



Dow's Pension Retirement Modeling Tool Guide



Inside	Estimate Your Pension Online	2	Model Your Retirement Benefit	6
	Navigate the Dow Benefits Website	3	Determine What You Need to Retire	11
	Access the Pension Retirement Modeling Tool	4	Frequently Asked Questions	13
	Obtain Your Pension Estimate	5		

Estimate Your Pension Online

The Pension Retirement Modeling Tool is now on the Dow Benefits website. It's designed to help you with retirement planning – allowing you to model your future estimated retirement benefits using different scenarios.

At Dow, we are committed to making our company a great place to work. Dow provides employees with benefits and rewards that enable them to grow and develop professionally, enhance their quality of life, and prepare for their financial future. The focus of this guide is to explain the Pension Retirement Modeling Tool, which you can use to help plan for your retirement. With a simple click of a mouse, you can:

- Immediately see an estimate of your pension benefit at age 65.
- Model your pension benefit at various ages and retirement dates.
- Select different retirement scenarios as well as look at how your pension benefit plus your 401(k) Plan balance and other retirement savings can grow.
- Compare your estimated benefits and savings to estimated expenses in retirement.
- Link to additional retirement information.

To get a full picture of your estimated retirement income, you will need the following information:

- ☒ Your 401(k) Plan balance available on the Fidelity NetBenefits website (www.netbenefits.com/dow)
- ☒ Your estimated Social Security benefit, or the Modeling Tool will estimate it for you
- ☒ Other savings, such as a spouse's 401(k) Plan or savings account balance
- ☒ Other income you have allocated for retirement (such as an IRA or pension from another employer)

Dow Benefits Website Access

You can access the tool from work or home on the Dow Benefits website. Access to the site is available through **My HR Connection** under Benefits (with no user ID or unique password required) — or you can log in at <https://dowbenefits.ehr.com> (enter your user ID without the U and password you chose for the site).

First-Time Access From Home Computer

The first time you use the Dow Benefits website from home (by going directly to <https://dowbenefits.ehr.com>), you will need to create a password. The **secure password you create must meet specific criteria**. This includes being at least six characters long and containing at least one lowercase and uppercase character, and a number. Click the **Create or reset your password** link for more information and refer to the online instructions.

Available 24/7

The Pension Retirement Modeling Tool is available any time, day or night, seven days a week, 365 days a year.

It's Secure

Only you can access your data with your user ID and password. When you move from the Pension Retirement Modeling Tool site to other Dow websites, your personal information remains secure. If you print your information on a shared printer, be sure to retrieve it promptly.

Navigate the Dow Benefits Website

On the Dow Benefits website Home Page, you will see:

- A. Personal Data:** Shows your name, birth date and address.
- B. Information Center:** Contains links to Dow benefit plan information and retirement planning financial basics.
- C. Tools and Estimators:** Features links to the Pension Retirement Modeling Tool and other benefit plan tools.
- D. Contact Us:** Provides phone number and email address for where to go with questions.
- E. Alerts and Quick Links:** Alerts you to information you need to know.
- F. Your Financial Future:** Displays your Annual Retirement Income at age 65; enables you to view assumptions used to model your retirement income and access the Pension Retirement Modeling Tool.

The screenshot shows the Dow Benefits website home page. The layout includes a header with the Dow logo and a navigation bar. The main content area is divided into several sections, each annotated with a letter from A to F:

- A. PERSONAL DATA:** Displays user information: Name: SANDY SAMPLE, Birth Date: January 20, 1957, Address: 12544 High Bluff Drive, Suite 200, San Diego, MI 48031107.
- B. 2013 BENEFITS SUMMARY:** A table showing various benefit plans and their coverage options.
- C. TOOLS & ESTIMATORS:** A section with links to various tools like Dental Plan Comparison, Medical Cost Analysis Tool, etc.
- D. CONTACT US:** A link to contact the support team.
- E. ALERTS & QUICK LINKS:** A section with links to view personal information, update beneficiaries, etc.
- F. YOUR FINANCIAL FUTURE:** A section showing the Annual Retirement Income at Age 65, with a pie chart and a legend.

Plan	Option	Coverage
Medical	No Coverage	
Dental	Delta Dental PPO High	Employer + Coverage
HCRA		\$1,500 per year
DCRA	No Coverage	
Company-Paid Life		\$102,000
EE-Paid Life	3x Annual Salary	
SP/DP Life		\$140,000
Child Life		\$10,000
EE VGA		\$50,000
Spouse VGA		\$250,000
DP VGA	No Coverage	
RHCAP	\$40 per month	
LTD		66.7% of Base Annual Pay

Annual Retirement Income at Age 65
Accrued as of 5/31/2013

Annual Retirement Income at Age 65
Accrued as of 5/31/2013

Pension Plan - \$80,058.15
Social Security - \$25,476.00

Do you have enough to retire?
NEW! Click here to model your retirement income
NEW! Click here to estimate your benefit

Access the Pension Retirement Modeling Tool

Access the Pension Retirement Modeling Tool and estimate your pension benefit, using one of the options below (see Screenshot 1):

- **Option 1:** From the **Tools & Estimators** box at the bottom of the Home Page, click on the **Pension Retirement Modeling Tool** link.
- **Option 2:** From the **Your Financial Future** box on the right side of the Home Page, go to **Click here to model your retirement income**.

Screenshot 1

Dow Benefits

HOME RESOURCES CONTACT US LOGOUT

PERSONAL DATA

Name: SANDY SAMPLE
 Birth Date: January 20, 1957
 Address: 12544 High Bluff Drive
 Suite 200
 San Diego, MI 486031107

2013 BENEFITS SUMMARY [make changes](#)

Plan	Option	Coverage
Medical	No Coverage	
Dental	Delta Dental PPO High	Employee + Spouse + Child(ren)
HCRA		\$1,500 Annually
DCRA	No Coverage	
Company-Paid Life		\$102,000
EE-Paid Life	3x Annual Salary	
SP/DP Life		\$140,000
Child Life		\$10,000
EE VGA		\$50,000
Spouse VGA		\$250,000
DP VGA	No Coverage	
RHCAP	\$40 per month	
LTD		66.7% of Base Annual Pay

[2013 detailed summary](#)

INFORMATION CENTER

Welcome to Dow Benefits, your online resource for your health and welfare and pension benefits.

Benefits Decision Guide
 Ask, investigate, analyze and decide to make the best benefit choices for you and your family. [Click Here.](#)

Benefit Information
 Learn more about my Dow benefit plans. [More...](#)

Financial Planning Basics
 Learn more about planning for your future.

TOOLS & ESTIMATORS

Dental Plan Comparison - Compare your dental plan options and determine the best plan for you and your family.

Medical Cost Analysis Tool - Helps you estimate which medical plan provides the most cost effective services for you and your family.

Reimbursement Accounts Tool - Helps you estimate how much to contribute to the Health Care and Dependent Care Reimbursement Accounts and see the impact on your taxes.

Life Insurance Needs Analysis Tool - Helps you estimate how much life insurance you need to meet your obligations.

NEW! Pension Retirement Modeling Tool - Model your retirement income and expenses to determine if you have enough to retire.

ALERTS & QUICK LINKS

[View My Personal Information](#)
[I've had a Qualifying Life Event](#)
[Change My Beneficiaries](#)
[Update My Dependent's SSN](#)
[Update My Life Insurance](#)
[Access My Aetna Navigator™ Account](#)

YOUR FINANCIAL FUTURE [View Assumptions](#)

Annual Retirement Income at Age 65
 Accrued as of 5/31/2013


Pension Plan - \$80,059.15
Social Security - \$25,476.00

Do you have enough to retire?
 NEW! [Click here](#) to model your retirement income
 NEW! [Click here](#) to estimate your benefit.

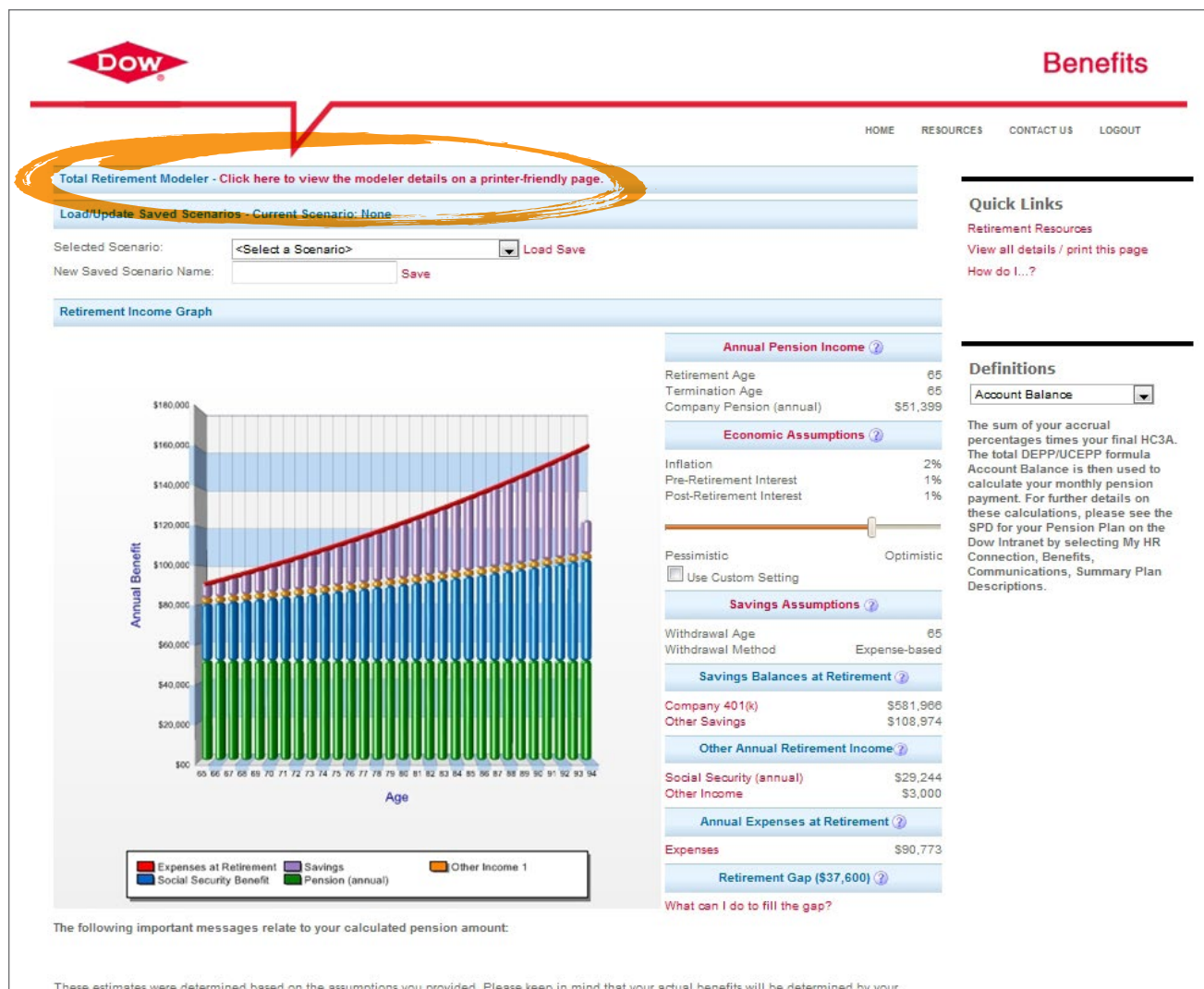
Obtain Your Pension Estimate

The Pension Retirement Modeling Tool is pre-populated to provide your estimated pension benefit at age 65.

Once you click on one of the links from the Home Page, you can easily print your pension benefit estimate at age 65. Click on the link directly below the Dow Diamond for a printer-friendly format (see Screenshot 2).

A pop-up window will appear and you can select **File** and then **Print** from the top menu bar. When you are done, click the  in the top right corner to close the pop-up window.

Screenshot 2



Model Your Retirement Benefit

Since each individual is unique (e.g., I want to retire before age 65, yet not start my benefit until age 65) and has different retirement income needs, the tool allows you to compare different scenarios by changing the assumptions listed and by considering other sources of retirement income.

Let's look at how you can model various scenarios using different assumptions. If any of the terms are unfamiliar, click on the drop down menu under the **Definitions** box on the right side of the screen.

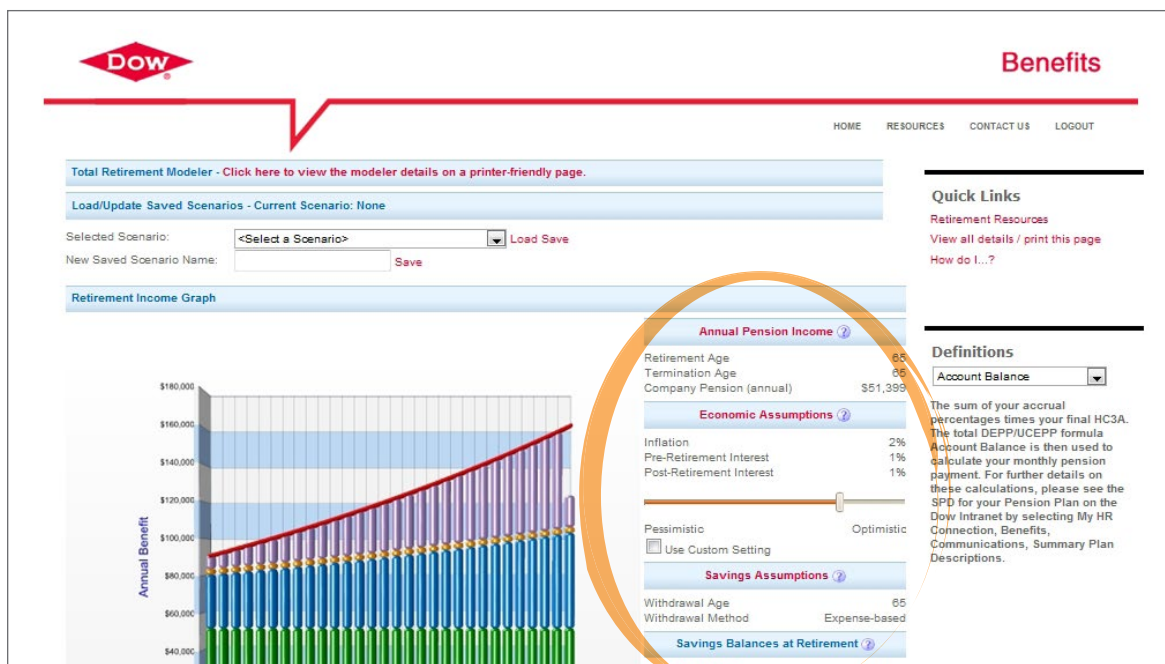
Change Assumptions

Next to the **Retirement Income Graph** (see circled items in Screenshot 3), you will see links that enable you to change assumptions. For example, if you select:

- **Annual Pension Income** – Compare different retirement and commencement dates, as well as different pay increase assumptions.
- **Economic Assumptions** – Choose various rates of inflation and change the rate of return on your 401(k). Or to reflect how pessimistic or optimistic you feel about the economy, simply slide the bar rather than enter the assumptions.
- **Savings Assumptions** – Consider when you want to start withdrawing from your 401(k) and whether you want the payments to supplement your total income needs.

After entering your assumptions, click on the appropriate button at the bottom of the pop-up window to continue.

Screenshot 3



Take a Closer Look at Your Pension Benefit

Click the **Annual Pension Income** link and you will see the following screen (see Screenshot 4) with space for estimating up to three scenarios.

If you want to compare different scenarios, click **Change My Assumptions** at the bottom of this screen.

Screenshot 4

Dow Benefits

HOME RESOURCES CONTACT US LOGOUT

Total Retirement Modeler - Click here to view the modeler details on a printer-friendly page.

Load/Update Saved Scenarios - Current Scenario: None

Selected Scenario: <Select a Scenario> Load Save

New Saved Scenario Name: Save

Retirement Income Graph

Annual Pension Income ?

Retirement Age 65

Definitions

with a different set of assumptions, click the [Change My Assumptions] button.

Your Calculation Inputs

	Scenario 1	Scenario 2	Scenario 3
Termination Date	1/31/2022		
Benefit Commencement Date	2/1/2022		
Lump Sum Date	2/1/2022		
Base Pay Increase %			
Pension Purchase Option	0		

Your Estimated Pension Benefit and Payment Options

Qualified Benefits	Scenario 1		Scenario 2		Scenario 3	
	Payable to You	Your beneficiary	Payable to You	Your beneficiary	Payable to You	Your beneficiary
Single Life Annuity - Level Benefit	\$4,283.30					
Single Life Annuity - Level Benefit with Guaranteed Payout Option (GPO)	\$3,940.64					
50% Joint & Survivor - Level Benefit	\$3,983.47	\$1,991.74				
50% Joint & Survivor - Level Benefit with Guaranteed Payout Option (GPO)	\$3,903.80	\$1,951.90				
100% Joint & Survivor - Level Benefit	\$3,726.47	\$3,726.47				
100% Joint & Survivor - Level Benefit with Guaranteed Payout Option (GPO)	\$3,651.94	\$3,651.94				
	<input checked="" type="radio"/> Select this scenario for Annual Pension Income modeling		<input type="radio"/> Select this scenario for Annual Pension Income modeling		<input type="radio"/> Select this scenario for Annual Pension Income modeling	
The following:	\$4,283.30/mo. - Single Life					

Change My Assumptions View Details Cancel Finish

These estimates were determined based on the assumptions you provided. Please keep in mind that actual benefits will be determined by your pay, service and the official benefit plan provisions in place when your employment ends. This estimate cannot guarantee your rights to receive a benefit from this plan if the plan provisions or your actual records do not entitle you to that benefit, nor does it constitute a promise or guarantee of future employment or benefits.

The Social Security estimate above is based on the Benefit Commencement Age shown in "Social Security (annual)" under "Other Annual Retirement Income", and cannot be any greater than age 65. However, based on your age, you may not be able to get unreduced Social Security benefits at this age. For more information on Social Security and your eligibility to receive benefits, go to the Social Security website www.ssa.gov.

Take a Closer Look at Your Pension Benefit (cont.)

To calculate a scenario, check the **Calculate this scenario** box at the top of each of the columns you wish to calculate (see Screenshot 5). Then use the drop down menus to indicate when you plan on leaving the company, when you intend to begin your benefit and anticipated annual pay rate increases for each scenario you are calculating.

Click **Next**, which will return you to the first **Pension Benefit Estimator** screen. You now will see calculation results in the columns for **Scenarios 2 and 3**, if applicable (see Screenshot 6 on the next page).

Screenshot 5

Dow Benefits

HOME RESOURCES CONTACT US LOGOUT

Total Retirement Modeler - [Click here to view the modeler details on a printer-friendly page.](#)

Load/Update Saved Scenarios - Current Scenario: None

Selected Scenario: <Select a Scenario> Load Save

New Saved Scenario Name: Save

Retirement Income Graph

Annual Pension Income 65

Definitions

Pension Benefit Estimator

Please select the assumptions used to calculate your pension benefit. If you wish to model up to three pension scenarios, check each box and add assumptions below. When you are ready, click the Next button to continue.

	<input checked="" type="checkbox"/> Calculate this scenario	<input checked="" type="checkbox"/> Calculate this scenario	<input checked="" type="checkbox"/> Calculate this scenario
When do you plan on leaving the company?			
<input checked="" type="radio"/> Termination Age or <input type="radio"/> Date	65	60	60
When would you like your pension benefit to commence?			
<input checked="" type="radio"/> Commencement Age or <input type="radio"/> Date	65	60	60
Anticipated Annual Pay Rate Increase	2%	2%	2%
Pension Purchase Option	0	0	0
Beneficiary's Date of Birth	Apr 15 1957		
Beneficiary's Relationship	SPOUSE		

Next Cancel

These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefits will be determined by your pay, service and the official benefit plan provisions in place when your employment ends. This estimate cannot guarantee your rights to receive a benefit from this plan if the plan provisions or your actual records do not entitle you to that benefit, nor does it constitute a promise or guarantee of future employment or benefits.

The Social Security estimate above is based on the Benefit Commencement Age shown in "Social Security (annual)" under "Other Annual Retirement Income", and cannot be any greater than age 65. However, based on your age, you may not be able to get unreduced Social Security benefits at this age. For more information on Social Security and your eligibility to receive benefits, go to the Social Security website www.ssa.gov.

Take a Closer Look at Your Pension Benefit (cont.)

If you want to include one of these pension benefit scenarios in the **Total Retirement Modeler**, use the radio button (●) to **Select a scenario** and then click the **Finish** button. The **Retirement Income Graph** will adjust to reflect your selected scenario.

Tip: If you want to print this information, it is available in a printer-friendly format on the next screen after you click on **Finish**. Click on the link after the **Total Retirement Modeler** (see Screenshot 7 on the next page) under the Dow Diamond and see details for each of the scenarios you calculated using the **Pension Benefit Estimator** in Screenshot 6. A pop-up window will appear, and you can select **File** and then **Print** from the top menu bar. When you are done, click the ☐ in the top right corner to close the pop-up window.

Screenshot 6

Benefits

[HOME](#)
[RESOURCES](#)
[CONTACT US](#)
[LOGOUT](#)

Total Retirement Modeler - [Click here to view the modeler details on a printer-friendly page.](#)

Load/Update Saved Scenarios - Current Scenario: None

Selected Scenario: <Select a Scenario> Load Save

New Saved Scenario Name: Save

Retirement Income Graph

Annual Pension Income

Retirement Age 65

Option (GPO)						
100% Joint & Survivor - Level Income Pre-62			\$5,131.86	\$3,471.78	\$5,131.86	\$3,471.78
100% Joint & Survivor - Level Income Post-62			\$3,139.86	\$3,471.78	\$3,139.86	\$3,471.78
100% Joint & Survivor - Level Income with Guaranteed Payout Option (GPO) Pre-62			\$5,062.42	\$3,402.34	\$5,062.42	\$3,402.34
100% Joint & Survivor - Level Income with Guaranteed Payout Option (GPO) Post-62			\$3,070.42	\$3,402.34	\$3,070.42	\$3,402.34
Non-qualified Benefits earned after 12/31/2004	Scenario 1		Scenario 2		Scenario 3	
	Payable to		Payable to		Payable to	
	You	Your beneficiary	You	Your beneficiary	You	Your beneficiary
Single Life Annuity - Level Benefit	\$696.79		\$172.14		\$172.14	
Single Life Annuity - Level Benefit with Guaranteed Payout Option (GPO)	\$641.05		\$163.53		\$163.53	
50% Joint & Survivor Annuity - Level Benefit	\$648.01	\$324.01	\$160.09	\$80.05	\$160.09	\$80.05
50% Joint & Survivor Annuity - Level Benefit with Guaranteed Payout Option (GPO)	\$635.05	\$317.53	\$156.89	\$78.45	\$156.89	\$78.45
100% Joint & Survivor Annuity - Level Benefit	\$606.21	\$606.21	\$149.76	\$149.76	\$149.76	\$149.76
100% Joint & Survivor Annuity - Level Benefit with Guaranteed Payout Option (GPO)	\$594.09	\$594.09	\$146.76	\$146.76	\$146.76	\$146.76
	<input checked="" type="radio"/> Select this scenario for Annual Pension Income modeling		<input type="radio"/> Select this scenario for Annual Pension Income modeling		<input type="radio"/> Select this scenario for Annual Pension Income modeling	
The following:	\$4,423.23/mo. - Single Life		\$3,990.55/mo. - Single Life		\$3,990.55/mo. - Single Life	

Quick Links

[Retirement Resources](#)

[View all details / print this page](#)

[How do I...?](#)

Definitions

...scru...
...your final HC3A.
...EPP formula
...then used to
...pension
...details on
...please see the
...on Plan on the
...Selecting My HR
...its.
...Summary Plan

These estimates were determined based on the assumptions you provided. Please keep in mind that your actual benefits will be determined by your pay, service and the official benefit plan provisions in place when your employment ends. This estimate cannot guarantee your rights to receive a benefit from this plan if the plan provisions or your actual records do not entitle you to that benefit, nor does it constitute a promise or guarantee of future employment or benefits.

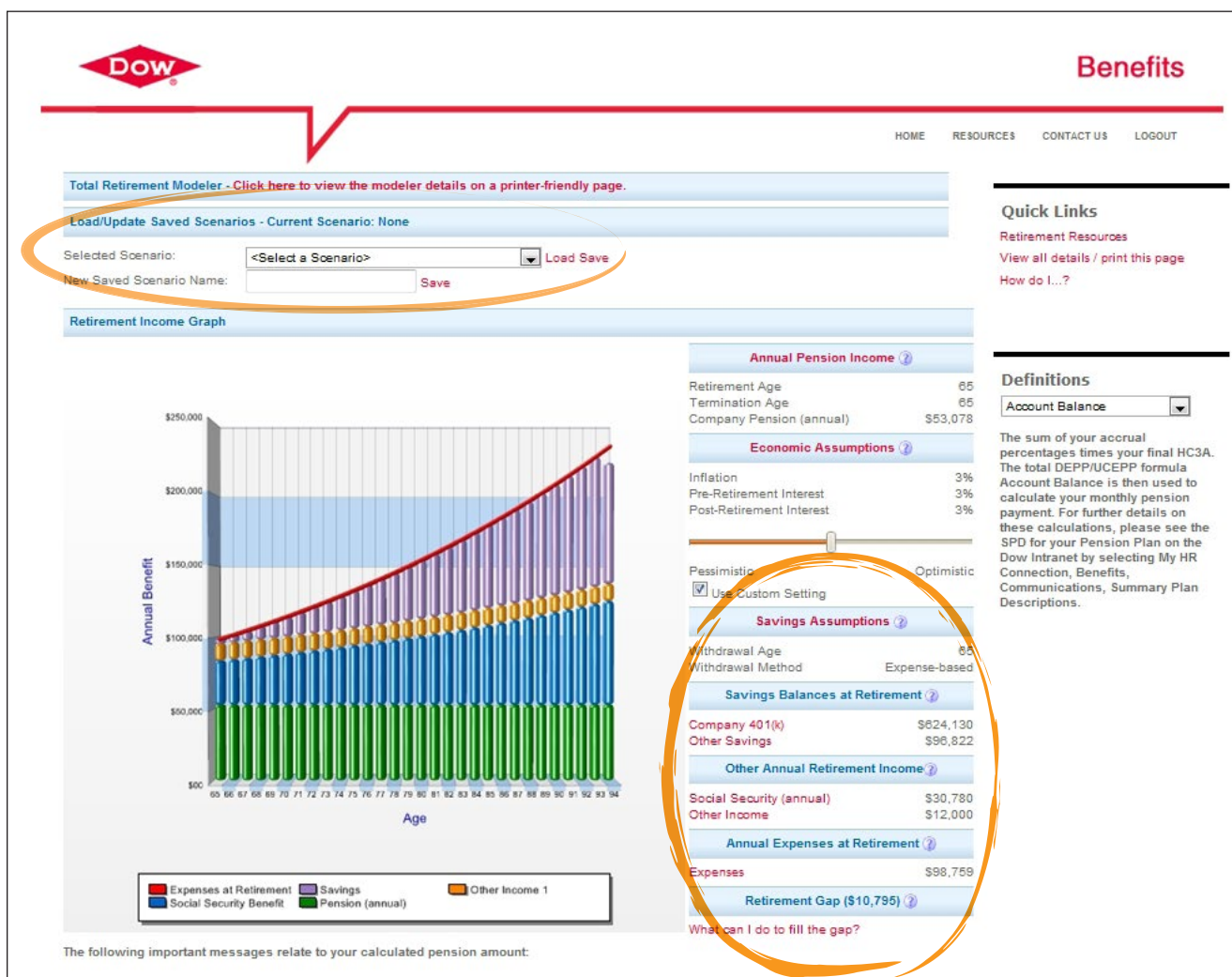
The Social Security estimate above is based on the Benefit Commencement Age shown in "Social Security (annual)" under "Other Annual Retirement Income", and cannot be any greater than age 65. However, based on your age, you may not be able to get unused Social Security benefits at this age. For more information on Social Security and your eligibility to receive benefits, go to the Social Security website www.ssa.gov.

Change My Assumptions
View Details
Cancel
Finish

Take a Closer Look at Your Pension Benefit (cont.)

If you wish to save your scenario, enter a name in the **New Saved Scenario Name** at the top of the page (e.g., "Commence Immediately at 60" or "Terminate 55 Start Pension 65"). If you wish to view a previously saved scenario, go to **Selected Scenario** and choose the name from the drop down menu in Screenshot 7.

Screenshot 7



Estimating Your Other Income Sources

You also can add other income sources (see Screenshot 7), such as:

- **Savings Balances at Retirement:** Company 401(k) Plan and Other Savings
- **Other Annual Retirement Income:** Social Security (annual) and other income (annuities, pension from another employer, etc.)

Determine What You Need to Retire

The modeler can help you determine how much income you need to retire. If you click on the **Expenses** link (shown near the bottom of Screenshot 7), you will be directed to a new screen (Screenshot 8) where you can choose a percentage of your pay to represent your expenses in retirement. This is commonly referred to as replacement income and is defaulted to 80 percent. You may need more or less depending on your personal plans for retirement. You also can estimate what your housing, food, transportation and other costs might be in retirement or use the defaults that are based on the United States Department of Labor Statistics that are provided.

Screenshot 8

Retirement Expense Calculator

There are two methods for estimating your retirement expenses. Pick one of the methods by clicking the corresponding "Finish" button.

Method 1 - Replacement Ratio

The replacement ratio concept is based on your actual income and assumes that your expenses in retirement will be a percentage of your income just prior to retirement. Select the percentage to be applied to your current pay, projected with inflation, to determine your estimated annual retirement expenses.

Current Pay: **\$102,000** Income Replacement Percentage: **80%**

Estimated Expenses: Current **\$81,600** at Retirement **\$105,368**

Method 2 - Estimated Expenses

For this method, you can enter your anticipated retirement expenses for each category below. Think of your current expenses for the category and then enter what you expect these expenses might be in retirement.

To keep this exercise simple, think of everything in current dollars. The calculated expense will be projected with inflation to determine your estimated annual retirement expenses. This replacement ratio method is simpler, but less accurate than identifying your actual expected retirement expenses.

Annual Expenses at Retirement

Housing (National Avg - \$9,529)	9529	Auto/Transportation (National Avg - \$5,675)	5675
Food (National Avg - \$4,806)	4806	Utilities (National Avg - \$3,299)	3299
Medical Expenses (National Avg - \$1,800)	1800	Medical Insurance (National Avg - \$2,771)	2771
Other Insurance (National Avg - \$1,113)	1113	Entertainment (National Avg - \$2,036)	2036
Taxes (National Avg - \$739)	739	Vacation/Travel	0
Savings	0	Other	0
Estimated Expenses: Current	\$31,768	at Retirement	\$41,021


Calculate Expenses

Finish - Use Method 1 **Finish - Use Method 2** **Cancel**

Fill the Gap

If your projected expenses are greater than your estimated retirement income, check out **Closing the Income and Expense Gap**. Here you will find additional information on steps you can take to fill the gap between your expected expenses and income in retirement (see Screenshot 9).

Screenshot 9




Benefits

HOME RESOURCES CONTACT US LOGOUT

- About Your Retirement
- About Your Finances
- Picture Yourself There
- Making it Work**
 - Closing the I > E Gap**
 - Save More
 - Improve Investment Return
 - Change Your Draw Down
- What Are Your Expected Expenses
- How Much Do You Really Need
- Budgeting for Medical Costs
- Long-Term Care Insurance
- Housing in Retirement
- Part-Time Work to Fill the I > E Gap

Closing the Income and Expense Gap

By now, you've had a chance to estimate your **retirement income and your expenses**. You can use the Retirement Modeler to look at various scenarios, including different possible retirement ages.



Closing the Income and Expense Gap

If your Income (I) exceeds your Expenses (E), and you're satisfied with the retirement age you assumed, congratulations! You're in good shape.

However, what if your Expenses (E) exceeds your Income (I) at the age you want to retire?

What you'll need (E)

MINUS

What you'll have (I)

EQUALS

What you'll need to make up

Here's a list of some possible strategies.

- Save more
- Improve your investment return
- Change how you draw down your retirement savings
- Reduce your expenses
- Work part-time to make your income last longer

Navigation: **Making It Work** > Closing the Income and Expense Gap

Frequently Asked Questions

Q. What if I want to retire?

- A. If you are planning to retire, call the Dow HR Service Center at 877-623-8079 or 989-638-8757 – or send an email to HR@dow.com. Hours for the Dow HR Service Center are Monday – Thursday from 8 a.m. – 6 p.m. Eastern Time and Friday from 8 a.m. – 5 p.m. Eastern Time.

Be sure to access the **I Am Nearing Retirement** and **Retirement Planning** information available on MyHR Connection. From the Dow Benefits website Home Page you also can click on the **Resources** link located at the top of your screen. From the **Resources** menu you can click on the **Retirement Planning Resources** link and select from among a variety of website links with retirement information.

Q. How do I return to the original default assumptions?

- A. To view the original pre-populated default assumptions, log out of the Dow Benefits website and then log on again.

Q. What if my personal data is not correct?

- A. If your personal data is incorrect, you can contact the Dow HR Service Center via email at HR@dow.com – or call 877-623-8079 or 989-638-8757. Hours for the Dow HR Service Center are Monday – Thursday from 8 a.m. – 6 p.m. Eastern Time and Friday from 8 a.m. – 5 p.m. Eastern Time.

Q. Where do I enter a 401(k) account balance amount?

- A. Once you access the Pension Retirement Modeling Tool, click on the **Other Savings** link located in the **Savings Balances at Retirement** section on the bottom right of your screen. A pop-up window will appear, and you can enter a 401(k) account balance in the current balance box.

Q. Under Other Savings I entered a current balance, yet I am not seeing the value grow over time. What should I do?

- A. Check to be sure you have entered your economic assumptions correctly on the main Modeler screen. Your current balance will be projected based on the economic assumptions entered on the main Modeler screen [estimated annual rate of inflation, expected annual rate of return before retirement (**Pre-Retirement Interest**) and expected rate of return after retirement (**Post-Retirement Interest**)]. In addition, the balance increases each year by the **Annual Contribution Amount** [if applicable, shown in the **Company 401(k)** pop-up window] until your assumed termination age.

Q. How do I know what values to enter for inflation and interest rates?

- A. You can model a wide range of percentages for inflation and interest rates in the Pension Retirement Modeling Tool if you click on the **Economic Assumptions** link on the right side of your screen. You also can use the slide bar to adjust rates based on whether you are optimistic or pessimistic toward inflation and market rates of return. Sliding the bar to the pessimistic range assumes a higher inflation rate and lower market rates of return; a movement to the right toward the optimistic range assumes a lower inflation rate and higher market rates of return. Of course, the rates of return available will depend on the behavior of the markets and how your money is invested. Please consult your financial or tax advisor.

Frequently Asked Questions

Q. How do I know what value to enter for Social Security?

- A. Visit the Social Security website at www.ssa.gov/estimator and estimate your retirement benefits.

Q. Am I able to model the Pension Purchase Option (PPO) in the Pension Retirement Modeling Tool?

- A. Interest rates needed to calculate the PPO can vary from year-to-year and are not predictable. Therefore, if your pension plan offers a PPO option, it will only be displayed for scenarios where the required interest rates are known for the year you select to commence your benefit (which is when the PPO transfer would occur). Generally, interest rates are known for the current calendar year, and become available for the next calendar year around October or November.

Q. What information is provided in the “Your Financial Future” pie chart and how often is this information updated?

- A. The pie chart shows a snapshot of your pension and Social Security benefits calculated as of the day you are visiting the site. It assumes your benefit will not increase and your payments will start when you turn age 65, or immediately, if you are over age 65.

Q. Where do I go for more information?

- A. If you have additional questions about your retirement benefits, please review the information available on the Dow Benefits website, as well as the **I Am Nearing Retirement** and **Retirement Planning** information available on MyHR Connection. You also can send an email to the Dow HR Service Center at HR@dow.com – or call 877-623-8079 or 989-638-8757. Hours for the Dow HR Service Center are Monday – Thursday from 8 a.m. – 6 p.m. Eastern Time and Friday from 8 a.m. – 5 p.m. Eastern Time.





The Dow Chemical Company
EDC Building
Midland, MI 48674

Questions?

Go to the **Resources** link, found in the top, right-hand corner of the Dow Benefits website home page, for links to a list of frequently asked questions, summary plan descriptions and other helpful information.

You can also contact the Dow HR Service Center.

Dow HR Service Center

877-623-8079 or 989-638-8757

Email | HR@dow.com

Hours of Operation

Monday to Thursday | 8 a.m. – 6 p.m. Eastern Time

Friday | 8 a.m. – 5 p.m. Eastern Time



"Dow" refers to The Dow Chemical Company and its subsidiaries that are authorized to participate in the benefit plans described in this guide.

The brief summaries of benefits in this communication are not intended to be complete descriptions of each of the respective benefit plans. If there are discrepancies between (a) information in this communication and any oral or written representations made by anyone regarding a plan and (b) the Summary Plan Descriptions (SPD) and other legal documents of any of the plans, the Summary Plan Descriptions (SPD) and other legal documents will govern. Dow reserves the right to amend, modify, and terminate the plans described in this communication at any time in its sole discretion.

® Trademark of The Dow Chemical Company ("Dow") or an affiliated company of Dow.

Content Steward: Debbie Salow

LIT # 318-61088

July 2013