

## Plan for Your Financial Future Today

At Disney, we understand the importance of your financial well-being in addition to your physical and emotional health. Consider both short- and long-term needs as you balance what you spend and what you save to make your financial health a priority at every stage in life. The decisions you make today can impact your savings tomorrow.

### CONVENIENT, PERSONALIZED RESOURCES

Whether you're addressing today's financial needs or planning tomorrow's adventures, Disney's financial wellness site can help. Visit [Benefits.Disney.com/FinancialWellness](https://Benefits.Disney.com/FinancialWellness) to access tips and tools for a variety of financial priorities—like creating a budget, saving for a major expense like a home or college, or protecting your family.



Read on for savings tips and more!



### What is Financial Wellness?

The answer varies based on your unique situation and priorities. The graphic below represents one way to define financial wellness—from establishing a foundation to moving toward financial independence. Ultimately Disney wants to support you no matter where you're at in your financial journey.



Source: Consumer Financial Protection Bureau

# Retirement Plan Savings Tips

Follow these tips to ensure you are getting the most out of your Disney retirement benefits.

## Get started—from your phone

- If you're not already in the 401(k) plan\*, you're leaving money on the table.
- Enroll today by texting "Start" to 343898 and following the Fidelity EasyEnroll instructions.
- You can also visit **D Life | My Benefits** and click on the "Enroll In/View Your 401k Account" Quick Link.

## Decide how much to save

- If you're contributing less than 4%, you may not be getting the full Company match.\*\* Go to **D Life | My Benefits** and click "Enhance Your Savings" at the top, then click "Disney 401(k) Savings Plan" to view your eligibility.
- Consider maximizing your savings by contributing up to the 2017 IRS limits (see "News You Can Use" on the last page). A small increase today could make a big difference in your future.
- If you are already saving to the annual IRS limit, make additional catch-up contributions starting at age 50.

For more help deciding how much to contribute, click the "Contribution Amount" Quick Link under the 401(k) plan on **Fidelity NetBenefits**® to use the Take-Home Pay Calculator and Contribution Calculator.

## Consider all contribution types

Learn about your options below, then go to **NetBenefits** and click the "Contribution Amount" Quick Link under the 401(k) plan to make any changes.

- **Pre-tax contributions** are made *before* income taxes are taken out; you'll pay income taxes on your savings and any earnings when you make eligible withdrawals.
- **Roth after-tax contributions** allow you to pay taxes *now* at your current tax bracket and withdraw your savings and any potential investment growth tax free<sup>†</sup> later.

## Save more automatically

Automate your annual contributions! The **Annual Increase Program** allows you to increase your contribution amount by a certain percentage each year.

## Power up your investments

Financial experts generally agree that how you divide your investments among stocks, bonds and short-term investments can be more important than the specific investment funds you choose. Reevaluate your investment mix and make adjustments as needed based on your goals, time horizon and risk tolerance. Remember you have a range of investment options:

- Tier 1: Let the pros do it with **target retirement date funds**.
- Tier 2: Follow the market with **passive (index) funds**.
- Tier 3: Take charge with **actively managed funds**.

## Take advantage of guidance

- A Fidelity Guidance Representative can help you no matter where you are on your savings and investing journey.
- Available at no cost to you as a Disney retirement plan participant, call **1-800-605-4015** or get in-person investment planning help at a Fidelity Investor Center.
- Visit **www.fidelity.com** and search "Find an Investor Center" to locate one near you.

## Cover your bases

- Take care of the ones you love.
- Update your beneficiary designations to ensure your account balance is designated according to your wishes.
- While there, update your email and home addresses to ensure you don't miss important information.

## Get convenient access

For anytime, anywhere access to your Disney retirement plan accounts, download the **NetBenefits app** from Disney Apps, the App Store™ or the Google Play™ Store.

\*The 401(k) plan may not be available to you if you are covered by a collective bargaining agreement that does not provide for participation in the plan.

\*\*Eligibility for and amount of Company match is based on your job status and location.

†A distribution from a Roth 401(k) is tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.



Budgeting



Building Personal  
Wealth



Planning and Saving  
for College



Managing Debt



Protecting Your  
Family



Planning and Saving  
for Retirement



Managing Your  
Retirement Income



Maximizing Your  
Investments

# More Ways to Save

In addition to retirement and savings plans, Disney offers tax-advantaged accounts and other benefit programs to help pay for eligible medical expenses and save money.



## Health Savings Account (HSA)

If you're enrolled in the Consumer Choice option, you're eligible to open an HSA. Disney gets you started with a contribution (including any earned wellness rewards), and you can increase your account balance by making your own contributions. You can use your HSA to pay for qualified medical expense on a tax-free basis.

## Wellness Rewards Program

Take the Personal Health Assessment and achieve a result in each of three categories (preventive exam or screening, weight management and blood pressure) to earn up to \$300 total for you and up to \$600 when your enrolled spouse or partner also participates.

## Discounts & Insurance

Take advantage of discounted rates on auto, home and pet health insurance. As a Disney employee, you can also access local and national merchant discounts, and save on major purchases through convenient payroll deductions with Purchasing Power.

# News You Can Use

## DISNEY NON-ESOP AND ESOP STOCK DIVIDENDS UNDER THE DISNEY 401(K) PLANS

Disney's Board of Directors has declared a dividend on Disney common stock:

- Dividends from the Disney Stock Non-ESOP Fund must continue to be reinvested in the fund.
- Dividends from the Disney Stock ESOP Fund may be reinvested in the Fund or you may choose to have them paid out in cash. See the **separate notice** for detailed information about your dividend election for the Disney Stock ESOP Fund.

## 2017 CONTRIBUTION LIMITS

Following are the 2017 IRS contribution limits (the same as 2016).

- 401(k) contributions: \$18,000
- Catch-up contributions (if age 50 or older): \$6,000
- HSA contributions (less Disney contributions and earned wellness rewards):
  - \$2,600 Individual
  - \$5,150 Family
- HSA catch-up contributions (if age 55 or older): \$1,000

## FUND CHANGES

Disney reviews the investment lineup offered through the 401(k) and Retirement Savings Plans on a regular basis. Recently, the Sequoia Fund was removed from the plans as an available investment option. You'll generally be notified at least 30 days in advance of any future fund changes.

This newsletter provides some key information about the Disney retirement plans. It does not, however, attempt to explain all the details, provisions, limitations, restrictions, and exclusions of the plans. The Company reserves the right to change or terminate the plans or specific provisions at any time. For additional information, see the Summary Plan Description or call the Disney Benefits Center.

If there is any discrepancy between the information in this newsletter and as determined under the official plan documents, the plan documents will govern.

Guidance provided is educational.

The Disney 401(k) Plans are intended to be participant-directed plans as described in Section 404(c) of ERISA, which means that fiduciaries of the Plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity Brokerage Services LLC, Member NYSE, SIPC. 900 Salem Street, Smithfield, RI 02917

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