

Pension Modeling Tool

The Pension Modeling Tool allows you to model the value of your pension benefits under different scenarios, including different retirement dates or ages. The Tool includes all grandfathered benefits and benefit provisions, and reflects the pension freeze effective December 31, 2017.

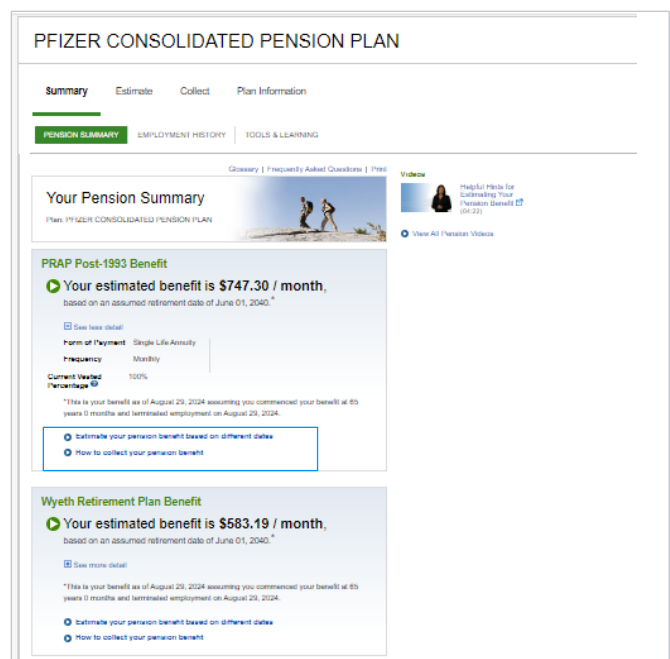
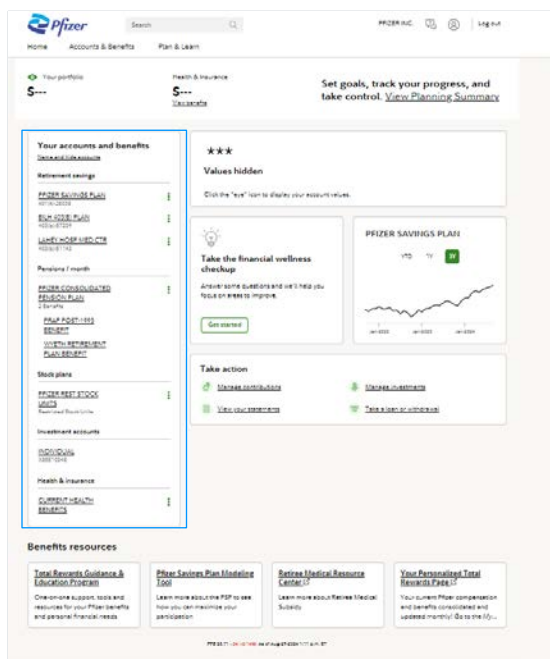
Why You Should Use This Tool

- To see and understand the value of your pension benefits (if applicable)
- So you can review your retirement options, and maximize the value of your pension benefit
- To assist you in preparing for an upcoming retirement

Getting There

Go to netbenefits.com and click on *Pfizer Consolidated Pension Plan* (if you have more than one pension benefit, click the one you want to see on the following page)

Click *Estimate your pension benefit based on different dates* on the following page



For illustrative purposes.

How to Use This Tool

1 Step One

Enter your expected termination age or date, and the age or date that you expect to begin receiving your benefit payments

2 Step Two

Enter any beneficiary(ies) that should be included in your estimate

3 Step Three

Input interest rates to model lump sum scenarios. If the field is left empty, current rates in effect will be used.

4 Step Four

Click *Calculate Payment Options* to view your pension estimates

5 Step Five

You can save or print your results by clicking *Format for Printing* on the following page

The screenshot shows the 'Pension Estimates' section of the Pfizer Consolidated Pension Plan. It includes a navigation bar with 'Summary', 'Estimate', 'Collect', and 'Plan Information'. The 'Estimate' tab is active. Below the navigation bar, there is a 'Pension Estimates' heading and a 'Tools & Learning' link. The main content area contains several sections: 'Estimate a Payment' and 'Review Saved Calculations' buttons; 'Scenario 1' with a 'Clear Values' link; a 'When will you stop working?' section with 'Enter an age or date' and 'How does this affect my estimate?' options; a 'When would you like to start receiving benefits?' section with 'Enter an age or date, or select from commonly used dates' and 'How does this affect my estimate?' options; a 'Should we include a beneficiary in your estimate?' section with 'Are you married?' and 'How does this affect my estimate?' options; a 'Choose a beneficiary type' dropdown menu with options for 'Spouse', 'Non-spouse', and 'None'; a 'Beneficiary's date of birth' field; a 'Other factors we will use to calculate your estimate' section with 'You may enter specific values, or we will apply your plan default.' and 'How does this affect my estimate?' options; and a 'Calculate Payment Options' button. The bottom of the page features the Fidelity logo and copyright information: '© 2016-2017 FMR LLC. All rights reserved. Legal Disclosure | Terms of Use | Privacy | Security' and the ID 'MKT10841.PF+1.WF+1.0242'.

For illustrative purposes.

For More Information

For more information on the Pension Modeling Tool, you can call a Fidelity Planning & Advice Professional at 1-866-973-5023, or call the Pfizer Benefits Center at 1-866-476-8723 and follow the prompts to Financial Planning. Benefits representatives are available Monday through Friday from 8:30 a.m. to 8:30 p.m., Eastern time.