Rockwell Automation

Your Go-To Guide for a Hassle-Free Retirement

HEALTHY live SMART

This guide is for U.S. employees who are planning for retirement.

You've worked hard and made a meaningful contribution to the success of Rockwell Automation. And now you're thinking about retirement. This guide will help you navigate the process of applying for your retirement benefits from Rockwell Automation.

Before you start the process of retiring from Rockwell Automation, it's helpful to first make sure you're prepared for this next stage in your life. Check out the "Have You Planned for Your Retirement?" section (pages 4 – 6) to see if you're ready to go through the rest of the information in this guide.

This guide provides brief, general descriptions of various benefit plans for employees who retire from Rockwell Automation, including the Rockwell Automation Pension Plan available to U.S. employees who were hired by Rockwell Automation before July 1, 2010. If any part of this information should conflict with a plan's legal documents, the legal documents will control. Participation in these plans is not a guarantee that benefit levels will remain unchanged in the future. The company reserves the right to change or terminate these plans at any time. If material benefit changes are made, affected employees and retirees will be informed about them.

What's In This Guide?

This guide is intended to provide general information to assist you with your retirement benefit decisions. There may be aspects of your personal situation that might make this general guidance inappropriate for you. You should seek additional guidance regarding your retirement benefit decisions and review any decisions you make with a financial or tax advisor, accountant, or attorney.

Have You Planned for Your Retirement?

Everyone dreams of enjoying a secure, comfortable retirement. Achieving that dream is much easier when you have planned ahead.

If you've already considered the items in this section, then you're probably ready to start the process of retiring from Rockwell Automation and go through the rest of the information in this guide. If you still have some work to do to prepare, use this list to help get you ready.

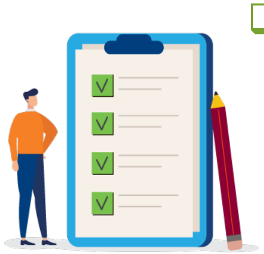
- ❑ **Identify all your retirement income sources.** This will help you decide if you are financially ready to retire. Take a look at your Rockwell Automation retirement income sources and those available outside of Rockwell Automation. These may include savings accounts, IRAs, retirement benefits from former employers and Social Security (if eligible).

  At any time, you can get an idea of your Rockwell Automation retirement income sources. Here's how:

  Pension Plan (hired by Rockwell Automation prior to July 1, 2010): Use the Pension Calculator to get an estimate of your benefit from the Pension Plan. Find it on Your Benefits™ at **digital.alight.com/rockwellautomation.** Log in and click on "Pension Plan Estimates" under Quick Links. You can model many retirement date scenarios, including various assumptions regarding last day worked, pay and benefit payment start date, and compare your saved versions. You can also get help and request an estimate by calling the Rockwell Alight Service Center (RASC) at **877.OUR.RASC (877.687.7272).**

  Retirement Savings Plan: Check your account balance by going online to NetBenefits®, the Retirement Savings Plan's website through Fidelity, at **401k.com**. You can also call the Rockwell Automation Service Center at Fidelity at **877.ROK.401K (877.765.4015)** to ask questions and get information.

- ❑ **Create your retirement budget.** Some expenses will likely go down after you retire, such as clothing or restaurant meals. Others might increase, such as hobbies, travel and health care expenses. That's why it's important to have a budget so that you'll know if your retirement income sources will be enough to cover your anticipated expenses. There are a number of helpful budget-planning resources online. These resources can help you identify the types of anticipated expenses that should be included, such as retiree health care coverage costs. You can find these resources online using your preferred search engine to search these terms: "retirement", "planning" and "budget".



- ❑ **Evaluate your life insurance needs.** The Rockwell Automation life insurance coverage you have today will end on the last day of the month in which you retire. Consider the coverage you will need after you retire. Refer to the Summary Plan Description for Life Insurance and the *Termination Benefits Summary* for information about conversion or portability of current coverage.

Have You Planned for Your Retirement?

- ❑ **Evaluate your health care needs.** The Rockwell Automation medical, dental and vision coverage you have today will end on the last day of the month in which you retire. Depending on your age and years of service when you retire, you may be eligible for different retiree medical options. See pages 24 – 31 for more information. If you participate in the **Health Savings Account (HSA)**, consider how you can use your funds for expenses.

- ❑ **Prepare for a possible gap in cash flow.** It takes time to process your Pension Plan and Retirement Savings Plan distribution elections, so you'll want to plan your cash flow to accommodate a timing gap between your last paycheck and when you will receive those benefits (assuming you choose to receive them right after you retire). In general, here's when you can expect to receive your Rockwell Automation retirement income benefits:

  - **Pension Plan (if eligible):** First of the month after you retire if you elect monthly payments, or 90 – 120 days after you retire if you elect a lump sum payment. See pages 11 – 18 for details.

  - **Retirement Saving Plan:** As early as two weeks after you retire. See pages 19 – 23 for details.

- ❑ **Seek financial advice.** You have some important choices to make before you retire. Trusted investment advisors, tax specialists or attorneys can help you make decisions that are best for you and your financial situation. To give your financial advisors a better idea of the retirement benefits you get from Rockwell Automation, it's a good idea to share your important benefits-related documents with them, such as:

  - The Summary Plan Descriptions (SPDs) for your retirement benefits (Pension Plan, Retirement Savings Plan and Pre-Medicare Retiree Medical).

  - Your most recent benefits statements (Pension Plan benefit estimate from Your Benefits™ through **digital.alight.com/rockwellautomation** or the RASC at **877.OUR.RASC (877.687.7272)** and Retirement Savings Plan account statements from Fidelity through **401k.com).**

  - Your beneficiary designations (from Your Benefits™ website and Fidelity).

  - This guide.

You can download copies of your SPDs by going to the Your Benefits™ home page, or you can request copies be sent to you by calling the RASC at **877.OUR.RASC (877.687.7272).**

Turn to Edelman Financial Engines for Advice

Through Rockwell Automation, you have access to retirement help from Edelman Financial Engines. Their Investment Advisor Representatives can help you understand how to start spending from your Social Security, pension and 401(k) benefits. Their Online Advice and Professional Management Services may also be useful. Call the 401(k) plan's service provider, Fidelity Investments, at 877.401.5762 and ask to be connected to an Edelman Financial Engines Advisor. Or visit 401k.com and click the Edelman Financial Engines link.

Have You Planned for Your Retirement?

- ☐ **Review and update your legal documents.** The following types of important legal documents are good to have before you retire:
  - **Powers of attorney:** There are different types of powers of attorney, such as a power of attorney over health care and a power of attorney over property or finances. In these legal documents, you designate someone to make decisions for you in the event you're unable to do so.
  - **Living will:** This legal document outlines the types of medical treatment and life-sustaining measures you want or don't want.
  - **Will:** In this legal document, you designate someone to manage your estate and provide for the transfer of property at death.
  - **Beneficiary designations:** With these forms, you identify who you want to receive any benefits that may be payable to a beneficiary following your death, such as any remaining balance in your Retirement Savings Plan account (on Fidelity's website) and any life insurance benefits (on Your Benefits™). To review your life insurance designations, go you Your Benefits™ **digital.alight.com/rockwellautomation** or call the RASC at **877.OUR.RASC (877.687.7272).**

Place your legal documents and other important information in a safe location and let family members know where to find them. It's also a good idea to provide the RASC with copies of your financial-related powers of attorney. For details on how to submit this information to the RASC, call **877.OUR.RASC (877.687.7272).**

- ☐ **Make note of the personal information that's needed to access details about your Rockwell Automation benefits before and after you retire.** You will continue to use **digital.alight.com/rockwellautomation** and the RASC for details about your benefits after you retire. Before you retire, it's a good idea to make sure you know your user ID and/or password for using either of these resources. If new ones are needed, you can get them by visiting **digital.alight.com/rockwellautomation** or calling **877.OUR.RASC (877.687.7272).** You may need to know other user IDs and passwords to access other benefits, too. You can use the *Termination Benefits Summary* (search for it on **RAQuickFind.com**) to make note of the information you need, such as websites and phone numbers.

Turn to Your Rockwell Automation Resources for Help

Workplace Options and MetLife Group Legal (if you enrolled in the legal plan) can help you identify the types of legal documents that may be useful for you to have. You also may want to consult with a trusted attorney. You can find the contact information for both Workplace Options and MetLife Group Legal on page 36.

Good Things to Know Before You Start the Retirement Process

What Happens to the Benefits You Have Today

Before you retire, you'll want to take note of what happens to the benefits you have today. Some of these benefits will end on your last day worked at Rockwell Automation. Others will end on the last day of the month in which you retire (which could be your last day worked if you retire at the end of a month). With many of your benefits, you have the option to continue coverage after you retire.

Key Term
Last Day Worked | Your last day worked is considered your retirement date for benefit purposes.

These Benefits Will End on the Last Day You Work

Benefit	What You Can Do
Pension Plan (if eligible)	Your pension benefit will be calculated using your service information on your last day worked and your pay information that's finalized 60 days after your last day worked. See page 11 for more information about how to apply for your pension benefit.
Retirement Savings Plan (401k)	Contributions to your account generally stop with your last paycheck. See page 20 for more information about what you can do with your vested account balance after you retire.
Short & Long-Term Disability	Your coverage automatically ends, and it cannot be continued.
Vacation Days	Any unused vacation days you have earned will be paid to you with your final paycheck as a lump sum. Typically, you receive your final paycheck within two weeks after you retire.

Take a Deeper Dive – Use the Termination Benefits Summary and SPDs

To learn more about what happens to all the benefits you have as an active employee when you retire, download the *Termination Benefits Summary* on Quick Find (RAQuickFind.com). The *Termination Benefits Summary* gives you details about what happens to each benefit, coverage continuation options and any next steps you would need to take.

The Summary Plan Description (SPD) for each benefit also has details about what happens to your coverage when your employment with Rockwell Automation ends. To access your SPDs, go to Your Benefits™ **digital.alight.com/rockwellautomation** or you can request copies to be sent to you by calling the RASC at **877.OUR.RASC (877.687.7272).** The Retirement Savings Plan SPD can be accessed on Fidelity's website, 401k.com.

Good Things to Know Before You Start the Retirement Process

These Benefits Will End on the Last Day of the Month in Which You Retire

Benefit	What You Can Do
Medical	You can elect to continue coverage for you and your family members under COBRA. You will automatically receive COBRA enrollment information after your employment ends. You should not elect COBRA coverage if you are eligible for retiree medical coverage from Rockwell Automation and choose to have this coverage start the first of the month after you retire. See pages 24 – 31 for details.
Dental and Vision	You can elect to continue coverage for you and your family members under COBRA. You will automatically receive COBRA enrollment information after your employment ends. COBRA coverage generally ends 18 months after you retire. Rates are found in the *Termination Benefits Summary.*
Health Savings Account (HSA)	You keep the money in your account when you retire. You can keep your account with HealthEquity, but you will be responsible for the monthly service fee starting Jan. 1 of the calendar year after you retire. Alternatively, you can roll your account balance over to an HSA with another financial institution. You can compare monthly service fees for various institutions and choose one that works for you.
Flexible Spending Accounts (FSAs)	Dependent Care: You may use the money in your account on eligible expenses you incur by the end of the month in which you retire. In keeping with IRS rules, any money left in your account will be forfeited. Health Care: You may use the money in your account on eligible expenses you incur by the end of the month in which you retire. If you have any money remaining after that, you can elect to continue your coverage under COBRA. You will automatically receive COBRA enrollment information after your employment ends.
Basic Life Insurance	You can convert your coverage to an individual policy directly with MetLife, the life insurance administrator.
Supplemental Life and AD&D Insurance	You can either continue your coverage under a similar group policy with MetLife or convert coverage to an individual policy.
Legal Insurance	Active plan participation ends your last day worked. You may continue the plan for 12 months under an individual policy through **MetLife Group Legal.**
Legacy Health Reimbursement Account (HRA)	Employees who had HRA account balances at the end of 2022 had those accounts moved to HealthEquity for use through Dec. 31, 2025, or the termination of their Rockwell Automation medical plan participation, if earlier. If you continue coverage in a Rockwell Automation medical plan through COBRA or retiree medical (up to age 65, for you or eligible dependents, or through Dec. 31, 2025, if earlier) your participation to spend down your HRA balance in the HRA account also continues. When your participation in a Rockwell Automation Medical health plan option ends you forfeit any unused HRA account balances.

Don't Forget

You can learn more about what happens to the benefits you have as an active employee when you retire by downloading the *Termination Benefits Summary*. See page 7 for details.

Good Things to Know Before You Start the Retirement Process

How to Choose a Retirement Date

Your last day worked can be any date you choose—toward the beginning, middle or end of the month. As you decide what date is best for your situation, you'll want to think about what happens to the benefits you have today once you retire and how prepared you are for a gap in cash flow.

Why You Might Want to Choose a Date That's Toward the End of a Month	Why You Might Want to Choose a Date That's Toward the Beginning of a Month
• If you elect to receive your pension benefit in the form of a monthly payment, there's less time between when you receive your last paycheck and when your first pension payment will arrive. That's because pension payments are made on the first of the month. For example, if you retire on March 29, you could receive your first payment on April 1 if you return all your paperwork on time.[1]	• You gain an additional 1/12th of your annual vacation allowance that is then paid to you after you retire. • Many of your current benefits (such as medical and dental coverage) continue through the end of your retirement month. This gives you additional time to analyze your health care coverage needs during retirement and explore your options. **NOTE:** If you choose a retirement date toward the beginning of a month, you'll need to prepare for a slightly longer cash flow gap. For example, if you choose to retire on March 2, you will need to have enough savings on hand to cover one month of living expenses because your first pension check, if you elect a monthly payment, would not arrive until April 1.[1]

[1] It takes 90 – 120 days following retirement to process a lump sum payment from the pension plan.

Good Things to Know Before You Start the Retirement Process

Key Dates for Navigating the Process

Here is a quick look at four time periods you need to keep in mind as you get the process going to receive your retirement benefits. The sections that follow in this guide give you more details about the steps and dates that apply to each benefit. For more personalized date information, use the Retirement Process Timeline on Quick Find (**raquickfind.com**; search "Retirement Process Timeline").

3 MONTHS BEFORE YOU RETIRE

Start the Process

- ❑ Know your benefit user IDs and passwords before you start the process
- ❑ Inform the RASC of your Last Day Worked & when you want your pension to begin
- ❑ Apply for Medicare (if you will be 65 or older the day you retire)
- ❑ Review retiree medical options (if eligible)

2 MONTHS BEFORE YOU RETIRE

Solidify Your Decisions

- ❑ Notify the RASC of your pension payment decision and if you or your dependents will be enrolling in retiree medical coverage
- ❑ Tell your manager that you are planning to retire and inform them of your last day worked; your manager is responsible for entering your retirement date into Workday and working with the HR Service Center on the process

1 MONTH BEFORE YOU RETIRE

Wrap Things Up

- ❑ Confirm with your manager your last day worked
- ❑ Review the retiree medical enrollment information that you will automatically receive from the RASC or Via Benefits, depending on your Medicare eligibility (provided you notified the RASC earlier about your retirement date)

10th OF YOUR RETIREMENT MONTH

Submit Your Pension Election Authorization Form by the Deadline

- ❑ Return your form to the RASC by the 10th of your retirement month if you want your pension benefit to start as soon as possible following your retirement

AFTER YOUR RETIREMENT DATE

Be Sure to Keep Your Address Information Updated With the Rockwell Alight Service Center

- ❑ Go online to digital.alight.com/rockwellautomation, or
- ❑ Call the RASC at 877.687.7272

What Happens to Your Cash Incentive (Bonus)

Annual Employee Incentive Plan or Incentive Compensation Plan

If you participate in the Annual Employee Incentive Plan (AEIP) or the Incentive Compensation Plan (ICP) and work through Dec. 31 or the last business day of the year (you complete the first three months of the Plan's fiscal year, which starts on Oct. 1) and there is an earned payout, you will be eligible for a portion of your bonus after you retire. For both the AEIP and ICP, retirement means that on your last day worked, you are at least age 55 with 10 years of service or at least age 65 with five years of service.

The award will be prorated based on current policy located on the AEIP app of EPOCH.

Your bonus will be paid to you in December following your retirement.

Here are some examples:

- If you retire Nov 1, you remain eligible for the fiscal year bonus for the year prior to your retirement date. You will not receive any portion of your bonus for the fiscal year of your retirement date.
- If you retire Dec. 31, you would be eligible to receive 3/12 of the fiscal-year bonus for the fiscal year of your retirement date, if applicable per policy.
- If you retire Feb 28 , you would be eligible to receive 5/12 of the fiscal-year bonus for the fiscal year of your retirement date, if applicable per policy.
- If you retire Feb 5, you would be eligible to receive 4/12 of the fiscal-year bonus for the fiscal year of your retirement date (February is excluded in the proration as you did not work on or past the 15th day of the month), if applicable per policy.

Sales Incentive Plans

Earned incentives (including accelerators/discounts) will be paid out as scheduled and may be received via payroll in the months following your retirement date.

How to Apply for Your Pension Plan Benefit

If you were hired, or were a part of an acquisition after July 1, 2010, or if you already received your pension benefit as an in-service distribution, this section may not apply to you.

To determine if you have a Pension Plan benefit, call the RASC and talk with a Retirement Specialist. Rockwell Automation pays the full cost of your Pension Plan benefit. The amount of your benefit is calculated using a formula that takes into account the following:

- Your age when you commence your benefit (and your spouse's age, if married)
- Your years of service with Rockwell Automation (called your credited service)
- Your salary history over the last 10 years while working at Rockwell Automation
- The payment option you elect to receive

Before you retire, you need to be aware of three things as they relate to your pension benefit:

- When you can retire and receive a benefit
- What your payment options are
- That once your first pension payment or lump sum payment is issued, you will not be able to make different choices for your pension benefit payment option.

Plan Ahead

At least a year before making an election for your Pension Plan benefit, you should carefully consider your benefit start date, early reduction factors that may apply and your payment option, as these may affect the options available to you and the amount you receive. Reviewing the Summary Plan Description (SPD), modeling different retirement dates using the online tools and talking with an RASC Retirement Specialist or other trusted advisors can help you understand these factors and reduction applicable on particular dates.

How to Apply for Your Pension Plan Benefit

When You Can Receive Your Pension Benefit

The pension plan's normal retirement age is 65. You may retire before or after age 65. If you retire from Rockwell Automation on or after age 65, your pension payments must start right away. If you retire from Rockwell Automation before age 65, you may choose when you want to start your pension benefit—either right after you retire or at a later date (but no later than age 65).

Your Age When Your Employment with Rockwell Ends			
Before Age 65: Prior to Early Retirement Date	**Before Age 65: On/After Early Retirement Date**	**At Age 65: Normal Retirement**	**After Age 65: Late Retirement**
• You may start your pension benefit right after you terminate employment, but it will be reduced. It is reduced because of the longer period it is expected to be paid. • Your benefit will be reduced for each full month prior to age 65 based on the interest rates and mortality tables in effect when you commence your benefit. • You can wait until age 65 to start your benefit. That way your benefit will not be reduced due to early payment.	• You may start your pension benefit right after you terminate employment, but it will be reduced. It is reduced because of the longer period it is expected to be paid. • Your benefit will be reduced for each full month prior to age 65, by 1/15th (6.67%) for each year between ages 60 and 65; and 1/30th (3.33%) for each year prior to age 60. • You can wait until age 65 to start your benefit. That way your benefit will not be reduced due to early payment.	• Under IRS rules, you must start your benefit right after you terminate employment with Rockwell. Your benefit will not be reduced as your payments will not begin prior to your normal retirement age.	• Under IRS rules, if you continue to work beyond age 65, you must start your benefit right after you terminate employment with Rockwell. Your benefit will not be reduced as your payments will not begin prior to your normal retirement age. **NOTE:** You continue to earn a pension benefit for as long as you work at Rockwell Automation. In other words, the time you work beyond age 65 will be factored into your benefit calculation.

Key Terms

Early Retirement Date | The earlier of:

- The date you reach age 55 or older with at least 10 years of credited service; or
- The date you attain 75 or more age/service points, as long as you have at least 10 years of credited service

Credited Service | Basically, this is all the years you've worked at Rockwell Automation

Age and Service Points | One "point" is given for each year of your age and each year you've worked at Rockwell Automation. You receive 1/12th of a point for each full month of your age and each month in which you work at least one day at Rockwell.

How to Apply for Your Pension Plan Benefit

Choosing a Payment Option

Before you begin receiving payments, you decide how you want your pension benefit to be paid to you—either as a recurring monthly payment or a single lump sum payment. The value of the benefit is equal under all the payment options. However, the actual amounts will differ based on the number of payments that are guaranteed, such as monthly benefits only to you or monthly benefits to you and another person.

Lump Sum Option

You Only

Payment Option	Duration of Benefit	Why Choose It
Lump Sum Payment Available to everyone[1]	• You receive a single payment of your entire benefit. No other benefits are payable under the Plan. • The single payment is equal to the present value of your monthly payments (which is determined by the interest rates and mortality table in effect for the calendar year in which you start your pension). You can defer paying taxes by directly rolling it over to an IRA, Rockwell 401(k) Plan, other eligible employer's retirement plan, or by rolling it over within 60 days of when you receive it. NOTE: If you don't directly roll over your payment, the IRS requires that 20% be withheld and you may also have to pay additional taxes at tax filing time. If you are under 59 ½ , early withdrawal taxes may apply. Your payment is also subject to state and local income taxes where applicable. Some states, such as Ohio, require state tax withholding, and you may be required to pay additional taxes at tax filing time.	• You feel comfortable investing the lump sum value of your pension benefit so that you can provide yourself with a steady stream of lifetime income after you retire. • You do not want to receive monthly benefit payments for life. • You may have the opportunity to pass any remaining amount of your lump sum to your heirs upon your death.

[1] If you're married when payments begin, you may be required to submit spousal consent to choose this option.

How to Apply for Your Pension Plan Benefit

Monthly Annuity Options

You Only

Payment Option	Duration of Benefits	Why Choose It
Single Life Annuity Available to everyone[1]	• A monthly benefit is paid to you for your lifetime. • No benefits are paid after you die.	• You want to receive the highest monthly benefit possible for your lifetime. • There's no need to provide benefits to anyone else after you die.

You + Another Person

Payment Option	Duration of Benefits	Why Choose It
10-Year Certain and Life Annuity Available to anyone[1] whose last day worked is on or after his/her early retirement date (see page 12). **NOTE:** This is the "normal" or default form of payment if you are single if you don't choose a different payment option.	• A reduced monthly benefit paid to you for your lifetime with payments guaranteed for 10 years. • If you die before receiving payments for 10 full years, your named beneficiary will receive the remaining months. • Payments to your beneficiary stop after the 10-year guaranteed period has ended.	• You want to receive a monthly benefit for your lifetime. • You want to provide a beneficiary with a limited number of payments if you were to die within 10 years of when your payments start.
Joint and Survivor Annuity Available if you are married **NOTE:** The 50% J&S Annuity is the "normal" or default form of payment if you are married if you don't choose a different payment option (with your spouse's consent)	• A reduced monthly benefit paid to you for your lifetime. • If you die before your spouse, he/she will receive a monthly benefit for the rest of his/her life. If your spouse dies before you, no benefits are paid after you die. Once your payments start, you cannot change your option—even if your spouse dies before you or you get divorced. • The monthly benefit amount is based on yours and your spouse's age when your benefit payment starts, and you choose the amount your spouse is to receive after you die, such as 50% or 75% of your monthly benefit.	• You are married at the time you commence your benefit. • You want to provide ongoing monthly benefits to your spouse for his/her lifetime. • Your spouse will not consent to a different form of payment.

[1] If you're married when payments begin, you may be required to submit spousal consent to choose this option.

How to Apply for Your Pension Plan Benefit

Your Pension Plan Action Items

The earliest you can begin to make your pension benefit choices is 90 days before your pension payment start date(called your benefit commencement date). Follow these steps to make your pension benefit choices and receive your pension benefit:

What to Do Before You Retire

❑ **Inform the RASC** of your expected retirement date and when you want to start your pension benefits (either immediately after you retire or postponed until a later date if you are retiring before age 65). If your payment start date is within 90 days of when you contact the RASC, you may request a Pension Benefit Commencement Kit. If it's more than 90 days away, you can receive an estimate, and you'll need to follow up with the RASC when you're within 90 days for your desired start date to request a Pension Benefit Commencement Kit.

When to Do It: 60 – 90 days before your expected retirement date

How to Do It: You can either:

- Go online to Your Benefits™ **digital.alight.com/rockwellautomation**. From there, go to the "Retirement Hub" tile, then "Get Started", followed by "Retire Now" under Pension; then click on "Make Pension Choices". Or,
- Call the RASC at **877.OUR.RASC (877.687.7272)** to speak to a Retirement Specialist.

What to Expect Next. If your payment start date is within 90 days, you will receive a personalized information packet—called your Pension Benefit Commencement Kit. You can request that the RASC mail the kit to your home address or have it electronically sent to your Secure Mailbox on the Your Benefit™ website.

Your kit will include these pieces:

- **Instructions** on what to do.
- **Pension Elections Worksheet** for you to reference as you make decisions regarding your pension benefit.
- **Pension Calculation Statement** showing the personal information that was used to calculate your pension benefit and the amount of your benefit under each payment option.
- **Pension Option Descriptions** summarizing the payment options.
- **Notice of Rights and Relative Value Notice** outlining the legal information we are required to provide to you before you make your pension choices.
- **Special Tax Notice Regarding Plan Payments** outlining the tax consequences of receiving your benefit.

How to Apply for Your Pension Plan Benefit

What to Do Before You Retire

❑ **Advise the RASC** of your pension elections, direct deposit or direct rollover information, and tax withholding elections after you review the information in your Pension Benefit Commencement Kit. Also, inform them of any updates to your or your spouse's personal information.

When to Do It: 30 – 60 days before your retirement date. If you are retiring early and you want to postpone receiving your pension benefit to a later date, you will want to do this within 30 – 60 days before you want your payment(s) to start.

How to Do It: Call the RASC at **877.OUR.RASC (877.687.7272)** and speak to a Retirement Specialist.

- Go online to Your Benefits™ **digital.alight.com/rockwellautomation.** From there, go to the "Retirement Hub" tile, then "Get Started", followed by "Retire Now" under Pension; then click on "Make Pension Choices". Or,
- Call the RASC at **877.OUR.RASC (877.687.7272)** and speak to a Retirement Specialist.

What to Expect Next. You will receive a confirmation packet after you notify the RASC of your pension choices. You can request that the RASC mail the packet to your home address or send it electronically to your secure mailbox on the Your Benefits™ website.

It will include the following pieces, and you should carefully review them to make sure the information shown is accurate, based on your personal situation:

- **Pension Election Confirmation Statement** summarizing the choices you made.
- **Pension Elections Authorization Form** that you need to complete and return to verify your choices.

❑ **Finalize** your pension choices with the RASC after you have reviewed your Pension Election Confirmation Statement and Pension Election Authorization Form for accuracy.

When to Do It: On or before the 10th of your retirement month—the deadline. For example, if your last day worked is April 30, you would need to take this step by April 10, at the latest. If your last day worked is May 3, you would need to do it by May 10 to receive your first monthly check on June 1.

How to Do It: Sign the Pension Election Authorization Form and return it to the RASC by document upload, fax or mail, along with any other required information. Contact information will be on the first page of your Pension Election Authorization Form.

What to Expect Next. Your benefit will be paid to you based on the elections you made. If you elected to start your benefit right away and the RASC receives all required information by the 10th of your retirement month, here's the earliest you will receive it:

- **If you elect the Single Life Annuity, 10-Year Certain and Life Annuity, or Joint and Survivor Annuity:** First of the month after you retire.
- **If you elect the Lump Sum Payment:** About 90 – 120 days after your last day worked.

How to Apply for Your Pension Plan Benefit

What to Do After You Retire

If You Elect the Annuity Payments

Keep the RASC informed of any changes in your personal situation, such as your address, direct deposit or tax withholding details. For the 10-Year Certain and Life Annuity, be sure to keep your beneficiary designation updated.

If You Elect a Lump Sum Payment

Your entire pension benefit will be paid to you and there is nothing further you need to do, unless you move during the same year your benefit is paid. In that case, you will need to inform the RASC of your new address so that the appropriate tax forms may be sent to you.

Something to Keep in Mind if You're Eligible for Pre-Medicare Retiree Medical Coverage

No matter which pension payment option you choose, you'll also need to keep the RASC informed of any changes in your personal situation that could affect your retiree medical coverage (such as your address or if a covered depended is no longer eligible for coverage).

Three Details for Getting Your Payment When and How You Want It

1. Once your first pension payment or lump sum payment is issued, you will not be able to make different choices for your payment option. However, you can make changes at any time before then. To do that, you would need to restart the entire process.

2. About 60 days after your retirement date, the RASC will recalculate your pension benefit using your actual final pay information. The benefit recalculation is part of the "true-up" process.

   - **If you elect one of the Annuity options:** Your monthly payment could go up or down after the "true-up" is completed. In most cases, the change in benefit amount is not significant.
   - **If you elect the Lump Sum Payment:** Your payment will not be made until after the "true-up" is completed. It takes about 30 – 60 days to finalize your lump sum payment after the "true-up" process is complete. That means you would receive your payment 90 – 120 days after your retirement date (60 days for the "true-up" process, plus 30 – 60 days to finalize the payment).

3. You can still retire on the date you choose even if you return your Pension Election Authorization Form to the RASC after the 10th of your retirement month. However, your pension payment will be delayed by one month. For example, if you retire on April 30 but you do not return your signed Pension Election Authorization Form to the RASC until after April 10, here's the earliest you will receive your benefit if you choose to start it right away:

   - **If you elect one of the Annuity options:** June 1. You would receive two payments for that month: a retroactive one for May plus the regular payment for June.
   - **If you elect the Lump Sum Payment:** August 1.

How to Apply for Your Pension Plan Benefit

Key Pension Plan Dates

Before You Retire

Why These Dates are Important

60 – 90 Days

Inform your manager and the RASC of your retirement date[1]

30 – 60 Days

Notify the RASC of your pension choices so your Pension Election Authorization Form can be prepared.

10th of Month

Return your signed Pension Election Authorization Form (and any required information) to the RASC

Last Day Worked!

You stop earning benefits under the Pension Plan.

After You Retire

Why These Dates are so Important

1st Day of 1st Month

If you elected an annuity to begin right after retirement, this is when you'll receive your first check if you returned your documents on time.

60 Days

The "true-up" process begins, which must be completed before a lump sum payment can be distributed.

90 – 120 Days

If you elect a lump sum and you choose to have it paid right after you retire, this is when you'll receive your payment.

[1] *The earliest your Pension Benefit Commencement Kit can be prepared is 90 days in advance of when you want to start your pension payment (called your benefit commencement date).*

Your Retirement Savings Plan (401(k) Plan)

Contributions to your Retirement Savings Plan (the 401(k) Plan) account generally stop with your last paycheck. After you retire, you can leave the money in your account as long as your vested balance is at least $1,000.

Before you receive money from your Retirement Savings Plan account, it is a good idea to seek the help of a trusted financial advisor for distribution advice, including how to receive any portion of your account that is invested in the Rockwell Automation Stock Fund. You may also want to review the differences among pre-tax, Roth and after-tax balances in your account.

Choose What to Do With Your Account

Your Choices After You Retire	Things to Consider
Leave your money in the Rockwell Automation Retirement Savings Plan. **What happens:** Your account balance will stay in your account where you can continue to defer taxes on this money and control your investments by using the investment choices available under the Plan. **NOTE:** This is the Plan default if you don't make a choice when you retire, and your account balance is more than $1,000.	You can leave all your money in the Plan. Taxes will apply when your taxable account balance is eventually paid to you. **NOTE:** IRS rules require that you begin to take money out of the Plan when you reach a certain age (RMD age). The only exception to this is if you continue to work. See the table below to determine when you must begin taking distributions: **Birth Year:** / **RMD Age:** Before 7/1/1949 – 70 1/2 7/1/1949 - 1950 – 72 1951 - 1959 – 73 1960 or later – 75
Take a lump sum cash distribution. **What happens:** The full value of your vested account balance will be paid to you in a single cash payment, less the automatic tax withholding on the taxable portion of your payment, as required by law. **NOTE:** If your account balance is $1,000 or less, it will automatically be paid to you in a single lump sum cash payment after you retire, unless you elect to transfer it as a direct rollover into an IRA or a new employer's plan that accepts rollovers.	• You receive a single payment of your entire vested account balance no further benefits are payable from the Plan. • You can defer taxes on your lump sum payment by rolling it over to an IRA or other eligible employer's retirement plan within 60 days of when you receive it. • If a portion of your account is invested in the Rockwell Automation Stock Fund, you'll need to decide how you want it paid out—either as cash or as stock. You may want to review net unrealized appreciation tax strategies with your trusted financial advisor. **NOTE:** If you take a cash distribution, the IRS requires that 20% be withheld. You may have to pay additional income taxes at tax filing time. If you are younger than 59½ , early withdrawal taxes may apply. Your payment is also subject to state and local income taxes where applicable.

Your Retirement Savings Plan (401(k) Plan)

Choose What to Do With Your Account	
Your Choices After You Retire	**Things to Consider**
Request installment payments **What happens:** Your account balance will be paid to you in installments, with taxes withheld on the taxable portion of your payment as required by law. You choose the payment time period and frequency. If you die before receiving all payments, the remaining balance will be paid to your beneficiary in a single lump sum payment.	• Contact Fidelity at **1.877.ROK.401K (1.877.765.4015)** to learn more about your options. • The IRS requires that 20% is withheld for federal income taxes on any taxable portion of your payment. You may have to pay additional taxes at tax filing time if the 20% is not enough, in addition to any applicable state or local taxes.
Request a partial withdrawal **What happens:** You may elect to receive a portion of your account balance paid to you in a cash payment, less tax withholding as required by law. You may also elect a partial rollover. The remainder of your balance stays in your account tax-deferred, and you continue to control your investment choices.	• Contact Fidelity at **1.877.ROK.401K (1.877.765.4015)** to learn more about your options. • The IRS requires that 20% is withheld for federal income taxes on any taxable portion of your payment. You may have to pay additional taxes at tax filing time if the 20% is not enough, in addition to any applicable state or local taxes.
Request a direct rollover **What happens:** Your vested account balance will be paid to an IRA (individual retirement account or individual retirement annuity) or a new employer's retirement plan that accepts rollovers on your behalf.	• With a direct rollover, you can continue to defer taxes on your account balance. Taxes will apply when this money is eventually paid to you. • If a portion of your account is invested in the Rockwell Automation Stock Fund, you'll need to decide if you want it paid out as cash or as stock. You may want to review net unrealized appreciation tax strategies with your trusted financial advisor.

Retirement Help from Edelman Financial Engines

As long as you maintain a balance in the Retirement Savings Plan, you have access to help from Edelman Financial Engines. You can talk with an Advisor about investing and spending strategies for the money you've saved in your 401(k) plan and how to make the most of all your sources of income. If you're enrolled in Professional Management, this service will continue until you cancel or withdraw your full balance from the Plan.
To speak with an Edelman Financial Engines Advisor, call Fidelity Investments at **1.877.401.5762** and ask to be connected to Edelman Financial Engines.

Your Retirement Savings Plan (401(k) Plan)

Other Distribution Details

What Gets Taxed

The type of contributions that were made to your Retirement Savings Plan account determines what gets taxed when you receive the money.

Review the Tax & Distribution Notice available from Fidelity. Also, refer to the Retirement Savings Plan Summary Plan Description (SPD) for more details about the tax treatment of your account. You can download the SPD from the Plan Information and Documents page on Fidelity NetBenefits® or request a printed copy from the Service Center at **877.ROK.401K (877.765.4015).**

This Money Is Taxable to You	This Money Isn't Taxable to You
• Any type of **pre-tax contribution** (including pre-tax catch up and rollover contributions) and **investment earnings** on those contributions • **Investment earnings** on any type of after-tax contribution • **Investment earnings** on any type of **Roth after-tax** contribution if the money has been in your account for less than five years and/or you receive the money before age 59 ½ • **Company matching contributions**, non-elective, or other company contributions and investment earnings on all company contributions	• Any type of **after-tax contributions** (including rollover contributions) • Any type of **Roth after-tax contribution** (including Roth after-tax catch up and rollover contributions) • **Investment earnings** on any type of **Roth after-tax contributions** as long as the money has been in your account for at least five years, and you receive it after age 59 1/2

When You Can Expect Your Distribution

Your distribution request (direct rollover or cash payment) from your Retirement Savings Plan account will be processed in one to two business days, and it may take one to two weeks for you to receive it.

Take Note of These Rockwell Automation Stock Fund Details

If a portion of your Retirement Savings Plan account continues to be invested in the Rockwell Automation Stock Fund after you retire and that amount is more than 15% of your total account balance, Fidelity will automatically transfer the portion that exceeds 15% of your account balance out of the Rockwell Automation Stock Fund and into the default target date fund in the year after you retire. If this applies to you, Fidelity will notify you in advance of the transfer.

Your Retirement Savings Plan (401(k) Plan)

Your Retirement Savings Plan Action Items

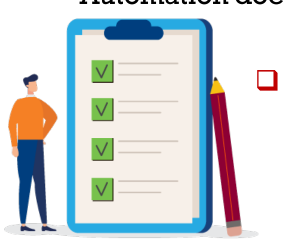
What to Do Within 30 Days Before You Retire

- ❑ Check your vested account balance so you have an idea of the distribution options that will be available to you after you retire.
  - Go online to NetBenefits®, the Retirement Savings Plan's website through Fidelity at **401k.com**, or
  - Call the Rockwell Automation Service Center at **877.ROK.401K (877.765.4016).**
- ❑ If you have an outstanding loan balance at the time you retire, contact the Rockwell Automation Service Center at Fidelity at **877.ROK.401K (877.765.4015)** to discuss repayment options.

When to Do After You Retire

If Your Vested Account Balance is More Than $1,000 When You Retire:

- ❑ Consider consulting with a trusted investment advisor, tax specialist or attorney to help you decide the distribution option—and payment timing—that will best fit your needs.
- ❑ Make your distribution election with Fidelity within one to two weeks of when you want to receive a distribution. To do that, call the Rockwell Automation Service Center at 877.ROK.401K (877.765.4015).
- ❑ Expect to receive a personalized distribution information packet from Fidelity summarizing your distribution choices if you do not make a distribution election shortly after you retire. This packet will arrive within the first month following your retirement date.
- ❑ If you decide to roll over your account balance into an IRA, explore several IRA providers to find one that will fit your needs. (Rockwell Automation does not endorse or recommend any IRA providers)
- ❑ Count on having your vested account balance stay in the Rockwell Automation Retirement Savings Plan until you make a distribution election.



If Your Vested Account Balance is Less Than $1,000 When You Retire:

- ❑ Review the information you will automatically receive from Fidelity that outlines your distribution choices.
- ❑ Decide what to do with your vested account balance—receive it as a single lump sum cash payment that will be taxed or elect a direct rollover to an IRA or new employer's plan that accepts rollovers.
- ❑ Notify the Rockwell Automation Service Center at Fidelity within 90 days following your retirement if you want a direct rollover by calling 877.ROK.401K (877.765.4015).
- ❑ Prepare to receive your vested account balance as a cash payment (less required tax withholding). If you do not elect a rollover, you will receive payment at the end of the calendar quarter following the calendar quarter you retire.

Your Retirement Savings Plan (401(k) Plan)

Key Retirement Savings Plan Dates

	1 Month Before You Retire	Last Day Worked!	1 – 2 Weeks After You Retire	1 Month After You Retire
Why These Dates are Important	This is a good time to check the balance of your Retirement Savings Plan account so that you have an idea of the distribution options available after you retire.	Contributions to your Retirement Savings Plan account generally will stop with your last paycheck.	This is when you can make a distribution election from your Retirement Savings Plan account.	This is when Fidelity will automatically send you distribution information if you have not yet made a distribution election.

Keep Your Information Up To Date

Contact Information | After you retire and while you still have money in your Retirement Savings Plan account, you will need to keep the Rockwell Automation Service Center at Fidelity informed of any changes in your contact information, such as your address or phone number.

Beneficiary | Check from time to time to make sure your beneficiary information for the Retirement Savings Plan is still current.

Your Pre-65 Retiree Medical Coverage

Check Out Your Choices

If you meet the eligibility requirements and retire before 65 (before you're Medicare-eligible), Rockwell Automation offers you pre-65 medical coverage. When you turn 65 or become eligible for Medicare, you'll have access to Via Benefits, a service that helps you choose an individual supplemental Medicare plan.

	Pre-65 Coverage Choices	Post-65 (Medicare-Eligible) Choice
Who It's For	Retirees and/or dependents who are under age 65[1] and not eligible for Medicare	Retirees and/or dependents who are age 65 or older, or otherwise eligible for Medicare, such as, due to a disability
Your Option(s)	Eligible Retirees and/or dependents will have the option to enroll in Rockwell's Pre-Retirement Medical Plan. ***In 2024 the available options are:*** • ***Broad Access HSA Option (UHC)*** • ***Broad Access Plan Option (UHC)*** Note; If you were enrolled in the High-Performance Plan through Centivo, this plan will end at the end of the month of your retirement date. If you are eligible for Retiree Medical and you wish to enroll in the Pre-Retirement Plans, you will only have the option to choose the HSA Option or the Broad Access Plan Option. You may choose to enroll in COBRA coverage for the High-Performance Plan for the period allowed under the COBRA plan.	Via Benefits will assist Medicare-eligible retirees and their Medicare-eligible dependents with selecting individual medical and prescription drug coverage from the Medicare market.
One-Time Opportunity for Financial Support	If eligible for the company subsidy, you must enroll in Rockwell Automation pre-65 retiree medical coverage at the time you retire in order to receive the company subsidy. If you defer or drop coverage at any time, you can re-enroll in a medical plan, but the cost will not be subsidized by the company.	Rockwell Automation does not contribute toward your supplemental Medicare plan.
For More Information	See pages 24 – 31	See pages 31

[1]*Children must be under 26*

Your Pre-65 Retiree Medical Coverage

If you retire before age 65, you have several options to consider for retiree medical coverage. To be eligible for Rockwell Automation pre-65 coverage, you must meet the eligibility requirements shown below. If you meet the eligibility retirements, continue reading this guide for more information about your Rockwell Automation choices. If you do not meet the requirements, explore the other options shown on the next page. To understand if and when you may be eligible, call the RASC.

Find Out if You're Eligible

You are eligible for Rockwell Automation pre-65 coverage if you meet these three rules when you retire from Rockwell Automation (as of your last day worked):

- You are at least age 55, **and**
- You have at least 10 years of service, **and**
- Your age and service points equal 75 or higher.

If you are under age 65 and you enroll in Rockwell Automation retiree medical coverage, you can enroll your eligible dependents. In general, this includes your pre-65 spouse/domestic partner and children under age 26. To be considered an eligible dependent, your family member must be eligible for coverage at the time you retire. You cannot enroll any new dependents you gain after you retire, such as a new spouse/domestic partner. Also, you must keep your pre-65 coverage as a retiree in order to cover a pre-65 spouse or dependent. If enrolled, your pre-65 spouse can remain covered after you are age 65 and eligible for Medicare. See page 28 for what happens if you decline or stop coverage.

Key Term

Age and Service Points | One "point" is given for each year of your age and each year of you've worked at Rockwell Automation. You receive 1/12th of a point for each full month of your age and each month in which you work at least one day at Rockwell Automation.

For example, if you're 56 years old and you've worked at Rockwell Automation for 22 years, you have 78 service points (56 + 22 = 78). This means you're eligible for retiree medical coverage from Rockwell Automation.

Your Pre-65 Retiree Medical Coverage

You found out you're Not Eligible

If you are not eligible for the Rockwell Automation pre-retiree medical plan you can;

- Review information regarding COBRA coverage in the Termination Benefits Guide available through raquickfind.com

Other Options to Consider

Individual coverage you buy on your own, either from an agent or through your state's health care marketplace.

- Online resources such as aarp.org and ehealthinsurance.com; find others using your preferred search engine to search this term "individual medical coverage"
- To find a link to your state's marketplace, go to healthcare.gov

Coverage through your spouse's/domestic partner's employer

- Your spouse can work with their employer to discuss the process to enroll

Learn More

Refer to the Medical Summary Plan Description (SPD) for more information about your pre-Medicare retiree medical choices. You can download a copy by going to Your Benefits™ home page from **digital.alight.com/rockwellautomation** or you can request that a copy be sent to you by calling the RASC at **877.OUR.RASC (877.687.7272).**

Your Pre-65 Retiree Medical Coverage

Know Your Cost for Pre-65 Coverage

If you're eligible, your cost for coverage is based on your years of service at retirement for employees hired or rehired before Jan. 1, 2005, and each person you choose to cover. See page 25 for the eligibility requirements. Contact the RASC at **877.OUR.RASC (877.687.7272)** for more information.

Years of Service at Retirement*	Monthly Cost in 2024[1]									
	Pre-65 Choices for employees over age 55 with 10 years of service and 75 points									
	UHC Broad Access HSA				**UHC Broad Access**					
	Single[2]	You + Spouse	You + Children or Spouse + Children	Family	Single[2]	You + Spouse	You + Children or Spouse + Children	Family	Child Only
No Subsidy	$978.83	$1,957.66	$1,301.84	$2,280.67	$1,036.29	$2,072.58	$1,378.27	$2,414.56	$341.98
10 – 14	$499.75	$999.50	$664.66	$1,164.41	$557.21	$1,114.42	$741.09	$1,298.30	$183.88
15 – 19	$460.83	$921.66	$612.90	$1,073.73	$518.29	$1,036.58	$689.33	$1,207.62	$171.04
20 – 24	$421.81	$843.62	$561.00	$982.81	$479.27	$958.54	$637.43	$1,116.70	$158.16
25+	$414.07	$828.14	$550.71	$964.78	$471.53	$943.06	$627.14	$1,098.67	$155.61

[1]Costs are subject to change each year, and the costs for the following calendar year are made available each fall during the Annual Enrollment period.
[2]Single costs are for Retiree Only and Spouse Only coverage.

*If you were hired or rehired on or after Jan. 1, 2005, you are not eligible for the retiree medical company subsidy. Review the "No Subsidy" row of this chart to see your monthly costs.

See page 28 for what happens if you decline or stop coverage.

Paying for Coverage

You can choose to pay your monthly cost for coverage by:

- Automatic after-tax deduction from your monthly pension check if you elect to begin your benefit right after you retire, and the check amount is sufficient to cover the cost of your coverage. This option is not available if you choose to have your pension benefit paid to you as a lump sum.
- Automatic funds transfer from a checking or savings account.
- Check or money order that you need to mail to the Rockwell Alight Service Center each month. You will get a bill in the mail if you choose this option.

NOTE: If you have an existing HSA balance, it may be used for eligible health expenses even after you stop contributing. The company pays the cost to maintain the account for the calendar year in which you retire. For the following year(s), you will be billed the account maintenance fee if you continue to have a balance. For example, you may use the money in your HSA to pay your share of the cost for retiree medical coverage and out-of-pocket medical expenses. For a complete list of eligible HSA expenses, request a copy for the IRS Publication 502 by calling 800.829.3676 or by visiting the IRS website at IRS.gov and clicking on "Forms & Pubs".

Your Pre-65 Retiree Medical Coverage

Pre-65 Coverage Details

When You Can Enroll

If you're eligible for pre-65 retiree medical coverage from Rockwell Automation, you can choose to enroll and start this coverage at one of the following times:

- The first of the month following your retirement date.
- The date you no longer have other group medical coverage, such as through your spouse's employer, provided you had other coverage at the time of your retirement. You must enroll in Rockwell Automation's retiree medical coverage within 31 days of your other coverage ending. However, you will not receive the company subsidy.
- During the Annual Enrollment period, which is typically held in November of each year. Your coverage will start on Jan. 1 of the following year. A new enrollee at Annual Enrollment does not receive the company subsidy.

What Happens if You Decline or Stop Coverage

- If you defer or drop retiree medical coverage through Rockwell Automation and re-enroll at a later date while you are under age 65. you will have the opportunity to enroll in a retiree medical plan, but the cost will not be subsidized by the company.
- If you decline or stop your coverage as a retiree, other than because you turned age 65, you cannot cover a spouse or dependents.

You may defer the start of your Rockwell Automation retiree medical coverage if you have coverage under another employer-sponsored group health plan, either as an active employee, a dependent or a retiree. If you lose that coverage mid-year, you may start your Rockwell Automation retiree coverage immediately if you notify the RASC within 31 days of losing your other coverage, however, the cost will not be subsidized by the company.

You do not need to be enrolled in the plan before retirement to be eligible after retirement.

Your Pre-65 Retiree Medical Coverage

Your Pre-65 Retiree Medical Action Items

What to Do Before You Retire

- ❑ Call the RASC **at 877.OUR.RASC (877.687.7272)** to speak to a Retirement Specialist. The Retirement Specialist will be able to help you confirm if you will be eligible for retiree medical coverage.
- ❑ Explore the medical coverage options that will be available to you once you retire, along with coverage costs for each.
- ❑ Schedule medical and dental services for whatever health care needs you may have before your coverage changes.
- ❑ If you're eligible for pre-65 coverage **and** you informed the RASC of your intent to retire prior to your retirement date, you will receive a personalized Retiree Enrollment 'Worksheet'. This worksheet is to only allow you to **view** your Pre-65 Retiree Medical options. See information regarding how to select your plans after you retire.
    - Call the RASC at 877.OUR.RASC (877.687.7272) if you don't receive this information within 15 days before your last day worked and you think you will be eligible for retiree medical coverage.

What to Do After You Retire

- ❑ Make your retiree medical coverage election within 30 days **after your retirement date**. You have two ways to do that:
    - Go online to **digital.alight.com/rockwellautomation** and go to the Your Benefits™ home page. From there, go to the "Retirement Hub" tile, then "Get Started", followed by "Retire Now" under pension, then click on "Make Pension Choices", or
    - Call the RASC at **877.OUR.RASC (877.687.7272)** to speak to a Retirement Specialist.

Reminder: Retirees that defer coverage at the time of retirement will not be eligible for a company subsidy.

- ❑ Provide the RASC with copies of any legal documents that relate to who has rights to help you with decisions related to your medical coverage, such as health care power of attorney.
- ❑ Keep the RASC informed of any address changes so that they know where to mail your Annual Enrollment kit.
- ❑ Remove any dependents from your coverage who no longer meet the eligibility rules (such as a child who is age 26 or older).

Your Pre-65 Retiree Medical Coverage

Key Pre-65 Retiree Medical Dates

	6 Months Before You Retire	1 Month Before You Retire	End of the Month In Which You Retire	1st Day of 1st Month After You Retire	30 Days After You Retire
Why These Dates are Important	This is a good time to assess your health care needs, costs, and explore medical options available to you after you retire.	This is when the RASC will send you a personalized Welfare Plan Retiree Enrollment Worksheet provided you are eligible for retiree medical coverage, and you have notified the RASC of your retirement. Reminder: This worksheet is only to review your options.	This is when the medical coverage you have as an active employee will end.	This is when your Rockwell Automation retiree medical coverage begins provided you're eligible for coverage and you did not decline it.	This is the deadline for making your initial retiree medical coverage election provided you are eligible for coverage. Your next opportunity to enroll will be during the Annual Enrollment period or if you have a qualified status change. See page 28 for what happens if you decline coverage.

Your Post-65 Medical Post

Check Out Your Options

When you reach age 65 (or retire at or after age 65), most of your medical care will be provided by Medicare. You may also choose to purchase additional coverage from a private insurer that covers what Medicare doesn't, such as deductibles, dental and vision, and some prescription costs. Additional private insurance comes in two forms: supplemental plans that accompany traditional Medicare; and Medicare Advantage plans, in which a private insurer takes over your Medicare coverage and bundles it with other features. Rockwell Automation offers **Via Benefits** as a service to help you choose a private plan that works with Medicare. Here are a few of your options:

Possible Options	Where to Find More Information
Via Benefits	Via Benefits **(844.596.0462)**
Medicare	**Medicare.gov** (for a quick overview, see page 33)
Rockwell Automation retiree coverage for your eligible pre-65 dependents[1]	The *Termination Benefits Summary* (available on Quick Find at **raquickfind.com**)
Individual coverage you buy on your own	Online resources such as **aarp.org** and **ehealthinsurance.com**; find others using your preferred search engine to search this term "Medicare Coverage"
Coverage through your spouse's/domestic partner's employer	Your spouse's/domestic partner's employer

[1]Any pre-65 dependents enrolled in Rockwell Automation coverage can continue pre-65 coverage through the company until they turn 65 or otherwise become eligible for Medicare, or until age 26 for children.

All Medicare-eligible individuals have access to **Via Benefits**, a service that helps you choose from hundreds of supplemental and Medicare Advantage plans to find the best fit for your health status, prescription needs, vision and dental coverage needs, financial situation, etc.

If you are a **Rockwell Automation Employee** planning to retire and you or your spouse will be Medicare-eligible at the time of retirement, contact Via Benefits at **844.596.0462**, Monday – Friday, 7am – 8pm Central time. You can also visit **my.viabenefits.com/rockwellautomation**. Medicare-eligible individuals who are not Rockwell Automation employees or covered by one of the medical plans can also use Via Benefits. In this case, call **866.322.2824**, Monday – Friday, 7am – 8pm Central time or visit **my.viabenefits.com/rockwellautomation**.

You must be enrolled in Medicare Part A & B before you can enroll in a plan through Via Benefits

How to Apply for Your Government Provided Retirement Benefits

In addition to the retirement benefits you get from Rockwell Automation; you also will want to consider when you need to apply for Social Security and Medicare—the retirement benefits the government offers. Below is a brief summary of these benefits. You can learn more on the Social Security Administration website (**ssa.gov**). See page 34 for a recap of the key dates related to these benefits.

Social Security

You and your employers (including Rockwell Automation) have been contributing to your Social Security benefit throughout your working years. The options for Social Security retirement benefits are very complex. Consider consulting with a trusted financial advisor to help you make a decision that best fits your needs. Fidelity and Edelman Financial Engines also have tools and resources to help.

Here are some key facts about Social Security benefits:

- Full benefits are payable at your normal (or full) Social Security retirement age—either age 65, 66 or 67, depending on the year you were born. (Go online to **ssa.gov** and enter "normal retirement age" in the search box to find a chart showing the normal retirement age for different years of birth.)
- You can request to start your benefit before or after your normal Social Security retirement age.
  - The earliest you can start your benefit is age 62. Your benefit amount will be reduced if you start it early.
  - Your benefit amount will be higher if you start it at or after your normal Social Security retirement age. So, if you don't need your Social Security benefit right away, you may want to postpone starting it until a later date so that your benefit will be larger.
- You can get an estimate of your Social Security benefit at any time.
  - Online: Go to **ssa.gov**
  - Phone: Call the Social Security Administration at **800.772.1213** and request an estimate be sent to you.
- Social Security benefits are not paid automatically. You must apply to receive a benefit, which you can do online, by phone or in person.
  - Online: Go to **ssa.gov** and click on the Retirement tile and choose "Apply Online for Retirement Benefits".
  - Phone: Call the Social Security Administration at **800.772.1213**.
  - In person: Make an appointment with your local Social Security office.
- The date you start your Social Security benefit doesn't have to coincide with your retirement from Rockwell Automation or when you receive your Pension Plan benefit.

How to Apply for Your Government Provided Retirement Benefits

Medicare

Medicare is the federal health insurance program for people age 65 or older. Some people who are between the ages of 18 and 65 with certain disabilities that prevent them from working can also get Medicare. People who work beyond age 65 and are covered by their employer's medical plan usually hold off on enrolling in Medicare until after their employment ends.

Here are some quick facts about traditional Medicare coverage:

- Medicare Part A covers hospital expenses. This coverage is provided at no cost for most people.
- Medicare Part B covers doctor office visits, outpatient care and other medical services. You pay a monthly premium to have this coverage.
- Details about coverage for Medicare Parts A and B can be found at the Web site **medicare.gov.**
  - If you retire before or at age 65, it's best to apply for coverage three months before you turn age 65. You also can apply up to three months after the month in which you turn age 65 without paying a late-enrollment penalty.
  - If you continue to work after you or your spouse turns age 65, it's best to apply for coverage three months before your retirement month (since the medical coverage you have as an active employee will end at the end of the month in which you retire). You also can apply for Medicare up to eight months after your active employee medical coverage ends without paying a late-enrollment penalty. When you apply, you will need to provide the Social Security Administration with the following forms: CMS 40B (Application for Enrollment in Medicare) and CMS L564 (Request for Employment Information). Contact the Social Security Administration at **800.772.1213** to request copies of these forms be sent to you. Then call the RASC to have the forms completed on behalf of Rockwell Automation.
- With traditional Medicare, you can go to any doctor, hospital or other provider that takes Medicare patients. You usually pay a deductible and part of the cost of the services you receive.
- Medicare decides what amounts doctors and other health care providers can charge for the services Medicare covers.

After you enroll in Medicare, you will have an opportunity each year to make changes to your coverage election.

Know When to Enroll

Medicare has strict deadlines about when you can enroll. If you miss these deadlines, you could lose coverage for several months and be subject to a lifetime penalty (in the form of higher premiums) when you do enroll.

- **If you retire before or at age 65**, you can enroll during the "initial enrollment period", which begins 3 months before the month of your 65th birthday and ends 3 months after your birth month.
- **If you retire after you or your spouse reach age 65**, you can enroll during the "special enrollment period", the 8-month period after your employment ends.
- You or your spouse are no longer eligible for Rockwell Automation retiree medical coverage after you turn age 65.

Keep in mind: To be eligible for an individual policy through Via Benefits, you must be enrolled in Medicare Parts A and B.

How to Apply for Your Government Provided Retirement Benefits

Social Security

	6 Months Before You Retire	6 Months Before You Want to Start Your Benefits
Why These Dates are Important	This is a good time to confirm your normal Social Security retirement age and request a Social Security benefit estimate.	This is when you might want to apply for your Social Security benefits.

Medicare

	3 Months Before Turning 65 (or 3 months before your retirement month if you continue to work at Rockwell Automation beyond age 65)
Why This Date is Important	This is when you should apply for Medicare benefits (Parts A and B).

Not Yet 65?

Keep this guide handy. As you reach age 65, remember to apply for Medicare 3 months before your 65th birthday and call Via Benefits for assistance.

Retirement Tools and Resources

Tools & Resources	How it Can Help You	Contact Information
Rockwell Alight Service Center (RASC)	On digital.alight.com/rockwellautomation you can: • Use the Pension Modeler and start the Pension Plan payment process • Get copies of SPDs The RASC can help you with questions about: • Pension • Retiree Medical • COBRA coverage • What happens to active employee benefits once you retire • Payroll	**Digital.alight.com/rockwellautomation** **877.OUR.RASC (877.687.7272)** ask to speak to a Retirement Specialist. Specialists are available Monday through Friday, from 8am – 4pm Central time. You may also call to schedule an appointment.
Rockwell Automation – HR Service Center	The HR Service Center can answer questions about vacation payout, bonus payments, Bravo, or common HR-related topics, and assist with updating your employment status and personal data.	HRSC **844.404.7247** Monday & Wednesday, 7am – 7pm Central time Tuesday, Thursday & Friday, 7am – 5pm Central time
Via Benefits	Via Benefits can help you: • Select and enroll in a Medicare Supplemental Plan • Answer questions about additional Medicare coverage	**My.viabenefits.com/rockwellautomation** **844.596.0462**—Via Benefits Experts are available Monday – Friday, 7am – 8pm Central time
Quick Find	On Quick Find you can: • Find the *Termination Benefits Summary* • Create your personalized retirement timeline • Find out whom to contact with questions • Find basic information you need on the go	**Raquickfind.com**
Fidelity (Rockwell Automation Service Center at Fidelity)	Fidelity can help you: • With questions about the Retirement Savings Plan • Process your distribution election for the Retirement Savings Plan • Access financial tools, calculations, articles and workshops	**401k.com** **877.ROK.401K (877.765.4015)** Representatives are available Monday – Friday, 7:30am – 11pm Central time

Retirement Tools and Resources

Tools & Resources	How it Can Help You	Contact Information
Edelman Financial Engines	Edelman Financial Engines can help you with questions about: • Financial and Retirement planning • Which investments best fit your needs The Online Advice tool allows you to add other sources of retirement income. After you retire, you can continue to use Edelman Financial Engines services if you have a balance in the Retirement Savings Plan.	**401k.com** (you access the Edelman Financial Engines resources through the Fidelity website) **877.401.5762** to talk with an Investment Advisor Representative
Social Security	The U.S. Social Security Administration can help you with questions about: • Eligibility • Applying for Social Security benefits	**Ssa.gov** **800.772.1213**
Medicare	The Centers for Medicare & Medicaid Services can help you with questions about eligibility, applying for Medicare, the different parts of Medicare, and paying for Medicare coverage.	**Medicare.gov** **800.633.4227**
HealthEquity	HealthEquity can assist Health Savings Account (HSA) participants Employees who had HRA account balances at the end of 2022 had those accounts moved to HealthEquity for use through Dec. 31, 2025, or the termination of their Rockwell Automation health plan participation, if earlier	**My.healthequity.com** **866.346.5800** Available 24/7/365
MetLife	MetLife can help you with questions about: • Basic Life Insurance • Supplemental Life Insurance • MetLife Home & Auto Insurance • MetLife Group Universal Life Insurance	**Mybenefits.metlife.com** **800.638.6420** For Group Universal Life Insurance: **Getmet.com** **800.GET.MET8 (800.438.6388)**
MetLife Group Legal	MetLife Group Legal can help you with questions about: • Wills and legal document review	Legalplans.com **800.821.6400**
Workplace Options	Workplace Options can help you with questions about: • How to successfully transition into retirement	**https://helpwhereyouare.com/CompanyLogin/1614/rockwell** (company code: automation) **855.897.4044** Anytime, day or night

Make Note of Your UserID and Password
A user ID and password is required to access your personal information on digital.alight.com/rockwellautomation or by phone with the RASC. This includes after you retire, too. If you have forgotten your user ID and/or password, visit digital.alight.com/rockwellautomation or call 877.OUR.RASC (877.687.7272) to request a new one.