When you participate in the DuPont Retirement Savings Plan (RSP), you need to decide how to invest your contributions. Your decision should take into account your tolerance for investment risk, time horizon, and retirement income needs.

No two investors are alike. As you create your retirement portfolio, it helps to remember that investors have different goals and risk tolerance levels, and different degrees of investment experience. That’s why the RSP offers several different ways to create a diversified portfolio, depending on how involved you want to be in making investment decisions.

With one of these options, you can make a single choice:

- Use Advice Access, an advice and guidance service that provides specific, personalized recommendations for investments in the Core Investment Menu.

- Select a Target Retirement Fund* and have a diversified portfolio with a single investment decision, based on your projected retirement year.

Or, with this option, you can create your own portfolio:

- Select a mix of options from the Core Investment Menu, based on your financial goals and tolerance for investment risk.

Default investment direction

If you do not make an investment election—either upon automatic enrollment or if you enroll in the RSP on your own—you will be automatically enrolled in the PersonalManager® feature of Advice Access, and your contributions will be invested according to Advice Access recommendations.

This brochure, along with the Summary Plan Description, Fund Fact Sheets and Participant Disclosure of Plan and Investment Related Information, explains the investment choices and services available through the RSP.

* The target date for each Target Retirement Fund is the approximate date when an investor plans to start withdrawing the assets from his or her retirement account. The principal value of these Funds is not guaranteed at any time, including at the target date. These Funds are designed to become more conservative over time as the target date approaches.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BoFA Corp.). MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment Products:

<table>
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<tr>
<th>Are Not FDIC Insured</th>
<th>Are Not Bank Guaranteed</th>
<th>May Lose Value</th>
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The fund categories and risk/reward spectrum presented by Segal Rogerscasey are intended to provide a general evaluation of the risk and potential return of each asset category. They are not meant to predict future performance or the volatility of any investment option or category. Investors should carefully consider the investment objectives, risks, charges and expenses before investing. Neither Merrill Lynch nor DuPont has any affiliation with Segal Rogerscasey.

*The designation “stable value” is not meant to suggest that this investment option will not experience any fluctuations in its net asset value.*


Advice Access

Do you want some help with your retirement planning decisions? The Advice Access service provides specific, personalized recommendations for your RSP account.

Advice Access can provide answers to several key questions:

- How much do I need for retirement?
- How much should I contribute to the RSP?
- How should I invest my money?
- How should I withdraw my retirement assets?
- Am I on track with my goals?

Advice Access has answers: specific answers, tailored to your personal financial situation. The service is easy to use, it’s personalized, and it can automate your retirement plan strategy. And it’s available at no additional cost to you.

How Advice Access works

The process starts with basic information such as your age, gender, salary and, if applicable, RSP account balance and contribution rate, along with projections about your retirement age and the amount of income you may need in retirement.

In fact, you’ll see your projected retirement income on Benefits OnLine as soon as you log in (see below).

If you want, you can provide more information — on a confidential basis — about your financial goals, savings and investment accounts outside the RSP, and family details.

The more information you provide, the more personalized your Advice Access recommendations will be.

What Advice Access can do for you

- Recommend a contribution rate
- Recommend specific investments
- Consider your personal financial situation
- Consider changes in your financial situation
- Consider your savings and other investments outside the RSP
- Review and reallocate your account on a regular basis
- Rebalance your account on a regular basis
- Recommend a strategy for withdrawing your retirement assets

Personalized investment recommendations

With Advice Access, you’ll get a proposed asset allocation—how much to invest in stocks, bonds, and stable value or cash equivalent investments, as illustrated below. If you already participate in the RSP, your proposed allocation will be shown side-by-side with your current allocation.

You’ll also get specific recommendations: which funds from the RSP’s menu to invest in, and how much to invest in each.

Examples are for illustrative purposes only.
Stay on track with PersonalManager®

Advice Access offers a comprehensive account management solution called PersonalManager®. PersonalManager reviews your personal information approximately every 90 days. Based on any changes you have made to this information, the service will review your investment options, and the percentage invested in each one, and update your portfolio as needed. If no changes are needed, PersonalManager will rebalance your account to maintain the original recommended allocation.

Other implementation options

As an alternative to PersonalManager, you can choose Portfolio Rebalancing, which implements the recommendations and then maintains that investment mix at the same level until you change it. However, unlike PersonalManager, this service does not make adjustments to your investment strategy on an ongoing basis to help you stay on track. Another option is One-Time Implementation, with no rebalancing and no updates.

Three ways to use the service

Advice Access is designed for your convenience. You can get your advice in one of three ways: online at www.benefits.ml.com, over the phone at (877) 337-5267, or in person with a Merrill Lynch financial advisor. You’ll receive the same recommendations no matter which access method you choose.

You can even use a combination of these methods. For example, you can use the online tool to learn the basics, and then call a representative for answers to your questions. If you want to speak with a financial advisor, a participant service representative can connect you with a local advisor if one is available in your area.

Whichever implementation option or access channel(s) you choose, keep in mind that you may opt out of the service at any time should you decide to manage your investments yourself.

To learn more about Advice Access, log in to Benefits OnLine and click Get started now under the Retirement Income Projection chart on the My Accounts page.

You can also view a short video to find out how Advice Access can help you develop your personal retirement plan: go.ml.com/we7w

The Advice Access service uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goal and/or to identify a potential wealth outcome that could be realized. Additionally, the recommendations provided by Advice Access may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits OnLine or through a participant service representative.

IMPORTANT: The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.
Target Retirement Funds

When you prepare for retirement, how you invest at age 30 might be very different from how you invest at age 60. After all, if retirement (or the time you’ll need your money) is many years away, your focus might be on building assets. But as you move closer to retirement, your focus may turn to preserving what you have.

Managing that process is what a Target Retirement Fund can do for you. Each Target Retirement Fund is an asset allocation strategy actively managed to a specific target year. Each Target Retirement Fund is composed of several of the RSP’s core investment funds, and the allocation among those core investment funds is adjusted along the way to become more conservative as the targeted date approaches. The fund managers of the core investment funds make decisions about which underlying investments to buy and sell.

The RSP offers Target Retirement Funds across a spectrum of targeted retirement years (see page 2). If you believe one of these funds is appropriate for you, you would generally pick your date — a date that would represent the year when you think you will retire, or will need to begin to withdraw the money from your account — and select the fund with a title closest to that date.

Keep in mind that each Target Retirement Fund is intended to be a “one-choice” investment option. If you select more than one Target Retirement Fund, or other investment options in addition to a Target Retirement Fund, the objectives of the Target Retirement Fund could be offset by the objectives of the other fund(s).

How the Target Retirement Funds work: an illustration

Here is a general illustration of the asset allocations of each Target Retirement Fund as of September 30, 2015. Each fund is designed to become more conservative over time. That is, it will invest more in bonds and cash equivalents—and less in stocks—as the date in the fund’s title approaches.

This example is for illustrative purposes only. For information about the Target Retirement Funds in the RSP, please refer to the Fund Fact Sheets, which are available on Benefits OnLine at www.benefits.ml.com.
Core Investment Menu

To help you create your own portfolio, the RSP offers a diverse menu of investment options. Each fund represents a broad asset class, as shown in the chart on page 2.

- Five passively managed index funds, each of which seeks to replicate the performance of a particular benchmark index, are available. These funds typically have the lowest fees of any of the investments in the RSP.
- Seven actively managed, custom-designed funds are available, each of which seeks to outperform its benchmark index while managing risk through diversification.

Active or passively managed?
Both approaches to investing offer potential advantages and disadvantages.

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<thead>
<tr>
<th>Actively managed funds</th>
<th>Passively managed funds</th>
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<tr>
<td>Seek to outperform a benchmark index</td>
<td>Seek to match a benchmark index</td>
</tr>
<tr>
<td>Managers make investment decisions</td>
<td>Managers make decisions, but investments generally based on index</td>
</tr>
<tr>
<td>Generally higher investment fees</td>
<td>Generally lower investment fees</td>
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Why DuPont uses this investment approach
Each of the actively managed funds is constructed as a “portfolio of funds.” This means that each fund uses multiple investment managers to create a portfolio of investments focusing on a particular asset class; e.g., fixed-income, large company stocks, or small company stocks. Here are some of the advantages to this approach:

- Each fund incorporates multiple investment styles. This approach helps to manage risk by providing a higher level of management and style diversification than funds managed to a single style.
- These funds have the potential for lower investment management fees than mutual funds with comparable investment styles and objectives.
- Allocations among different managers and investment styles within a fund will change from time to time. This provides for a more consistent investment menu, as underlying investment managers can be changed without the need to replace the actual fund.

Understanding risk and reward
All investments are subject to risk — the chance that you will lose some or all of your original investment.

Generally speaking, the higher the potential for gain, the higher the risk of loss. The reverse is also true: the lower the potential for gain, the lower the risk of loss. Can you avoid risk entirely? Not really, because if you choose only lower-risk investments such as cash equivalents, you run an additional risk — the risk that your portfolio will not keep up with inflation — and you will actually lose buying power. It is important that you try to find your own comfortable balance of lower-risk and higher-risk investments in seeking to reach your long-term goals. In other words, consider diversifying your investments.
Diversify to help reduce risk

To diversify is to spread your money across a number of different asset classes. This strategy can help reduce risk and may provide more consistent returns. That’s because a decline in the value of one investment may potentially be offset by an increase in the value of another. Although diversification does not ensure a profit or protect against loss, it can be an effective way to manage investment risk. Advice Access and the Target Retirement Funds can help you diversify your investments. See page 8 for a comparison of Advice Access and the Target Retirement Funds.

Actively managed fund example: Large Cap Equity Fund

The following example illustrates how the actively managed equity funds are structured.

Instead of focusing on a single investment style such as growth or value, the Large Cap Equity Fund (one of the actively managed equity funds in the RSP) consists of several segments. Each segment has its own investment manager. The performance results for the different segments are combined to produce a composite return for the fund as a whole.

This approach incorporates multiple investment styles. It seeks to manage risk by providing a higher level of management and style diversification than funds managed to a single style. In addition, these funds are less susceptible to “style drift,” as styles of investment move in or out of favor.

The diagram shown here is only an example. Allocations among different managers and investment styles within a fund will change from time to time. The plan fiduciary selects the investment managers and sets the asset allocation for each fund, taking into consideration how the managers complement each other in an effort to achieve the desired benchmark. The investment manager for each segment of the fund determines the individual securities to be included within that segment. Additional information is provided in the Fund Fact Sheets.

This example is for illustrative purposes only.
Fees and expenses
All funds — whether mutual funds, collective trusts, or custom funds — charge management fees to investors. These fees cover the professional management of the funds, which includes research and decisions on the buying or selling of the funds’ underlying securities. Investment management fees in these types of funds generally are charged as a percentage of assets, expressed as an “expense ratio,” and are taken out of the fund before performance is calculated. Many factors influence the fees charged by a fund, such as the management structure of the fund, the number and type of securities held, and whether the fund is “actively” or “passively” managed (see page 6). Custom funds like those that the RSP offers have the potential for lower investment management fees than mutual funds with comparable investment styles and objectives.

DuPont is committed to making sure fees in the RSP — for investment management and other administration and operation of the plan — are competitive and not unduly burdensome to participants. Some plan expenses are shown on your quarterly plan statements, but most are included in each fund’s expense ratio. The total expense ratio for these expenses is taken out of the fund before performance shown on the Fund Fact Sheets and on Benefits OnLine is calculated. See the RSP’s Summary Plan Description, Fund Fact Sheets and the Participant Disclosure of Plan and Investment Related Information for more information on fees and expenses, including commissions on purchases, sales and dividend reinvestment for DuPont stock.

Advice Access vs. Target Retirement Funds
Below is a summary of the features offered through the Target Retirement Funds and Advice Access (through its three implementation methods) that can help you consider the approach that might be appropriate for you. Remember, both Advice Access and the Target Retirement Funds provide a diversified mix of funds from the Core Investment Menu. Of course, you can always create your own portfolio from the Core Investment Menu.

<table>
<thead>
<tr>
<th>Features</th>
<th>Target Retirement Funds</th>
<th>Advice Access</th>
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<tbody>
<tr>
<td>Forecasts the likelihood of meeting your retirement income needs</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Recommends a contribution rate</td>
<td>X</td>
<td>X</td>
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<tr>
<td>Offers defined asset allocation</td>
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<tr>
<td>Offers automatic rebalancing</td>
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<tr>
<td>Adjusts asset allocation over time</td>
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<tr>
<td>Can take into account your personal financial circumstances, including salary, outside investments, etc.</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Offers ongoing account management and reviews, reflecting changes in personal financial circumstances</td>
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Investment Option Descriptions

Here are brief descriptions of the investment options available through the RSP. For more information, including historical performance, investment strategies, risk levels, and expense information, review the Fund Fact Sheets and Participant Disclosure of Plan and Investment Related Information, which are available on Benefits OnLine or by calling Merrill Lynch.

**Actively Managed Funds**

**DuPont Stable Value Fund**
The fund’s investment goal is to seek to provide a steady stream of interest income higher than that of a money market fund over the long term with minimal capital fluctuation. The fund will be invested in intermediate-term fixed income securities diversified across various fixed income sectors but comprised predominately of investment grade domestic securities. Separate book value wrapped contracts from highly rated financial institutions provide participants with a stable net asset value.

*The designation “stable value” is not meant to suggest that this investment option will not experience any fluctuations in its net asset value.*

**Core Plus Bond Fund**
The investment goal of the fund is to provide a high level of current income while preserving capital on a long-term basis. The fund’s objective is to outperform the Barclays Capital U.S. Aggregate passive index over a full market cycle with a similar level of risk. The fund is sub-advised by a series of investment managers of diversified investment styles that primarily invest in investment grade bonds and other fixed income securities, including U.S. treasuries (including TIPS), federal agency bonds, mortgage-backed securities, asset-backed securities and corporate bonds. The fund may also invest, on a limited basis, in high yield bonds, bank loans, and foreign bonds of both developed and emerging countries. The investment managers are selected based on their investment abilities and their overall fit in the portfolio.

**International Equity Fund**
The fund seeks to achieve long-term growth through a combination of capital appreciation and dividend income. The fund’s objective is to outperform the S&P Europe Pacific Asia Composite Broad Market Index (EPAC BMI) passive index over a full market cycle with a similar level of risk. The fund is sub-advised by a series of investment managers of diversified investment styles that primarily invest in the stocks of non-United States domiciled large, mid, and small capitalization companies. The investment managers are selected based on their investment abilities and their overall fit in the portfolio. The fund strives for style neutrality by investing in core, growth and value oriented investment strategies.

**Mid Cap Equity Fund**
The fund seeks to achieve long-term growth through a combination of capital appreciation and dividend income. The fund’s objective is to outperform the Russell Mid Cap passive index over a full market cycle with a similar level of risk. The fund is sub-advised by a series of investment managers of diversified investment styles that primarily invest in the stocks of mid capitalization companies. The investment managers are selected based on their investment abilities and their overall fit in the portfolio. The fund strives for style neutrality by investing in core, growth and value oriented investment strategies.

**Small Cap Equity Fund**
The fund seeks to achieve long-term growth through a combination of capital appreciation and dividend income. The fund’s objective is to outperform the Russell 2000 passive index over a full market cycle with a similar level of risk. The fund is sub-advised by a series of investment managers of diversified investment styles that primarily invest in the stocks of small capitalization companies. The investment managers are selected based on their investment abilities and their overall fit in the portfolio. The fund strives for style neutrality by investing in core, growth and value oriented investment strategies.

**REITs Fund**
The fund’s investment goal is to seek to achieve long term growth through a combination of capital appreciation and dividend income. The fund will be invested primarily in real estate equity securities structured as real estate investment trusts (REITs) or real estate operating companies diversified across sectors, geographical regions, and individual securities.

**Large Cap Equity Fund**
The fund seeks to achieve long-term growth through a combination of capital appreciation and dividend income. The fund’s objective is to outperform the S&P 500 over a full market cycle with a similar level of risk. The fund is sub-advised by a series of investment managers of diversified investment styles that primarily invest in the stocks of large capitalization companies. The investment managers are selected based on their investment abilities and their overall fit in the portfolio. The fund strives for style neutrality by investing in core, growth and value oriented investment strategies.
Target Retirement Funds
The Target Retirement Funds are designed to provide a convenient, all-in-one option for creating a diversified portfolio. Each Target Retirement Fund is an asset allocation strategy built around a combination of funds from the RSP’s Core Investment Menu and invests in a mix of funds that include domestic large cap, mid cap, small cap and international equity funds, REITs, and fixed-income funds. Each Fund’s name refers to the approximate retirement year of the investors for whom the Fund’s asset mix is designed. The Funds follow a strategy that is more aggressive when there is a long period of time before retirement and becomes increasingly conservative as the fund manager adjusts the portfolios to help maintain an age-appropriate investment mix over the long term. Each Target Retirement Fund is subject to the same risks as the investments that comprise it, but in different proportions depending on the composition of each fund. These risks include broad stock market risk, credit/default risk, interest rate risk, foreign market risk and currency fluctuation risk. For more about the Target Retirement Funds available through the RSP, see page 2 and page 5.

Passively Managed Funds

Bond Index Fund
This investment seeks to match the return and risk characteristics of the Barclays Capital Aggregate Index, a measure of the broad U.S. bond market. The fund’s investment goal is to seek to achieve long term preservation of principal with low to moderate growth through a combination of income and appreciation. The fund will invest in high quality securities including: U.S. Treasury, federal agency, mortgage-backed, asset-backed and corporate securities.

Large Cap Stock Index Fund
This investment seeks to match the return and risk characteristics of the S&P 500 Index, a measure of the broad U.S. large capitalization equity market. The fund’s investment goal is to seek to achieve long term growth through a combination of income and appreciation. The fund will be invested primarily in large cap stocks contained in the index, though some other securities may be utilized in small amounts to facilitate cash flow management within the fund.

International Stock Index Fund
This investment seeks to match the return and risk characteristics of the MSCI EAFE Index, a measure of the broad global markets outside of the U.S. The fund’s investment goal is to seek to achieve long term growth through a combination of income and appreciation. The fund will be invested primarily in non-U.S. large cap stocks contained in the index, though some other securities may be utilized in small amounts to facilitate cash flow management within the fund.

Mid Cap Stock Index Fund
This investment seeks to match the return and risk characteristics of the S&P 400 Index, a measure of the broad U.S. mid capitalization equity market. The fund’s investment goal is to seek to achieve long term growth through a combination of appreciation and, to a lesser extent, income. The fund will be invested primarily in mid cap stocks contained in the index, though some other securities may be utilized in small amounts to facilitate cash flow management within the fund.

Small Cap Stock Index Fund
This investment seeks to match the return and risk characteristics of the Russell 2000 Index, a measure of the broad U.S. small capitalization equity market. The fund’s investment goal is to seek to achieve long term growth through a combination of appreciation and, to a lesser extent, income. The fund will be invested primarily in small cap stocks contained in the index, though some other securities may be utilized in small amounts to facilitate cash flow management within the fund.

Company Stock

DuPont Stock
DuPont stock gives you the potential for capital appreciation. As there are no other forms or types of investments in this option, the value of the stock stands on its own. Because this option is a single stock investment, it generally carries more risk than do the funds offered through the RSP. Note that a commission of 6 cents per share applies to all purchases and sales of E.I. du Pont de Nemours and Company common stock.
Self-Direct Brokerage

Self-Direct Brokerage is a separate account within the RSP that provides access to a wide variety of retail-priced mutual funds\(^6\) separate from the investment options included in the Core Investment Menu. Self-Direct Brokerage provides the flexibility and control that comes with independent investing. You can use Self-Direct Brokerage in addition to any of the other investment choices and services available through the RSP.

There is a $125 annual account fee for using the service, which will be charged to Self-Direct Brokerage accounts every January. Additional commissions and fees may apply to certain transactions.

Participants should not consider this service unless they are sophisticated investors who seek more investment choices and greater control of their retirement account; are comfortable with, and knowledgeable about, creating and managing an investment portfolio; and are willing to assume the accompanying risk.

Investments you make through Self-Direct Brokerage are made solely at your discretion as a plan participant. The plan fiduciaries are not responsible for selecting or monitoring the available Self-Direct Brokerage investments, and may revoke Self-Direct Brokerage at any time.

Important Investment Information

The funds available through the RSP are not mutual funds registered under the Investment Company Act of 1940. Prospectuses are not available and shares are not publicly traded or listed on exchanges.

\(^1\) An investment in the Fund is neither insured nor guaranteed by the U.S. government.

\(^2\) The target date for each Target Retirement Fund is the approximate date when an investor plans to start withdrawing the assets from his or her retirement account. The principal value of these Funds is not guaranteed at any time, including at the target date. These Funds are designed to become more conservative over time as the target date approaches.

\(^3\) As a “fund of funds,” each Target Retirement Fund will indirectly bear its pro rata share of the expenses incurred by the underlying investment options.

\(^4\) It is not possible to invest directly in an index.

\(^5\) There are ongoing fees and expenses associated with investing in mutual funds outside your plan investment menu.

Investing involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small- or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower grade debt securities (high yield bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

*For more information on the investment options, visit Benefits OnLine and refer to the fund description or fact sheet, if available.*