



Johnson & Johnson Pension & Savings Program

Starter Enrolment Guide

Johnson&Johnson

It's time to enrol in your Pension & Savings Program!

Welcome to the Johnson & Johnson Pension & Savings Program. Our Program is designed to help you save for the moments that matter—whether that means focusing on short-term or long-term savings goals.

This Starter Enrolment Guide is for employees who are newly eligible to join the Program. Full time employees are eligible to participate as of January 1 of the year after they join Johnson & Johnson. Part-time employees can join on January 1 of the year after they meet the hours and earnings requirements.

Here's how to enrol

Step 1

Learn more about the program

The Pension & Savings Program guide has key details about the program and your options, decision-making support and answers to many of your questions.

[See the Pension & Savings Program Guide](#) ➔

Step 2

Log in to the ForYourBenefits (FYB) portal

Once you become eligible, you'll receive an email with a link to the enrolment tool on the FYB Portal ➔

If it's your first time logging in, you'll need to sign in as a non-active member.

Here's how:

1. Enter your WWID number as your User ID

- Find your WWID number on your pay statement or drug card (if applicable).
- If you can't find your WWID number, contact the Benefit Help Centre: 1-866-769-8521, Monday to Friday, 8:30 AM to 5:00 PM, ET.

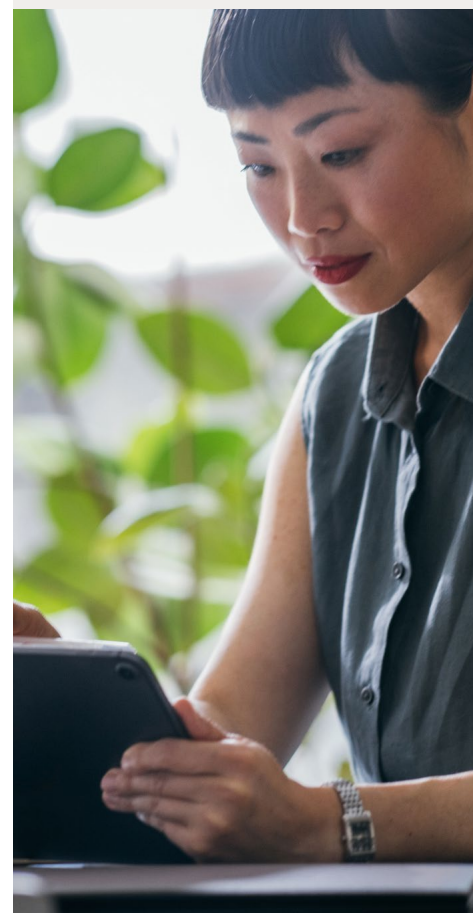
2. Enter your initial temporary password

- The Benefit Help Centre will send you your initial temporary password at the same time they invite you to enrol.
- The first time you access the site, it will prompt you to change your temporary password and pick your challenge questions.

Watch for the enrolment deadlines

Enrolling in the program is critical. Optional components—and Johnson & Johnson's additional contributions—are only available if you enrol during the enrolment period.

Watch for communications announcing the next Pension & Savings Program open enrolment window and make sure you sign up before the deadline. You only get two opportunities a year.



Step 3

Make your selections

When you become eligible for the Pension & Savings Program, you are automatically enrolled in the company-paid, core DB pension plan. However, you need to actively enrol in any of the optional components.

Once you've logged in, you will be directed to a page with four sections. This is where you'll make your selections.

Section 1

Indicate whether you want to participate in the optional DB component

You'll first need to decide whether you want to increase your monthly pension by participating in the optional DB component.

Watch this video to help you make this decision →

Select Yes or No. If you select Yes, the dollar amount that you'll need to contribute (2.25% of salary) will be shown.

Section 2

Indicate whether you want to participate in any of the non-DB components

In addition to the DB component, you can choose from a number of non-DB options to help you meet your savings goals.

You also choose how much to contribute through payroll deduction. Johnson & Johnson matches your contributions up to specified maximums. Learn more about contributions and maximums on the **Contributions** page of the Pension & Savings Program guide.



How the Program works

The Johnson & Johnson Pension & Savings Program includes a core Defined Benefit (DB) pension plan that is fully paid for by the Company. When you retire, you'll receive a monthly pension for the rest of your life.

You can also participate in our many optional pension and savings components so you have the freedom to save for what's important to you. When you contribute to these plans, Johnson & Johnson will match your contributions, up to specified maximums.

For a quick overview, watch this video →

As you make your selections, you'll see exactly how much it will cost you and how much the Company will contribute. You'll also get an alert if you haven't maximized Company matching contributions.

The screenshot displays a 'Non-DB options' selection interface with six panels:

- DC Contributions:** Shows a selection of 3% with an annual contribution of \$1,188.83 and a 3.00% annual match of \$3,566.51.
- Optional Ancillary Contributions:** Shows 0% contribution and a 'None' selection for the ancillary contribution.
- Group RRSP Contributions:** Shows a selection of 5% with an annual contribution of \$7,493.05 and a 1.00% annual match of \$1,498.61.
- TFSAs Contributions:** Shows 0% contribution and a 0.00% annual match of \$0.00.
- Non-Registered Contributions:** Shows 0% contribution and a 0.00% annual match of \$0.00.
- Spousal Registered Savings Plan:** Shows a 0.00% contribution and a 0.00% annual match of \$0.00.

Each panel includes a 'View Details' button. A 'Back to top' button is located at the bottom right.

Section 3

Name your beneficiaries

The beneficiaries you add will receive the proceeds payable from your pension and savings plans in the event of your death.

Section 4

Complete your enrolment

This section summarizes your selections. If you're happy with them, check off the Terms and Conditions, and click Complete Enrolment. The enrolment tool will prompt you to print and complete forms, if necessary.

Step 4

Make investment choices for your non-DB options

If you've chosen any of the non-DB options, you'll need to indicate how the contributions should be invested. Go back to your FYB portal home page and look for the "My Retirement Assets" tile. Click "Manage Investments" to select your investment options. If you don't make any investment choices, your contributions will by default be directed to the PH&N Balanced Fund.

That's it! Complete these steps and you'll be on your way to growing your savings and meeting your financial goals.

**If you have questions,
please contact:**

ForYourBenefits Help Centre



1-866-769-8521

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to 5:00 PM (ET)



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