

Ford | EXECUTIVE TALENT ACQUISITION & ONBOARDING

LL4 New Hire Summary - 2026

LL4 New Hire Benefits Summary

We are proud to offer a compensation and benefits package that will help you improve your health, build your wealth, and balance your life. You'll find information on:

- **Medical, Dental and Vision**
- **Retirement Savings**
- **Additional Benefits & Services**
- **Compensation and Incentive Compensation**
- **Paid Time Off**
- **Family Building and Family-Friendly Programs**
- **Vehicle Plans**
- **Work-Life Initiative and Global Diversity Initiative**
- **Commitment to Communicating with Our Team**

Note: This document is intended to be a general overview of Ford's benefit plans and policies; these plans and policies are subject to specific rules and limitations not described here. The policies, plans and programs described are not contracts and do not alter any at-will relationship the Company has with its employees. The Company may modify or terminate these policies, plans and programs at any time. Please direct questions as follows: Pre-Hire Date - Your Executive Recruiter or Onboarding Specialist, Post-Hire Date - National Employee Services Center at 1-800-248-4444.



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Discover Your Ford Benefits

We are proud to offer a compensation and benefits package that will help you improve your health, build your wealth, and balance your life. We know that taking care of yourself and your family is important. That's why we offer our employees a wide array of valuable and flexible benefit options. For an overview of each option available to you for the current plan year, read our Benefits Guide, or click the boxes below to learn more about each benefit.

Health Care & Savings/Spending Accounts	Retirement & Savings/401(k)	Compensation
Life & Disability Insurances	Time Off & Leaves of Absence	Additional Benefits & Community

Medical, Dental, Vision and Supplemental Health Insurance

Ford is committed to offering a variety of benefit programs that are competitive, bring value and give you choices. You are eligible for medical, dental, vision and supplemental health insurance coverage as of your first day of employment.

You may elect coverage for your spouse or domestic partner and/or children under the age of 26. More details about these plans can be found in the Health Care & Savings/Spending Accounts section of the Benefits Guide:

- Medical plan options
- Supplemental Health Insurance
  - Accident Insurance, Critical Illness and Hospital Indemnity
- Pharmacy benefits
- Dental and vision coverage
- Health Savings Account (HSA) & Health Care Flexible Spending Accounts
- Mental health benefits
- Family building benefits



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Retirement Savings

Savings and Stock Investment Plan (SSIP)

All salaried employees are eligible to participate in the Ford Motor Company Savings and Stock Investment Plan (SSIP), our 401(k) plan, as of your first day of employment. The SSIP is the easiest and best way to build your retirement savings. Earnings grow tax-free, and the power of compounding means your money grows even faster. You also make contributions through convenient, automatic payroll deductions, so there's nothing extra for you to do!

You're **automatically enrolled** in the SSIP when hired (following a 45-day opt out period) at a 5% pre-tax contribution rate, which you can adjust at any time. You can choose to contribute three ways: pre-tax, Roth and/or after-tax. Ford offers a Company match of 90 cents per dollar on the first 5% you contribute, no matter which type of contributions you make.

Company Contributions to SSIP (also referred to as the Ford Retirement Plan "FRP" Contributions)

In addition to employee SSIP contributions and the Company match described above, employees hired or rehired on or after January 1, 2004 (excluding retirees rehired as Supplemental Employees) receive FRP contributions to their SSIP account each pay period. The FRP Contribution rate is calculated according to the following schedule:

Age at Year-End	Contribution Rate
Under age 40	3.5%
Age 40 through 49	4.5%
Age 50 and over	5.5%

Both SSIP Company match funds and Company contributions are vested when you reach three years of service.

Defined Contribution Supplemental Executive Retirement Plan (DC SERP)

LL4 Employees

An unfunded, non-qualified defined contribution plan that provides benefits to eligible LL4 employees, who were hired or rehired on or after January 1, 2004 (excluding retirees rehired as Supplemental Employees), based on age and Leadership Level.

You can find more information on retirement savings plans in the Retirement & Savings/401(k) section of the Benefits Guide.



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Additional Benefits and Services

Basic Life Insurance and Accidental Death & Dismemberment Insurance

You'll automatically receive Company-paid basic life insurance coverage and accidental death and dismemberment insurance coverage in the amount of 3 times your base annual pay. Under IRS rules, basic life insurance coverage in excess of $50,000 is subject to imputed income.

Optional Life Insurance

You can supplement your Company-paid basic life insurance with employee-paid life insurance. Supplemental coverage equal to an additional 7 times your base annual pay may be elected. Proof of good health may be required.

Dependent Life Insurance

You can elect up to $200,000 for dependent life insurance-spouse/domestic partner coverage and $40,000 for dependent life insurance-child coverage. Proof of good health may be required for dependent life-spouse/domestic partner coverage.

Supplemental Accidental Death & Dismemberment Insurance

You can supplement your Company-paid accidental death and dismemberment (AD&D) insurance with employee-paid AD&D insurance. You can elect coverage for yourself, or yourself and family. Coverage cannot exceed 10 times base annual pay, or $1,000,000, whichever is less.

Disability Benefits Plan

Ford provides short- and long-term disability coverage to protect you and your family financially if you become ill or injured and cannot work for a period of time. Disability coverage will be effective the date of hire or rehire.

Disability benefits provided include:

- Short-term benefits at 100% of pay – up to 14 weeks (70 workdays)
- Short-term benefits at 60% of pay – up to 12 weeks (60 workdays)
- Long-term benefits at 50% of pay – up to full Social Security retirement age

Click here to learn more about Life & Disability Insurance.



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Talent and Skill Investment Program (TSIP) and the Student Loan Wellbeing Program

Ford Motor Company ("Ford") has established the **Talent and Skill Investment Program (TSIP)** to offer US salaried employees a comprehensive education benefit that aligns with individual development plans and company strategic initiatives.

TSIP includes tuition reimbursement of up to $6,000/year and a curated catalog of programs. TSIP is subject to change based on business needs.

Upon hire, review the detailed policy for more information before applying.

The Student Loan Wellbeing Program is an educational financial wellbeing platform designed to help you strategize and optimize your student loan debt. If you currently have student loan debt, the tools will assist in analyzing each individual specific student loan situation and can help you optimize your repayment plan. If you don't currently have student loan debt, the tools can be used to help plan for returning to school or saving for your child(ren)'s future education.

To learn more about both programs, click here.

Relocation Benefits

Ford offers a competitive relocation program to support your move when you relocate at the request of the Company. To be eligible for the relocation program, the distance over the shortest, most commonly traveled route from your old residence to your new principal work location must be at least 50 miles. Once you are authorized for services, you'll be connected with Ford's Relocation Management Company (RMC), which administers the relocation program and assists eligible employees through the relocation process. Please speak with the RMC prior to initiating any relocation activity, including contacting real estate brokers/agents, to maintain your eligibility for benefits. For more information on the relocation policy summary, please click here.

Additional Benefits

You are eligible to participate in a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These optional benefits include legal insurance; identity protection; homeowners' and renters' insurance; pet insurance; a "discount marketplace" offering discounted travel, event and attraction tickets; and more.

Ford Interest Advantage Program

Visit www.ford.com/finance/investor-center/ford-interest-advantage to read the prospectus and learn more.



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Accessories of Choice
The Accessories of Choice program allows you to select computer accessories (headsets, keyboards, mice, backpacks, etc.) that best fit your technology needs.

Wellness Lifestyle Spending Account
Ford offers the Wellness Lifestyle Spending Account (LSA) to help you pay for a wide variety of expenses to support a healthy lifestyle. Get reimbursed up to $500 each calendar year for items and services such as gym memberships, cooking classes, financial advisory services and more! Click here to learn more.

Executive Health Examination Program
As a valued member of our executive team, you are eligible for the Executive Health Examination Program. This program provides a reimbursement up to $4,000 annually for eligible executive health examination costs, including reasonable travel costs. To qualify for the program, you must be enrolled in a Ford salaried medical plan.

Concierge primary care physician fees are reimbursable if offered as part of the provider's executive health examination. The value of concierge primary care is having access to personalized white glove, high touch support and services, such as, same day or next-day appointments, 24/7 physician access, smaller patient panel sizes, and longer appointment times.

Compensation and Incentive Compensation

Compensation is an important part of Ford's relationship with its employees. This relationship also includes challenging and rewarding work, growth and career development opportunities, and being part of a leading company with a diverse workforce and great products.

Base Salary
Base salary is monthly pay that is determined on a competitive basis and adjusted according to performance, job scope and responsibility, and position-in-range. Base salary considers skills, experience and competitive market value.

Paychecks
Payday is the last working day of the month (one payday per month), except where required by state law. If payday falls on a weekend or holiday, payday is on the last preceding scheduled workday.

Employees should allow at least 10 to 12 working days after hire/rehire to process their first pay period. Employees are generally paid on a "current" basis.






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Direct Deposit of Pay
All employees are encouraged to have their paychecks deposited directly into the financial institution of their choice by completing a Direct Deposit of Pay Request. This form should be completed in the Ford Onboarding Portal prior to start date.

Pay for Performance
Pay for performance is fundamental to our compensation philosophy. We reward individuals for performance and contributions to business success. Our compensation and benefits package in total will be competitive with leading companies in each country. Our philosophy is supported with the following practices.

Employee Performance and Development
Ford's performance program provides for ongoing performance feedback that supports employee performance and development. The program includes:

- Periodic check-in conversations that establish performance objectives, promote personal wellbeing, and provide coaching for professional development.
- Recognition and reward for employee contributions to business outcomes

Merit Program
Merit increases to base salary are based on your performance relative to your peers, position in salary range and the merit allocation (based on competitive salary analysis as well as the Company's ability to pay).

Annual Performance Bonus Plan
You are eligible to participate in the Annual Performance Bonus plan, which is based on global Company metrics. Bonus target amounts are based on leadership level. The target is adjusted by both the business performance factor (BPF) and individual performance. Early in the performance year you are notified of your Bonus Target. In Q1 of the following year, the final BPF is communicated. Payment is typically made in March. Payments are pro-rated based on the number of months worked in the performance year.

Long-Term Incentive Program (LTIP)
The Long-term Incentive Plan (LTIP) offers annual stock-based awards (Restricted Stock Units, or RSUs) to employees at Leadership Level 5 (LL5) and above, typically granted in March. The Compensation, Talent and Culture Committee determines the specific award types and amounts, which vary by Leadership Level. These awards are based on your overall performance, expertise, and Ford OS behaviors. It's important to remember that these awards are not guaranteed and depend on an annual assessment of your performance and future contributions.






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Paid Time Off

Vacation Days

LL4 Employees

- In the year of hire, annual vacation entitlement (20 days) will be prorated based on your start date as follows:

If your date of hire is	LL4 vacation eligibility in year of hire
January 1 – June 30	20 days (160 hours)
July 1 - September 30	10 days (80 hours)
October 1 - December 31	No regular vacation in year of hire

- Following the year of hire, employees earn 20 vacation days per year.
- After 20 years of service, employees earn 25 vacation days per year.
- During Annual Enrollment, you can purchase up to two additional weeks of vacation to use in the coming year, which you pay for with pre-tax dollars via payroll deductions throughout the year. Purchased vacation is not available in the year of hire.

Flexible Family Care

Full-time employees are eligible for up to 10 paid annual Flexible Family Care days (80 hours) of absences. Flexible Family Care can be taken for your own short-term illness of five or fewer consecutive workdays, to care for a loved one, or for personal business.

Volunteering

Ford encourages salaried employees to serve their communities, by offering the opportunity to perform up to 16 hours per year of volunteer work while still receiving your normal base salary.






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Holidays

The paid holiday schedule for U.S. salaried non-manufacturing plant employees includes three (3) floating* holidays per year. Floating holidays give you the flexibility to observe the personal, cultural, or religious days of your choice, without using vacation days. How you use the floating holidays is up to you. Listed below are the paid holidays that are observed at Ford:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Federal Election Day (in even years)
Good Friday*	Veterans Day
Day after Easter*	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Juneteenth*	Holiday period between Christmas and New Year's Day
Independence Day	

* If you do not work in a manufacturing plant and are not in a role closely aligned to manufacturing operations, you will be able to take these three (3) holidays as "floating holidays", meaning that you can elect to work those days and take the time off on a different day of your choosing. NOTE: If your date of hire is between January 1 and June 30, you are eligible for three floating holidays in the year of hire. If your date of hire is July 1 or later, you are eligible for one floating holiday in the year of hire.

The Ford Credit holiday schedule differs slightly from that shown here. Additionally, some Ford Credit offices may be open on a holiday and employees may be scheduled to work.



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Family Building and Family-Friendly Programs

Family Building Benefits

Ford offers you support for qualified adoption and surrogacy expenses and if you and your spouse/domestic partner are enrolled in a Ford medical plan, you're also eligible for other fertility benefits. More information is available here.

Support for New Parents

Ford is committed to supporting new parents with flexible leave options to welcome and bond with your new child.

- **Disability Leave (Birth Parents):** Paid time-off for birth and recovery - typically 8-10 weeks.
- **Paid Parental Leave (All New Parents):** Paid time-off to bond with your new child - up to 8 weeks for birth or adoption; 2 weeks for foster parents.
- **Unpaid Parental Leave (All New Parents):** Unpaid time off to continue bonding with your child - used within one year of birth or adoption.
- **New Parent Ramp-Up (All New Parents):** Following your leave, you may work a reduced schedule for four weeks while receiving full pay.

Support for All Parents

- **Dependent Care Flexible Spending Account (FSA)**: Contribute tax-free dollars to a Dependent Care FSA that you can use to reimburse yourself for dependent daycare expenses, for your eligible dependent children under age 13 and/or your eligible dependent relative of any age who is physically or mentally incapable of self-care
- **Childcare referrals and consultation:** Offered through Lyra
- **Emergency childcare (SE Michigan only)**: 80-120 hours per year (depending on the number of children), of subsidized emergency childcare
- **Storage/Shipment of Milk for Nursing Mothers:** If you are required to travel on Company business, you can store/ship expressed milk home to your infant at Company expense.



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Vehicle Plans

The best thing about building great products is driving them! The second-best thing: sharing your discount with family and friends so they can drive them, too.

New Vehicle Purchase Plans
All Salaried Employees

- **A Plan** – This vehicle discount purchase program covers purchases and leases on most new Company vehicles. You can sponsor four A Plan discount purchases (or leases) per calendar year for yourself or an eligible family member.
- **X Plan** – This vehicle discount purchase program is designed to introduce Company products to potential customers who are considering the purchase of competitive products. You can sponsor up to four X Plan purchases per calendar year.

Vehicle Plans – Management Lease Vehicle Program
LL4 Employees

LL4 employees are eligible for two vehicles. Occasionally, eligible employees will be offered an additional, or "incremental," lease vehicle. The incremental lease program is not a core component of the Management Lease Program. It is designed specifically to assist with unusual business circumstances. When deciding to participate in this program, the lessee must understand that future programs are not promised or guaranteed. Employees and eligible family members (spouse, domestic-spouse that has completed the verification process or children under the age of 26 as defined as eligible for healthcare) are eligible to drive the vehicles. The monthly lease fees include maintenance, repairs and insurance.

Upon your start date, please reach out to Vehicle Programs (vprogram@ford.com or 888-594-0413) for additional information.

Work-Life Initiative

Today more than ever, individuals are struggling to balance the increased complexities of personal and work life. As a result, Ford ensures that our programs, policies and employment practices recognize the diverse needs of all our employees, allowing them to contribute their maximum effort at work while at the same time fulfilling their personal and family responsibilities. Examples of formal work-life programs include:

- **Flexible Work Patterns.** Most salaried employees have a "hybrid" work pattern. In the hybrid work pattern, you will work four days per week at an on-site location and have the option to work one day per week remotely. Certain roles are place-dependent, meaning you are required to report to your assigned work location every day. A small number are fully remote, meaning you work from an off-site location (generally your home) all, or nearly all, of the time. Your hiring manager will specify the work pattern applicable to the position.






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Employee Resource Groups

Employee Resource Groups (ERGs) have been a part of Ford for decades. Global ERGs are open to all employees and serve as places for employee learning and collaboration. ERGs support our culture of respect and inclusion by focusing on three strategic pillars:

- People — Offer all employees opportunities to connect and collaborate
- Community — Promote and participate in the Company's commitment to philanthropy and to building a better world
- Business — To act as brand advocates and be in alignment with the Company's transformation

Commitment to Communicating with Our Team

Ford's communication efforts are based on the premise that employees should hear news about the company from the company first. Team members are provided with access to and knowledge of company news and products in a timely and credible manner, with an emphasis on fostering two-way communication channels for engagement.

The main sources of mass communications between Ford and its employees and retirees include the following:

- **@FordOnline,** the company's online portal, a one-stop shop featuring company news and links to resources making it easy to access helpful resources. @FordOnline can be accessed inside and outside the firewall.
- **@BlueOvalNow**, your mobile app for Ford and industry news at your fingertips. @BlueOvalNow provides easy access to Ford and industry news; turn on push notifications for vehicle reveals, breaking news and more; share news with your friends and family through your social media apps, or text and email. Text Ford to 45411 to download.
- **Global Town Hall**, live monthly virtual gatherings that are a must-see for employees where the company's key objectives, mission critical topics and spotlight moments are highlighted with the global team.

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