: 9901752)
<b>Additional resources</b> To review the BD Retirement Checklist, BD Retirement Planning Guide and Summary Plan Descriptions	Available online at <b>HROne</b> (go to Maxwell > HR > HROne > Search “Retirement and Savings Plans”)
<b>Government benefits</b>	
<b>Medicare</b> To learn more about government health plans available to you once you turn 65	1.800.Medicare <a href="http://medicare.gov">medicare.gov</a>
<b>Social Security Administration</b> For questions about your Social Security benefit, as well as to obtain an estimate	800.772.1213 <a href="http://ssa.gov">ssa.gov</a>

*This communication is meant to provide a brief overview of some of the benefits available to eligible employees of Becton, Dickinson and its affiliates (“BD”), as well as certain changes that BD intends to make to the plans. The changes described in this communication will not be final until a formal plan amendment has been adopted and may be revised prior to such adoption. If there is a conflict between the plan document and this communication, the plan document will govern (as construed and interpreted by the plan administrator). BD reserves the right to amend, modify, suspend or terminate these plans, in whole or in part, at any time and for any reason by action of BD to the extent permitted by applicable law and the plan. This communication and the benefits described within do not imply any guaranty and are not an employment contract.*