RETIREMENT – 401(K)

For a Healthy Life!

Simply put, the 401(k) Plan is one of the best ways to save for retirement. You are eligible to participate in the Company's 401(k) Retirement Savings Plan 30 days after your date of hire. Saving is made easy by automatic payroll deduction into the investment options of your choice. If no investment choice is made, the election goes into the FlexPath Moderate retirement-age based fund.

Automatic Enrollment

To get your retirement savings off to a good start, Sibanye-Stillwater will automatically enroll you in the 401(k) plan at a contribution rate of 6% of your eligible compensation (you may choose a different percentage or decline to participate after this Automatic Enrollment).

Roth Option

We also offer a Roth 401(k) option, which allows you to contribute after-tax funds to your account up to the 2019 IRS limit. This means you will not have to pay federal income tax when you withdraw funds in retirement, as long as your contributions remain in the plan for at least five years. You will also benefit from the employer match.

After-Tax Option

In addition to the Roth 401(k) and pre-tax dollar contributions, you can defer after-tax money, up to the 2019 IRS total annual contribution limit of $56,000. Doing so does not reduce your taxable income, but taxes are deferred on any earnings that the after-tax money makes. Also, the after-tax option is an additional savings vehicle if you've met the annual limit on your traditional or Roth 401(k) contributions and want to save more. Please note the IRS limit includes all of your contributions combined. The employer match does not apply to after-tax contributions.

To access your 401(k) account, call (877) 778-2100 or log on to http://stillwater.retirepru.com/.

Prudential

Contributions

Employee Pre-Tax	Up to 60% of eligible compensation each paycheck
Employee After-Tax	Up to 10% of eligible compensation each paycheck
Rollovers	Up to 100% of eligible contributions from a prior qualified retirement plan
Employer Match	**150% on first 4% and 100% on next 2%**

Vesting

Employee Pre-Tax	100% immediately
Employee After-Tax	100% immediately
Rollovers	100% immediately
Employer Match	100% after one year of service

IRS Limits for 2019: The IRS imposes limits, which must be adhered to and should be considered by all employees, especially those determined to be "highly compensated" employees. The following limits reflect those that are in effect for 2019. Limits are adjusted by the IRS annually.

Compensation Limit	$280,000
Employee Dollar Limit	$19,000
Catch-up Contributions (Age 50+)	$6,000
Total Contributions Dollar Limit	$56,000

Highly Compensated Employees (generally employees who earn more than $125,000 annually) are subject to non-discrimination testing limits. Accordingly, all employees who anticipate earning $125,000 or more should consult with the Columbus Human Resources Department annually to avoid unnecessary refunds and adverse tax consequences.