



# BENEFITS BULLETIN

U.S. National Employee Services Center  
For Hourly Employees

## 2009 PROFIT SHARING

You are receiving this communication to advise you of your 2009 Profit Sharing payment distribution options and how to make your election. Based on the provisions of the 2007 UAW-Ford Collective Bargaining Agreement, all eligible hourly employees will receive a Profit Sharing payment on March 10, 2010.

### Profit Sharing Payment Timetable

Event	Date
Election Period	February 15 - 23, 2010
Profit Sharing Day	March 10, 2010

### Payment Options

You may elect how to receive your Profit Sharing payment from three payment options. All elections must be made in whole percentages, not a fixed dollar amount, and must equal 100% (example: 50% Cash; 50% TESPHE = 100%).

<p><b>1. Cash - Paid by Check or Direct Deposit</b></p>	<p>You may elect to have all or a portion of your profit sharing payment paid in cash (by either check or direct deposit). <b>If you would like your entire profit sharing payment paid in cash, no action is required.</b> You will receive your payment in the same manner as your regular wages (check or direct deposit).</p> <p><b>NOTE:</b> Cash distributions are subject to withholding of federal income tax at the rate of 25%, Social Security taxes at the rate of 7.65%, applicable state and local taxes, and any outstanding income withholding orders and/or child support arrearages.</p>
<p><b>2. Tax-Efficient Savings Plan for Hourly Employees (TESPHE)</b></p>	<p>You may elect to contribute all or a portion of your Profit Sharing payment to the TESPHE, subject to the limitations described below, provided you are eligible to participate in the TESPHE at the beginning of the solicitation period of February 15, 2010. Newly hired employees are eligible to participate in the TESPHE 90 days from "initial date of hire."</p>

## Payment Options, continued

### 3. Ford Interest Advantage (FIA) Account

You may elect to have all or a portion of your Profit Sharing payment directed into your Ford Interest Advantage account (FIA), provided you had a payroll-deducted FIA account established by January 23, 2010. If no FIA account was active at that time, the allocation intended for FIA will be paid to you in the same manner as your regular wages (check or direct deposit).

NOTE: FIA distributions are subject to the same taxes, withholding rates, and any outstanding income withholding orders and/or child support arrearages as payment by cash (either check or direct deposit). Any mandatory deductions that are not fully deducted from your Profit Sharing payment will be deducted from subsequent pay checks until full collection has occurred. This may result in net pay of zero dollars.

## TESPHE Taxes, Limitations, Investments, and Transfers

**Taxes:** The amount that goes into the TESPHE is not subject to current federal income taxes. However, Social Security tax, any state and local taxes (in locations where required), will be deducted. If you allocate your entire Profit Sharing payment to the TESPHE, the applicable taxes **will be deducted from your pay check distributed on Friday, March 12, 2010, for pay ending March 7, 2010, and later, if necessary.** If you elect to contribute a portion of your Profit Sharing payment to the TESPHE, the applicable taxes will be taken from the cash portion of your payment. Any taxes that cannot be deducted from the cash portion of your payment will be deducted from subsequent pay checks until the applicable tax obligation is satisfied.

**Limitations:** To comply with regulatory limits, your TESPHE contribution from your Profit Sharing payment cannot exceed a certain amount on a weekly basis. Any overage will be paid in cash and reflected as "amount over legal limit."

**Investments:** Contributions to the TESPHE from your Profit Share payment will be credited as pre-tax contributions on March 12, 2010, and invested in accordance with the investment options you have elected for your contributions from your regular pay check. If there are no investment elections on file, the contributions will be invested in the TESPHE default investment option based on the following table. At any time, you can exchange your monies out of the default investment option and into any other investment option available under the TESPHE, subject to restrictions imposed by the specific investment option.

## TESPHE Default Investment Options

BlackRock LifePath® Index Fund	Date of Birth Range
BlackRock LifePath® NL Retirement Fund	In or before the year 1947
BlackRock LifePath® NL 2015 Fund	1/1/1948 – 12/31/1952
BlackRock LifePath® NL 2020 Fund	1/1/1953 – 12/31/1957
BlackRock LifePath® NL 2025 Fund	1/1/1958 – 12/31/1962
BlackRock LifePath® NL 2030 Fund	1/1/1963 – 12/31/1967
BlackRock LifePath® NL 2035 Fund	1/1/1968 – 12/31/1972
BlackRock LifePath® NL 2040 Fund	1/1/1973 – 12/31/1977
BlackRock LifePath® NL 2045 Fund	1/1/1978 – 12/31/1982
BlackRock LifePath® NL 2050 Fund	In or after the year 1983

**Transfers to Salaried:** If you were on the hourly payroll in 2009 and eligible for a Profit Sharing payment, and have transferred to the salaried payroll in 2010, you cannot elect to contribute any portion of your Profit Sharing payment to the TESPHE.

### What You Need to Do

**If you choose to take your entire Profit Sharing payment in cash, you do not need to take any action.** If you want to direct your Profit Sharing payment to different elections as indicated above, you will need to make elections during the Profit Sharing election period, which is **Monday, February 15, 2010, through Tuesday, February 23, 2010, at 9 p.m. Eastern time.** If you fail to make an election, your Profit Sharing payment will default to cash. You will receive the payment in the same manner as your regular wages (check or direct deposit).

If you choose to make an election, you are required to either:

- Log on to the [www.myfordbenefits.com](http://www.myfordbenefits.com) Web site
  - Click on the **Profit Sharing** link in the **Drive Wealth** box on the home page

You may also access the election from the TESPHE section of the site:

- Select the **Savings** tab
- Select **Tax-Efficient Savings Plan for Hourly Employees**
- Choose **Actions** from the navigation bar
- Choose **Enter Profit Sharing Election** to access the election screens

**OR**

- Call the NESC – Savings at 1-800-248-4444 and speak to a Personal Benefits Representative between 9 a.m. to 9 p.m. Eastern time, Monday through Friday, and:
  - Choose option 1 from the first menu for Profit Sharing and Savings/401K
  - Log in with your SSN and PIN
  - Select the option that reads: "To make your Profit Sharing Election press the pound key (#)"

If you make an election, a written confirmation of your Profit Sharing payment elections will be mailed to your address-of-record, following the election period.

### Accessing the Web site or Calling the NESC – Savings for the First Time

If you're logging on to myfordbenefits.com or calling the NESC – Savings to access your TESPHE account for the first time:

- You will use your Social Security Number (SSN) as your initial User ID and your six-digit birth date (MMDDYY) as your initial PIN.
- On the Web site, you will be prompted to change both your initial User ID and PIN to those of your own choosing.
- When calling the NESC, you will continue to use your SSN as your User ID. You may not use an alternative User ID for phone access.
- You will use the same PIN you selected to access both the Web site or when calling the NESC. You can change your PIN at any time.

### Who to Contact for Assistance

For questions regarding your Profit Sharing payment elections:

<b>Chat Online</b>	Access the ' <b>Chat Online</b> ' feature to obtain online assistance when you are logged on to <a href="http://www.myfordbenefits.com">www.myfordbenefits.com</a>
<b>Talk with Us Now</b>	Access the ' <b>Talk with Us Now</b> ' feature to enter a call back number when you are logged on to <a href="http://www.myfordbenefits.com">www.myfordbenefits.com</a>
<b>Contact Us</b>	On the home page of the myfordbenefits.com Web site, click on the ' <b>Contact Us</b> ' link under ' <b>Helpful Information</b> ' and enter your question or comment and click <b>Submit</b> . Replies will be posted to your Inbox on the home page.
<b>Call</b>	Contact the NESC at 1-800-248-4444, 9 a.m. - 9 p.m. Eastern time.

*The Company reserves the right to end, suspend, or amend these plans, subject to the applicable Collective Bargaining Agreement. Amendments will also be made to applicable statutes and regulations. If changes are made you will be notified.*