



### Macy's, Inc. Savings Plans

**Macy's, Inc. offers a variety of savings plans to support your financial goals – each with individual advantages.**

{ All the savings plans have time-value (start early for higher potential earnings), investment earnings potential and easy direct deposit. }

#### 401(k)



**401(k) plans are the best way to build retirement income.**

There is a 3.5 percent Company match when you contribute 6 percent of your income.\* The pre-tax contributions you make to your 401(k) account reduce your taxable income and save you money.

#### Health Savings Account (HSA)



**Your pre-tax contribution to your HSA can help pay for eligible health care needs today or in the future.** When your HSA is used for eligible health care needs, your funds are withdrawn tax-free. Your unused HSA balance rolls over, year after year, into retirement, earning tax-free interest/investment income.

{ You are eligible for an HSA if you enroll in a *My Choice Plan* medical option. }

#### College Savings



**CollegeBound 529 is a way to save money for increasing college education costs with investment gains and tax-free withdrawals.** The account can be used for yourself or any family member and can be used for eligible community colleges, public and private undergraduate and graduate universities and/or vocational and trade schools. And, it's your account – take it with you if you retire or leave the Company.

- Macy's, Inc. Savings Plans
- Special Discount Offers
- Target Retirement Date Funds
- Better Money Habits
- More Extras - Enhanced Benefits
- Annual Financial Check-Up

**ENCLOSED YOU WILL FIND SEVERAL IMPORTANT NOTIFICATIONS.**

**THIS RESOURCE IS FOR YOUR INFORMATION ONLY AND NO ACTION IS REQUIRED.**



### Special Discount Offers

From cell phone providers to a variety of products and services – you can take the savings from these discounts and contribute more to your 401(k) account or build up your emergency fund. Find the available opportunities and more on the **Associate Discount** page found under the **Enjoy Life** section of **My Benefits** on My IN-SITE.



## Target Retirement Date Funds

### Did you know?

The majority of Macy's, Inc. 401(k) Plan participants are invested in Target Retirement Date Funds (TRDFs) with Vanguard, an investment company that is a leader in the industry. TRDFs offer easy choices if you prefer a "hands-off" approach to investing. You will be automatically invested based on your age group, and over time the fund mix will adjust automatically to become more conservative as you near retirement. TRDFs are low-cost funds and ensure that you will always have a well-diversified mix of investments, which will help you manage investment risk.

“To save actively for retirement, each week I auto-deposit money into my Macy's, Inc. 401(k) low-expense-ratio funds with Vanguard!”  
— Antoinette V., Macy's Stores

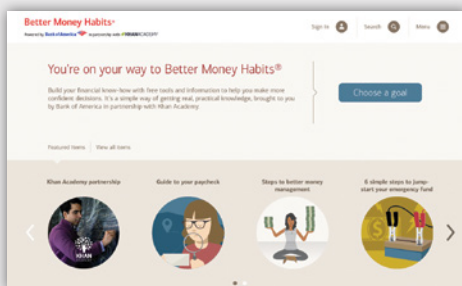
## Annual Financial Check-Up

At least once a year you should focus on your finances and take stock of your financial plan or create one if you do not have one.

- Create or review your financial plan**
  - Look at your expenses, your income, your long- and short-term goals
  - Are you saving appropriately?
  - Where can you reduce expenses?
  - Is your budget working for you?
- Maximize your tax advantages**
  - Consider your tax-advantaged plans (see Macy's, Inc. Savings Plans)
  - Are you maximizing your tax-advantaged contributions?
- Understand your investments**
  - Understand where and in which plans you are investing
  - Consider rebalancing
  - Speak to an advisor
- Protect your income**
  - Evaluate your short- and long-term disability, life insurance and/or accidental death & dismemberment (AD&D) insurance to ensure it will meet your needs
  - Who, what and how much do you need to cover?
  - What is the best coverage for you and your family?
- Update your records**
  - Ensure your beneficiaries are up-to-date for all your retirement plans, insurance and investments vehicles

## Better Money Habits

Better Money Habits is your one-stop shop for information on budgeting, tax planning and everything in-between.



Better Money Habits\* is a free and easy-to-use website that provides education on financial topics. The site breaks down complicated subjects using everyday language and concepts to teach you about money, finances, debt and taxes through videos, brief articles, infographics and listicles.

\*Better Money Habits is managed by Bank of America in partnership with Khan Academy.

Visit the Better Money Habits website at [www.bettermoneyhabits.com](http://www.bettermoneyhabits.com)

## More Extras – Enhanced Benefits

Did you know? Macy's, Inc. associates can receive group discounts for Critical Illness, Accident and Auto/Home insurance. Plus, most associates are eligible to pay for these Enhanced Benefits with payroll deductions. All associates are eligible to enroll in Auto/Home insurance and can enroll any time throughout the year. If eligible, associates can enroll in Critical Illness and/or Accident Insurance during Annual Enrollment, initial benefits eligibility or if you have a qualified change in family status event. For more information, visit the Enhanced Benefits page found in the Enjoy Life section of My Benefits (on My IN-SITE).