



BENEFITS BULLETIN

U.S. National Employee Services Center
For Hourly Employees

2013 PROFIT SHARING

Purpose

To notify you of your 2013 Plan Year Profit Sharing payment distribution options and how to make your election.

What You Need To Know

Under the provisions of the 2011 UAW-Ford Collective Bargaining Agreement, all eligible hourly employees will receive a Profit Sharing payment on March 13, 2014.

Profit Sharing Payment Timetable

Event	Date
Election Period	February 10–18, 2014
Profit Sharing Day	March 13, 2014

Payment Options

You may elect how to receive your Profit Sharing payment from three payment options below. All elections must be made in whole percentages, not a fixed dollar amount, and must equal 100% (example: 50% Cash; 50% TESPHE = 100%).

1. Cash - Paid by Check or Direct Deposit	<p>You may elect to have all or a portion of your Profit Sharing payment paid in cash. If you would like your entire Profit Sharing payment paid in cash, no action is required. You will receive your payment in the same manner as your regular wages (check or direct deposit).</p> <p>Note: Cash payments are subject to withholding of Federal income taxes at the rate of 25%, applicable Social Security taxes generally at the rate of 7.65%, required state and local taxes, and outstanding income withholding order deductions. Payments will be made on March 13th, unless subject to any outstanding income withholding orders.</p>
2. Tax-Efficient Savings Plan for Hourly Employees (TESPHE)	<p>You may elect to contribute all or a portion of your Profit Sharing payment to the TESPHE, on either a pre-tax or Roth basis, subject to regulatory limits, provided you are eligible to participate in the TESPHE at the beginning of the election period starting on February 10, 2014. Newly hired employees are eligible to participate in the TESPHE 90 days after "initial date of hire."</p> <p>Note: If you have any outstanding Child Support Arrearages, any election you make to contribute all or a portion of your Profit Sharing Payment to the TESPHE will be cancelled.</p>

3. Ford Interest Advantage Account	<p>You may elect to have all or a portion of your Profit Sharing payment directed into your Ford Interest Advantage (FIA) account, provided you have a payroll-deducted FIA account established by February 7, 2014. If no FIA account is active at that time, the amount intended for FIA will be paid to you in the same manner as your regular wages (check or direct deposit).</p> <p>Note: FIA distributions are subject to the same taxes, withholding rates, and outstanding income withholding order deductions as a payment in cash. Any mandatory amounts not fully deducted from your Profit Sharing payment will be deducted from subsequent pay checks until your full obligation is satisfied. This may result in net pay of zero dollars. Should you elect to allocate a portion of your payment to your FIA account and cash, the amount credited to your FIA account and any amount you receive in cash will not equal the percentages elected after taxes are applied. After the appropriate taxes have been withheld, FIA amounts are processed first based on the FIA percentage you elected. Any remaining after-tax amount will be paid in the same manner as your regular wages (check or direct deposit).</p>
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TESPHE Taxes, Income Withholding Orders and Child Support Arrearages, Limitations, Investments, and Transfers

Taxes: That portion of your Profit Sharing payment contributed to the TESPHE, on a pre-tax basis, presently is not subject to Federal income taxes. However, applicable Social Security taxes, and any required state and local taxes, will be deducted. If you allocate your entire Profit Sharing payment to the TESPHE, on a pre-tax basis, the applicable taxes will be deducted from subsequent pay checks until the tax obligation is satisfied. If you elect to contribute a portion of your Profit Sharing payment to the TESPHE, on a pre-tax basis, the applicable taxes will be taken from the cash portion of your payment. Any Social Security taxes that cannot be deducted from the cash portion of your payment will be deducted from subsequent pay checks until the applicable tax obligation is satisfied.

Income Withholding Orders and Child Support Arrearages: Any outstanding income withholding order amounts will be deducted from the cash portion of your payment. If you have any child support arrearages, your TESPHE Profit Sharing payment election will be cancelled and arrearages deducted per the order limitations.

Limitations: To comply with regulatory limits, contributions from your regular pay check and any portion of your Profit Sharing payment contributed to the TESPHE cannot exceed a certain amount on a pay-period basis. Any amount that cannot be credited to your TESPHE account because of this limit will be paid in cash and reflected as "amount over legal limit," on your check stub.

Investments: Contributions to the TESPHE from your Profit Sharing payment will be credited as either pre-tax or Roth contributions on Friday, March 14, 2014, and invested in accordance with the investment options you have elected for your contributions from your regular pay check. If there are no investment elections on file, the contributions will be invested in the TESPHE default investment option based on the following table. At any time, you can exchange your monies out of the default investment option and into any other investment option available under the TESPHE, subject to restrictions imposed by the specific investment option.

TESPHE Default Investment Options

BlackRock LifePath® Index Fund	Date of Birth Range
BlackRock LifePath® NL Retirement Fund	In or before the year 1948
BlackRock LifePath® NL 2015 Fund	1/1/1949 – 12/31/1952
BlackRock LifePath® NL 2020 Fund	1/1/1953 – 12/31/1957
BlackRock LifePath® NL 2025 Fund	1/1/1958 – 12/31/1962
BlackRock LifePath® NL 2030 Fund	1/1/1963 – 12/31/1967
BlackRock LifePath® NL 2035 Fund	1/1/1968 – 12/31/1972
BlackRock LifePath® NL 2040 Fund	1/1/1973 – 12/31/1977
BlackRock LifePath® NL 2045 Fund	1/1/1978 – 12/31/1982
BlackRock LifePath® NL 2050 Fund	1/1/1983 – 12/31/1987
BlackRock LifePath® NL 2055 Fund	In or after the year 1988

Transfers to Salaried: If you were on hourly payroll in 2013, eligible for a Profit Sharing payment, and presently are on the salaried roll, you cannot contribute any portion of your Profit Sharing payment to the TESPHE.

What You Need to Do

- If you choose to take your entire Profit Sharing payment in cash, you do not need to take any action.
- If you want to direct your Profit Sharing payment to different elections than indicated above, you will need to make elections during the Profit Sharing election period, which is **Monday, February 10, 2014, through Tuesday, February 18, 2014, at 9 p.m. Eastern time if you make your election over the phone, or 11:59 p.m. if you make your election using myfordbenefits.com.**
- If you fail to make an election, your Profit Sharing payment will default to cash. You will receive the payment in the same manner as your regular wages (check or direct deposit).

If you choose to make an election, you are required to either:

- Log on to the **myfordbenefits.com** Web site
 - Click on the **Profit Sharing** link in the **MY RETIREMENT** menu on the home page

You may also access the election screens from the TESPHE section of the site:

- Select **MY RETIREMENT** from the main menu
- Select **My Tax-Efficient Savings Plan for Hourly Employees**
- In the **I Want To** section, choose **Enter Profit Sharing Election** to access the election screens

OR if you do not have computer access, you may:

- Call the NESC at 1-800-248-4444 and speak to a Personal Benefits Representative between 9 a.m. to 9 p.m. Eastern time, Monday through Friday, and:
 - Choose option 1 from the first menu for Profit Sharing and Savings/401(k)
 - Enter your SSN and PIN on the telephone keypad
 - Select the option that states: "To make your Profit Sharing Election press the star key (*)".

If you make an election, a written confirmation of your Profit Sharing payment option election will be mailed to your address-of-record, following the election period.

Accessing the Web site or Calling the NESC for the First Time

If you're logging on to **myfordbenefits.com** or calling the NESC to access your TESPHE account for the first time:

- You will use your Social Security Number (SSN) as your initial User ID and your six-digit birth date (MMDDYY) as your initial PIN.
- On the Web site, you will be prompted to change both your initial User ID and PIN to those of your own choosing, establish security questions, and enter your email address in case you lose or forget your log in credentials in the future.
- When calling the NESC, you will continue to use your SSN as your User ID. You may not use an alternative User ID for phone access.
- You will use the same PIN you selected to access both the Web site or when calling the NESC. You can change your PIN at any time.

Who to Contact for Assistance

For questions regarding your Profit Sharing payment elections:

Chat Online	Access the ' Chat Online ' feature to obtain online assistance when you are logged on to myfordbenefits.com .
Talk with Us Now	Access the ' Talk with Us Now ' feature to enter a call back number when you are logged on to myfordbenefits.com .
Contact Us	On the home page of the myfordbenefits.com Web site, click on the Contact Us link on the navigation bar at the top of the page and enter your question or comment and click Submit . Replies will be posted to your Inbox on the home page.
Call	Contact the NESC at 1-800-248-4444. Personal Benefits Representatives are available 9 a.m. - 9 p.m. Eastern time, Monday through Friday, except on New York Stock Exchange holidays.

The Company reserves the right to end, suspend, or amend these plans, subject to the applicable Collective Bargaining Agreement. Amendments also will be made to comply with regulatory changes. If changes are made, you will be notified.

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