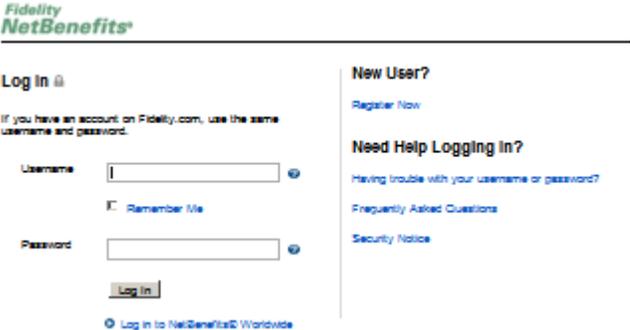
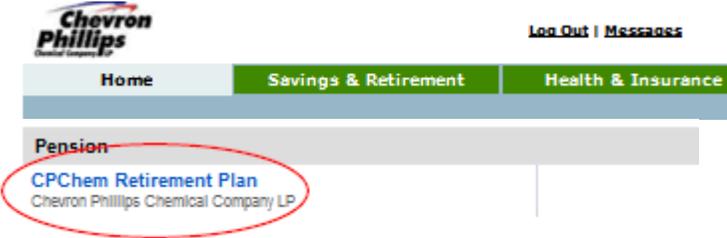
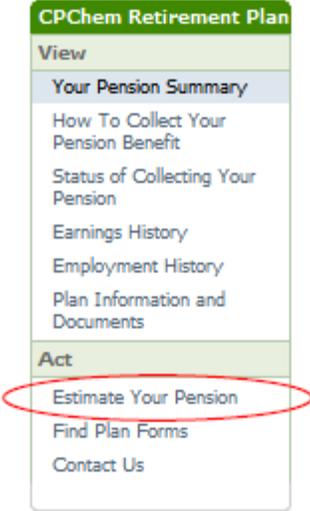
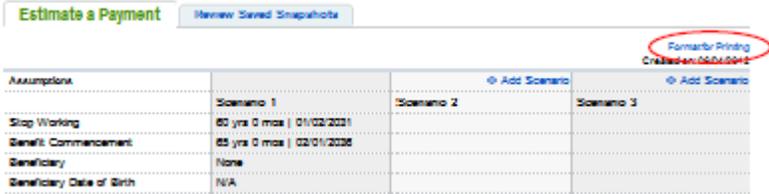
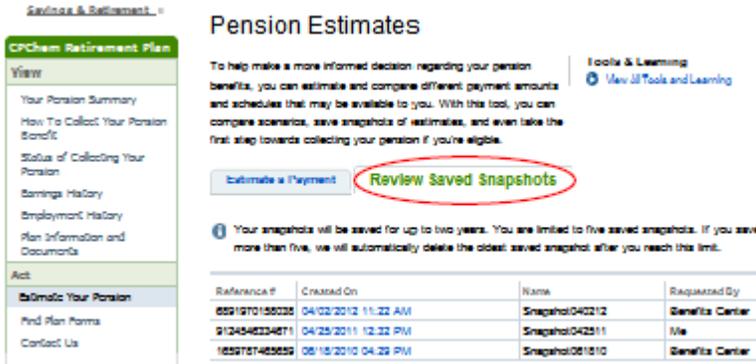


Instructions for Modeling Your CPChem Pension Benefit

Step	What to Do	Additional Information
1	Access NetBenefits: http://netbenefits.com	
2	<p>Login with your Username and Password</p>  <p style="text-align: center;">For illustrative purposes only.</p>	<p>► If you need to set up your Username and/or Password:</p> <ul style="list-style-type: none"> • Select Register Now under <i>New User</i> • Follow the prompts to verify your identity and create a 6- to 12-digit Password.
3	<p>After logging in, you will be on the Home Page where you can view all of your CPChem benefits.</p> <p>Under the <i>Pension</i> heading, please select the CPChem Retirement Plan</p>  <p style="text-align: center;">For illustrative purposes only.</p>	

4	<p>Click on Estimate Your Pension</p>  <p>For illustrative purposes only.</p>	
5	<p>On the Pension Estimates page, please enter the following information:</p> <ul style="list-style-type: none"> • <i>When will you stop working?</i> <ul style="list-style-type: none"> ○ You must enter an Age or Date • <i>When would you like to start receiving benefits?</i> <ul style="list-style-type: none"> ○ You must enter an Age or Date ○ Or you may “select from commonly used dates” • <i>Should we include a beneficiary in your estimates?</i> <ul style="list-style-type: none"> ○ Please select Spouse, Non-Spouse, or None ○ If applicable, please provide the beneficiary’s date of birth <p>Other factors we will use to calculate your estimate:</p> <ul style="list-style-type: none"> • Please enter specific values or plan defaults will apply. <ul style="list-style-type: none"> ○ Success Sharing ○ Salary Projection Per Year ○ Bonus Amount Paid Per Year ○ PPA Interest Rate Increment 	<ul style="list-style-type: none"> ▶ If you choose to include a beneficiary in your calculation, their age and life expectancy is also taken into account when calculating your annuity benefit options. ▶ If you choose not to enter any assumptions into the “other factors” section, the calculation will assume no changes to your current work profile between today and the date you select to begin receiving your benefit. ▶ You may click “Add another scenario” to create and compare up to three different scenarios by modifying any of the information you provided in this Step. ▶ To find your “time to growth” period, select 3 different dates after 12/31/2012 in 3-month, 6-month, or 9-month intervals (for short, medium, and long career employees, respectively). ▶ If you choose to enter an assumption for the PPA Interest Rate Increment, it will change the rates used in the calculation. The interest rates used in this calculation are the applicable PPA Interest Rates PLUS the Rate Increment you enter.

<p>6</p> <p>7</p>	<p>Click on Calculate Payment Options</p> <p>If you would like to have the estimate saved for future reference, click on Save.</p> <p>If you would like to print the estimate, click on Format for Printing and then follow the prompts.</p>  <p>For illustrative purposes only.</p> <p>If you entered a retirement date that is within 180 days, you will also have the option to Save and Initiate. A retirement kit along with an official pension estimate will be mailed to you.</p>	<p>► If you would like to modify any of the information provided to calculate your estimate, select Edit to return to Step 5.</p> <p>► If you would like to know your lump sum floor amount:</p> <ul style="list-style-type: none"> • Run an estimate using a benefit commencement date soon after 12/31/2012 (i.e. 2/1/2013 or 3/1/2013), or • Call the CPChem Pension and Savings Service Center at 1-866-771-5225. <p><i>Note: Your lump sum floor amount will be a close approximation until late March 2013, when your plan-year 2012 variable annuity success-sharing credit, if any, will be added to your account and your lump sum floor amount will be finalized.</i></p>
<p>8</p>	<p>To view previously saved estimates, click on the Review Saved Snapshots tab under <i>Estimate Your Pension</i> and select the snapshot you would like to review.</p>  <p>For illustrative purposes only.</p>	<p>► If you select Recalculate, your results will be updated to reflect more recent information such as interest rates.</p> <p>► If you have any questions, please call the CPChem Pension and Savings Service Center at 1-866-771-5225.</p>