

Nestlé and Voya Financial®, your Savings Plan recordkeeper, place the highest priority on the security of your Savings Plan information.

This is why we are introducing new security standards for your Savings Plan¹ account on the Nestlé Smart\$aving website at nestle.voya.com and the Voya Retire² mobile app that will require you to choose a stronger, more complex password.




Starting on November 8, 2016, when you log in to your Savings Plan account through either nestle.voya.com or the Voya Retire mobile app, you will be prompted to change your current 6-digit password to a stronger, more complex password. In order to make this change and gain online access to your Savings Plan account, you will need to provide either:

- a valid email address; or
- a mobile phone number which accepts text messages.

If you do not have a valid email address or a mobile phone number which accepts text messages, you will not be able to use the Nestlé Smart\$aving website or the Voya Retire mobile app beginning November 8, 2016. You will, however, still be able to access your Savings Plan account via the Nestlé Smart\$aving Call Center at 1-877-637-2255 (1-877-NesCALL) by selecting the “401(k) Savings” prompt.

Access to the Nestlé Smart\$aving Call Center will not change at this time. When you access your Savings Plan account through the Nestlé Smart\$aving Call Center, you will continue to use your 6-digit password. **From now on, your 6-digit password will be referred to as your Personal Identification Number, or PIN.**

ONCE YOU HAVE CREATED YOUR STRONGER, MORE COMPLEX PASSWORD, YOU CAN ACCESS YOUR SAVINGS PLAN ACCOUNT AS FOLLOWS:

 Online via nestle.voya.com	OR	 Voya Retire mobile app	 Nestlé Smart\$aving Call Center
Use newly created, complex password			Use 6-digit PIN

THERE ARE OTHER SIMPLE, BUT IMPORTANT, WAYS YOU CAN PROTECT THE SECURITY OF YOUR SAVINGS PLAN ACCOUNT:

- Never share your login information, password or PIN with anyone
- Change your password and PIN regularly, at least every 90 days
- Review your Savings Plan account statements regularly
- Follow Nestlé’s security standards for passwords, including a minimum of 10 characters that include upper and lower case letters, numbers and special characters
- Keep your computer and mobile device/cell phone locked and password protected

QUESTIONS?

Additional information on this change will be available on the Nestlé Smart\$aving website. For questions, call the Nestlé Smart\$aving Call Center at 1-877-NesCALL (1-877-637-2255), then select the “401(k) Savings” prompt. Representatives are available weekdays from 7:30 a.m. to 8:00 p.m. (Eastern Time) except on NYSE holidays. Remember, you will always need your PIN or password to access your Savings Plan account.

¹Savings Plan refers to the Nestlé 401(k) Savings Plan, the Nestlé USA, Inc. Hourly Retirement Savings Plan, the Nestlé USA C&S Savings Plan, and the Nestlé Holdings Executive Savings Plan.

²Search Voya Retire in your preferred app store to download the app. iPhone®, iPad®, and iPod Touch® are trademarks of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.