

# **THOMSON REUTERS GROUP PENSION PLAN**

## **SUMMARY PLAN DESCRIPTION**

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January 1, 2025

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## Your Pension Plan

Your Pension Plan provides additional security for you and your family as a dependable source of income during your retirement years. The Plan's pension benefits are paid **in addition** to Social Security. Thomson Reuters Holdings Inc. ("Thomson Reuters"), which was formerly called Thomson Holdings Inc., pays the entire cost of the Plan.

This booklet is a "summary plan description," as defined by the Employee Retirement Income Security Act of 1974 (ERISA). It describes the most important features of the Plan as of the date on the cover page. Please read it carefully and then keep it available for ready reference. As you read through this document, please keep in mind that it does not attempt to cover all of the details contained in the Plan document or prior Plan provisions that may apply to you. This booklet is only a summary and you should refer to the official Plan documents that legally govern the operation of the Plan for complete details. If a conflict arises between this summary and the official Plan documents, the official Plan documents, as interpreted by the Plan Administrator in its sole and absolute discretion, will govern.

Please be advised that this Summary Plan Description is not an attempt by Thomson Reuters to provide you with legal, tax or financial advice. You are encouraged to consult with your legal, tax or financial advisors should you have specific legal, tax or financial questions. Receipt of this summary does not in any way alter or waive any eligibility provision. Thomson Reuters reserves the right to amend in its discretion any of its benefits plans for any reasons (or no reason) subject only to limitations imposed by applicable law.

On December 1, 2020, Thomson Reuters announced that as of December 31, 2022, no future benefits will accrue under the Plan (i.e., the Plan will be frozen). The calculation of your benefit will not take into account any compensation received or service performed after December 31, 2022. However, your vesting service will continue to accrue through your termination date for purposes of satisfying retirement milestones occurring after December 31, 2022.

## Key Contact Information

If you have specific questions regarding your rights and benefits under the Plan, information is available online or by contacting the Thomson Reuters HR Services Center (HRSC):

[Your Benefits Resources \(YBR\)](#) – You can also access the Plan website by logging into Workday ([wd5.myworkday.com/thomsonreuters](http://wd5.myworkday.com/thomsonreuters)) — click on the **"Benefits Quicklinks"** App, then select **"Your Benefits Resources (YBR)"**

<http://digital.alight.com/thomsonreuters> – for Thomson Reuters employees who *do not* have access to Workday and for prior employees, dependents and alternate payees

**Important Phone Numbers:**

HRSC Toll Free Number:

866-443-MyHR (6947)

HRSC International Number:

718-354-1369

**Representatives are available (excludes weekends & holidays):**

7:30am to 5:30pm CT

**Impact of Thomson – Reuters Merger**

On April 17, 2008, The Thomson Corporation acquired Reuters Group plc. The Thomson Corporation was subsequently renamed Thomson Reuters Corporation, Reuters Group plc was subsequently renamed Thomson Reuters Group plc and Thomson Reuters became a majority-owned subsidiary of Thomson Reuters Group plc. References in this Summary Plan Description to “employment with Thomson Reuters” prior to April 17, 2008 refers to periods of employment with Thomson Holdings Inc. and its affiliates prior to that date.

**Special Provisions for Certain Participating Companies**

The Appendix, at the end of this booklet, lists Thomson Reuters’ U.S. subsidiaries that have adopted this Plan for the benefit of their employees (Participating Companies) and the date the Plan became effective for each employer (Effective Date).

If you are an employee of a Participating Company, you should refer to the last section of this booklet (About Your Plan) and the Appendix to determine whether your rights and benefits under the Plan are different from those generally described in this booklet. To the extent they are different, the terms and conditions specified in the Appendix govern your Plan benefit.

**Impact of the Sale of a Participating Company**

If your Participating Company ceases to be a Thomson Reuters affiliate because it is sold to an unrelated employer, service and compensation earned with such employer after the sale will not be included in computing your Plan benefits.

**The Plan at a Glance**

The table below summarizes the main features of your Plan.

**Here’s How the Plan Works for You...****and When**You can retire with **full** Plan benefits

At normal retirement age (normally, age 65)

You can retire with **reduced** Plan benefits

At early retirement (e.g., after attaining age 55 and completing 10 years of Vesting Service), or you may elect to receive your vested benefits

	immediately in a lump sum or normal form of annuity when your employment terminates regardless of your age or years of service
You will earn credit toward retirement benefits if you become disabled	If you qualify for disability benefits under (i) the Social Security Act or Long Term Disability Plan (depending on your age at the time you become disabled) or (ii) Workers' Compensation
You have "vested" rights to benefits from the Plan even if you leave before retirement	When you complete five years of Vesting Service
Your surviving spouse or domestic partner will be provided with pension income if you die before retirement	If you have a vested benefit
You can choose the payment method best suited to your situation and needs when you retire	Prior to receiving Plan benefits you will receive detailed information on the normal and optional payment methods

## Eligibility

You are **automatically eligible** for Plan participation if you:

- were employed by Thomson Reuters or a Participating Company on a regular basis in the United States prior to March 1, 2006

**and**

- have reached age 21 and completed one year of **Eligibility Service**.

Employees hired on or after March 1, 2006 are **not** eligible to participate in the Plan.

If you were hired by Thomson Holdings Inc. or a Participating Company prior to March 1, 2006, were actively employed on February 28, 2006 and you transfer employment to a domestic Thomson Reuters employer prior to satisfying the above age and service requirements, your eligibility transfers with you. That is, you will become a Plan participant upon satisfying the above age and service requirements. The benefit formula that applied to you prior to your transfer will continue to apply to you and earnings from your new Thomson Reuters employer will count for purposes of computing your Final Average Earnings.

If you were hired by Thomson Holdings Inc. or a Participating Company prior to March 1, 2006, were actively employed on February 28, 2006 and you transferred employment to a non-US Thomson Reuters employer prior to satisfying the above age and service requirements, you will not be eligible to participate in the Plan.

**Eligibility Service** means your regular employment with Thomson Reuters or a Participating Company, which counts toward eligibility for Plan participation. Eligibility Service begins with your date of employment. Months of service count as 1/12 of a year. If you work for a Thomson Reuters affiliate, you will generally receive credit for Eligibility Service.

Different service counting rules were in effect for hourly employees prior to January 1, 2001 and for pre-adoption service under certain merged plans. If you think that these rules could impact you, please contact the Thomson Reuters HR Services Center.

You are not eligible for Plan participation if you are covered by a collective bargaining agreement, unless specifically permitted by the agreement.

If you are a “leased employee,” as that term is defined under the Internal Revenue Code, you may be eligible to participate in the Plan. Contact the Thomson Reuters HR Services Center for further information.

## **When Participation Begins**

Participation is **automatic**. It starts on the day that you become eligible.

## **Cost**

Your employer makes all of the contributions to the Plan. Nothing is deducted from your paycheck. Employer contributions are actuarially determined.

## **Retirement Dates**

### **Normal Retirement Date**

Your Normal Retirement Date is the first day of the month on or after the date:

- you reach age 65
- or
- you complete five years of **Vesting Service**

...whichever is later.

## **Vesting Service**

Generally, **Vesting Service** means service with Thomson Reuters or a Participating Company, after the later of the date you reach age 18 or your date of hire. Your service is generally measured from the date you first perform an **hour of service** until the earlier of: (i) the date you quit, are discharged, retire or die; or (ii) the first anniversary of the date you are absent from service for any other reason (i.e., leave of absence). This is referred to as the “elapsed time method” of crediting service.

Your Vesting Service is normally computed by adding all periods of service that you receive credit for under the Plan and then rounding any remaining period of less than 30

days to the next whole month. If you work for a Thomson Reuters affiliate, you will generally receive credit for Vesting Service. In addition, you will receive credit for Vesting Service for any approved leave of absence - including any absence that complies with the Family Medical Leave Act and any period of qualified military service (as defined in Internal Revenue Code section 414(u)).

Different service counting rules were in effect for hourly employees prior to January 1, 2001 and for pre-adoption service under certain merged plans. If you have any questions, you should contact the Thomson Reuters HR Services Center.

For a description of vesting, your right to receive a benefit from the Plan, see the section entitled "Vesting."

### **Early Retirement**

Early retirement can be the first day of any month when you are between ages 55 and 65 if you have completed at least 10 years of Vesting Service.

### **Late Retirement**

Late retirement can be the first day of any month that you choose to retire after your Normal Retirement Date. If you are employed after your Normal Retirement Date, you will not normally receive a pension check until your employment with Thomson Reuters (or a Thomson Reuters affiliate) terminates. However, if you remain employed with Thomson Reuters (or a Thomson Reuters affiliate) after attaining age 70½, payment of your pension benefit will begin as an annuity on April 1 of the calendar year that follows the calendar year in which you attain 70½. While you remain actively employed, these required minimum payments are recalculated each year to reflect your additional benefit accruals and amounts previously paid to you. Once you retire, you may elect to receive your accrued benefit in any form available to you under the Plan. Your accrued benefit will be actuarially adjusted to reflect your service and compensation through retirement, offset by those amounts you previously received from the Plan. Prior to attaining your Normal Retirement Age, you will receive a notice that explains in greater detail how delaying your retirement may impact your Plan benefits (see section on Suspension of Benefits).

### **Deferred Retirement**

If you have a vested pension benefit and your employment terminates before you are eligible for early retirement or normal retirement, you can elect to commence a reduced pension benefit as early as the first day of any month on or after the date you satisfy the requirements for early retirement (but not later than your Normal Retirement Date). If you do not satisfy the requirements for early retirement (i.e., because you do not have the required years of Vesting Service when your employment terminates), your pension benefit will commence on your Normal Retirement Date.

### **Immediate Payment of a Vested Pension**

If you terminate employment with a vested pension benefit and your benefit commencement date occurs on or after January 1, 2015, you may elect to immediately



commence your pension benefit in the normal form or as a lump sum – even if you have not yet attained early or normal retirement age (see section on Payment Methods).

## Your Pension Benefits

Your pension benefits—regardless of when you retire—are determined by your:

- Final Average Earnings,
- Years of Benefit Service, and
- Social Security Covered Compensation.

It is important to understand the meaning of these terms. So, we will describe them as simply as possible and then show how they are used in figuring your income from the Plan.

**Final Average Earnings** means your average annual earnings during the 60 consecutive calendar months, for which you received the highest earnings, out of the last 120 consecutive months you work. Earnings include salary, annual bonuses, overtime and commissions but exclude amounts such as severance payments, long-term incentive bonuses, amounts deferred under a deferred compensation plan, stay bonuses paid in connection with a termination of employment, expense allowances, and expense reimbursements. However, federal law limits the amount of annual earnings that may be taken into account under the Plan. The limit for 2021 was \$290,000. The limit for 2022 was \$305,000. **Your Final Average Earnings will not change after December 31, 2022.**

If you were an active employee on January 1, 2002, your benefit will be calculated based on a \$200,000 earnings limit for Plan Years prior to January 1, 2002.

## Years of Benefit Service

Subject to important Plan provisions described later on, your **Benefit Service** typically equals the whole or partial years of Vesting Service you earned after you reached age 21, as calculated under the “elapsed time method” of crediting service (see the section entitled “Vesting Service”). Prior to March 1, 2006, for benefit accrual purposes, you did not normally receive credit for service with a Thomson Holdings Inc. affiliate if it was not a Participating Company. In addition, as of March 1, 2006 the Plan was closed to new participants and certain former employees and employees who transfer within the Thomson Reuters controlled group. These rules are summarized in the “If You Transfer”, “Additional Benefit Service for Certain Participants” and “Reemployment” sections of this booklet.

Different service counting rules were in effect for hourly employees prior to January 1, 2001 and for pre-adoption service under certain merged plans. If you think you may be impacted by those rules, you should contact the Thomson Reuters HR Services Center.

Regardless of when you were hired, 35 years is the maximum amount of Benefit Service that you can earn under the Plan.

**Social Security Covered Compensation (SSCC)** means the 35-year average of the annual earnings that are subject to Social Security taxes. The amount of earnings that is subject to Social Security tax changes each year. The amount used to calculate your retirement income is based on the year you are eligible for full Social Security retirement benefits (your Social Security retirement age). **Your Covered Compensation will not change after December 31, 2022.**

## Benefits at Normal Retirement

If you retire at your Normal Retirement Date (or later), your annual pension benefit from this Plan is calculated by using the following formula:

$$\begin{aligned} &1.15\% \\ &\text{TIMES} \\ &\text{Your Final Average Earnings } \mathbf{UP\ TO} \\ &\text{Your Social Security Covered Compensation} \\ &\text{PLUS} \\ &1.6\% \\ &\text{TIMES} \\ &\text{Your Final Average Earnings } \mathbf{ABOVE} \\ &\text{Your Social Security Covered Compensation} \\ &\text{TIMES} \\ &\text{Your Years of Benefit Service} \\ &\text{(to a maximum of 35 years)} \end{aligned}$$

Although your pension is calculated as an annual benefit, Plan payments are made on a monthly basis.

If your pension begins because you are an active employee at age 70½ and you remain in active service, the amount will be actuarially adjusted each year to reflect additional Benefit Service (up to the 35-year maximum), any increase in your Final Average Earnings and amounts you previously received.

This booklet describes benefits under the current Plan provisions only. For information regarding prior plan benefits, see your prior summary plan description or contact the Thomson Reuters HR Services Center.

## Benefits at Early Retirement

If you retire early—between ages 55 and 65 after completing at least 10 years of Vesting Service—your pension benefit at age 65 will be based on the following formula that uses your actual years of Benefit Service at early retirement:

1.15%  
TIMES  
Your Final Average Earnings **UP TO**  
Your Social Security Covered Compensation  
PLUS  
1.6%  
TIMES  
Your Final Average Earnings **ABOVE**  
Your Social Security Covered Compensation  
TIMES  
Your Years of Benefit Service at Early Retirement  
(to a maximum of 35 years)

The accrued benefit will then be reduced 5% for each full year (5/12 of 1% for each full month) that benefits begin before age 65. If you terminate employment after completing at least 10 Years of Vesting Service but prior to attaining age 55, upon attaining age 55 you may elect to commence an early retirement benefit. As previously indicated, you may also elect to immediately commence your vested pension benefit in a normal form or lump sum form prior to early retirement.

### **Prior Plan Minimum Benefit**

If you were an employee of a Participating Company on its Effective Date, please refer to the Appendix for the prior plan minimum benefit, if any, that applies to your Participating Company.

### **Severance Benefits**

If you are terminated from the Company and receive severance pay, Vesting Service and Benefit Service cease to accrue as of the date your employment terminates. You do not receive Vesting Service or Benefit Service for any period that you receive severance pay. If eligible, you can commence pension benefits while receiving severance pay.

### **Social Security Benefits**

Social Security benefits are paid in addition to benefits from the Plan. Full Social Security benefits are payable at the Social Security retirement age (i.e., 66 for persons born in 1943-1954, gradually increasing to 67 for persons born in 1955-1960, and 67 for persons born 1960 or later). Reduced Social Security benefits are payable as early as age 62.

If you begin receiving Social Security benefits after your Social Security retirement age and you continue to work, you will be entitled to all of your benefits. However, if you begin receiving Social Security benefits before you reach your Social Security retirement age and you continue to work, you will normally receive a reduced benefit unless your earnings do not exceed the Social Security earnings limit.

Generally, your spouse will be entitled to a spouse's Social Security benefit equal to 50% of your Social Security benefit. However, if your spouse begins receiving Social Security benefits before reaching the Social Security retirement age (see above), the amount of his or her benefit will be reduced. The amount of reduction depends on when your spouse reaches his or her Social Security retirement age. If you are eligible for both Social Security benefits based on your earnings and benefits as a spouse, you will receive your benefit first. If your benefit as a spouse is greater than your own benefit, you will be entitled to a combination of benefits equal to the higher benefit.

Social Security also provides survivor benefits that, following your death, continue to pay 100% of your benefits to your surviving spouse age 65 or older.

You and your employer share the cost of your Social Security retirement benefits by paying Social Security taxes on your covered earnings under the law.

Social Security benefits are not paid automatically. You must apply for them. To get more information about the law and your personal status under it, contact Social Security via the internet at [www.ssa.gov](http://www.ssa.gov) or by calling 1-800-772-1213. TTY/TDD users may call 800-325-0778.

## **Payment Methods**

The normal method of payment under the Plan is based on your marital or domestic partnership status when you retire. Previously, you and your spouse or domestic partner were required to be married or in a domestic partnership for one year in order for your spouse or domestic partner to be eligible for Plan benefits. Effective September 1, 2017, the one-year requirement was eliminated for spouses and, in the case of domestic partners, was reduced to six months.

**If you attest, in accordance with plan procedures, to having a domestic partner for one purpose (e.g., enrolling your domestic partner in the Thomson Reuters Health and Welfare Plan), you must nonetheless attest to having a domestic partner under this Plan in accordance with Plan procedures for your domestic partner to be entitled to survivor benefits.**

The Plan also offers several **optional** payment methods that you can elect. Before you retire, you'll receive a written explanation of the payment methods under the Plan. This information will tell you what you need to know about how these payment methods affect the amount of pension you will receive, and what you need to do, and when, to be sure you receive your Plan benefits in a form best suited to your needs. No matter which form of payment you choose, if the total value of your vested pension is \$7,000 or less (\$5,000 or less prior to January 1, 2024), the benefit will be paid in a single lump sum or automatically rolled over into a traditional IRA (see the section entitled "Cash Out and Automatic Rollover of Your Pension").

**It is your responsibility to keep the Plan informed of your current address. Failure to timely notify the Plan of a change in address could result in the delay of Plan benefits.**

### **Normal Payment Methods**

The normal method of payment for: (i) single employees is a Single Life Annuity; and (ii) married employees or employees with **domestic partners** is a 50% Joint and Survivor Annuity, each as described below.

For Plan purposes, a domestic partner is a person with whom you have formed a **domestic partnership**. You and your domestic partner qualify as a domestic partnership if either:

- Your domestic partnership has been registered with a governmental entity pursuant to state or local law authorizing such registration; or
- You and your domestic partner have attested to meeting certain criteria as determined from time to time by the Plan Administrator in accordance with applicable law.

Remember, if you previously attested to your domestic partnership under another Thomson Reuters benefits program, ***you must nonetheless attest to the domestic partnership under this Plan for your domestic partner to be eligible for survivor benefits.*** If you would like more information regarding the status of your domestic partnership for Plan purposes, please contact the Thomson Reuters HR Services Center.

### **For Single Employees—Single Life Annuity**

This method pays out the **full** benefit credited to you at retirement in monthly installments for life. On your death, however, no benefits are payable to anyone else.

### **For Married Employees or Employees with Domestic Partners—50% Joint and Survivor Annuity**

If you are married or have a domestic partner, your pension income will be paid as a 50% Joint and Survivor Annuity—unless you elect otherwise and your spouse or domestic partner consents in writing to your election. Such consent must be witnessed by a Plan representative or a notary public.

Under this payment method, your benefit is **reduced** so that, after your death, 50% of your reduced benefit will continue to be paid to your spouse or domestic partner for his or her lifetime. Reductions are established under the Plan document. If you wish to receive further information about a specific reduction, you should contact the Thomson Reuters HR Services Center. If your spouse or domestic partner dies after your pension payments begin—but before your death—no adjustment will be made to your benefit and you will receive the reduced benefit for your life. How much your benefit is reduced depends on your age and your spouse's or domestic partner's age when your pension starts.

## Optional Payment Methods

You may also elect one of several optional payment methods. However, if you are married or have a domestic partner, your spouse or domestic partner must provide written consent, witnessed by a notary public or a Plan representative, to your election of any option other than Option 1 described below or to your naming anyone other than your spouse or domestic partner as your beneficiary. The payments that you receive—and those that continue—reflect adjustments based on the payment method that you choose. If you choose an option described below in which you name a beneficiary other than your spouse, government rules limit the amount of your benefit that may be paid to your non-spouse beneficiary. If you have questions about this limitation, you should contact the Thomson Reuters HR Services Center.

You may revoke an election of an optional method of payment or a non-spouse or non-domestic partner beneficiary designation at any time during the election period (which will be described in the written explanation referred to above). However, once the election period has expired, you may not change the method of payment or your beneficiary where the amount of any benefit is based on your beneficiary's life expectancy. With the Ten-Year Certain and Life Annuity Option, however, you can change your beneficiary after you have started to receive your benefit (you will need the written, notarized consent of your spouse or domestic partner to do this.)

***To be valid and effective, any election you make and any spousal or domestic partner consent must be signed, dated, notarized or witnessed (if applicable), and timely returned to the Plan. You are encouraged to consult with your own qualified financial, tax or legal advisor before making any Plan election.***

**Note:** If you die before your benefit commencement date, your election of an optional payment method (other than Option 1) will be ineffective and no benefits will be payable under the Plan, other than a pre-retirement survivor benefit. However, if you die before your benefit commencement date and you elected Option 1, your benefit will be distributed in the form of a pre-retirement survivor annuity based on your elected form. See the section entitled "If You Die Before Retirement".

### Option 1—Joint and Survivor Annuity Option

This option is similar to the normal payment method for married employees or employees with domestic partners. However, under this option, either 75% or 100% of your reduced benefit (as you choose) continues to your surviving spouse or domestic partner, for their lifetime, following your death.

### Option 2—Contingent Annuitant Option

This option is similar to the normal payment method for married employees or employees with domestic partners. However, under this option, either 50%, 75% or 100% of your reduced benefit (as you choose) continues to any person you choose **other than** your spouse or domestic partner, for their lifetime, following your death.

### Option 3–Ten-Year Certain and Life Annuity Option

This option pays you reduced benefits for life but guarantees payments for 10 years. If you die before receiving benefits for 10 years, your named beneficiary will receive your reduced benefit for the balance of the 10 years.

### Option 4–Single Life Annuity Option

This option is identical to the normal payment method for single employees described above. Under this option, if you are married or have a domestic partner, you may elect to receive your benefits in the form of a Single Life Annuity.

### Option 5– Immediate Payment Option

If you terminate employment with a vested pension benefit and your benefit commencement date occurs on or after January 1, 2015, you may elect to immediately commence your pension benefit in the normal form or as a lump sum – even if you have not yet attained early or normal retirement age.

If you elect to take a lump sum distribution, the present value of your normal retirement benefit, determined as of your benefit commencement date, is distributed in full.

Generally speaking, your normal retirement benefit is your vested accrued benefit payable as an annuity at age 65. It's important to note that a lump sum benefit does **not** capture any early retirement subsidy you may otherwise be entitled to, and the value of the lump sum benefit may fluctuate (up or down) based on a change in interest rates (which are updated quarterly) from the time you receive a benefit estimate or statement through the time your benefits actually commence. Once benefits are distributed as a lump sum, you are no longer a participant in the Plan and there are no future benefits payable.

If you elect an immediate annuity prior to becoming eligible for early retirement, the amount of the annuity will be reduced to take into account the fact that you will be receiving the benefit for a longer period of time.

### Option 6–Level Income Option

This option is available only if it was an optional form available to you under a prior plan and only if you are eligible for early retirement on the date you terminate employment. It pays larger benefits if you retire before Social Security benefits can first begin (currently age 62). When you reach age 62, your pension benefit under the Plan will decrease. In this way, your retirement benefits—from the Plan and Social Security combined—will be at about the same level throughout your retirement. In most cases, you must commence your pension payments the first of the month immediately following your termination date to be eligible to elect the Level Income Option.

### Grandfathered Benefit Forms

If you have a prior plan benefit, you may have been eligible for additional methods of payment. However, ***if your benefit commencement date occurs on or after April 1, 2010, the normal and optional forms of benefits described above will be the only forms available to you***, but any lump sum distribution option available to you will

continue to be available on or after April 1, 2010 if the value of your lump sum distribution is at least 25 percent of the value of your accrued benefit (determined as of April 1, 2010). Note that this special provision does not impact the immediate payment option available for benefits commencing on or after January 1, 2015 (Option 5 above). You should contact the Thomson Reuters HR Services Center to receive more information.

### **Thomson Reuters 401(k) Savings Plan Rollovers**

Effective January 1, 2018, if you are a participant in the Thomson Reuters 401(k) Savings Plan, you may elect to rollover to the Savings Plan any “eligible rollover distribution” from this Plan (e.g., a lump sum distribution), provided your Savings Plan account balance is greater than \$7,000 (\$5,000 prior to January 1, 2024) when your rollover request is processed.

### **Cash Out And Automatic Rollover of Your Pension**

If the total value of your vested pension when you terminate employment is \$1,000 or less and you do not elect in writing, within 30 days of the date of your Benefit Election Kit, to either: (i) receive your pension benefit in cash as a one-time lump sum payment, or (ii) roll your pension benefit into another employer’s qualified plan, a traditional IRA or, beginning January 1, 2018, the Thomson Reuters 401(k) Savings Plan (each a “Distribution Option”), your pension benefit will be paid directly to you in cash. If your pension benefit is paid directly to you, 20 percent mandatory Federal income tax withholding will apply and you will have to pay an additional 10 percent excise tax if you have not attained age 55.

If, however, the total value of your vested pension when you terminate employment is over \$1,000 but is \$7,000 or less (\$5,000 or less prior to January 1, 2024) and you do not timely elect a Distribution Option, your pension benefit will automatically be rolled over into a traditional IRA that has been established on your behalf and invested in the Putnam Money Market Fund (an “Automatic IRA”). Once your pension benefit is rolled over into an Automatic IRA, the Plan and Thomson Reuters will no longer be responsible for your pension benefit and you will cease to be a participant in the Plan.

You should carefully consider the Distribution Options and Automatic IRA provisions of the Plan when your employment with Thomson Reuters (or an affiliate) ends, and consult with your own qualified financial, tax or legal advisor before making any Plan election.

If you have any questions regarding the Distribution Options and Automatic IRA provisions of the Plan, you should contact the Thomson Reuters HR Services Center.

### **Putnam Money Market Fund and Fees**

Any Automatic IRA established on your behalf will be designed to preserve principal and provide a reasonable rate of return and liquidity. The Putnam Money Market Fund invests in money market investments such as certificates of deposit, commercial paper, U.S. government debt and repurchase agreements, corporate obligations, and bankers’



acceptances issued by banks.

All fees related to your Automatic IRA are your responsibility. Putnam Investments charges an annual maintenance fee of \$10 while your money remains in the Automatic IRA. The annual fee will be deducted directly from your Automatic IRA account each year. Depending on how you manage your Automatic IRA, additional fees (sales fees, exchange fees and redemption fees) may apply.

For information about Putnam Investments or to obtain additional information about an Automatic IRA or the Putnam Money Market Fund, contact Putnam Investments at PO Box 219697, Kansas City, MO 64121-9697, ATTN: IRA Processing or by calling 800-662-0019. The customer service representatives at Putnam Investments will be able to answer your questions relating to your IRA, including information concerning fees, the prospectus, and management of your Automatic IRA account.

## **Requesting Your Retirement Payment**

You should inform the Thomson Reuters HR Services Center in writing when you expect to retire. You will be given written information about the optional forms of payment. You will have at least 30 days (but no more than 180 days) from the date this information is provided to select an alternate payment method. Your benefit will commence as soon as practicable following the date your instructions are received.

Normally, to commence Plan benefits upon retirement or termination of employment, you must contact the Thomson Reuters HR Services Center at least 90 days before you want to begin receiving benefits. When you contact the Thomson Reuters HR Services Center, you will be notified of the earliest date payment of your benefits can begin, which is generally the first of the month following 15 days from the date you call to request to begin payments. The Thomson Reuters HR Services Center must receive your properly completed election forms by the 10th day of the month prior to the month in which your benefit payments are scheduled to begin. If the Thomson Reuters HR Services Center receives your forms after this date or you fail to submit properly completed forms by that date, your benefit may begin later than you had requested.

If you choose a lump sum form of payment, the payment will not be made until the true-up process is complete (i.e., the recalculation of your actual pension benefit using final pay and service data obtained after your termination from employment). The true-up process usually takes at least 7 days following your termination date. Once the true-up process is completed, it may take an additional 30-60 days for your payment to be processed and sent to you. Therefore, as you plan for your retirement, it is important to keep in mind that it may be up to 60 days after your termination of employment before you receive the lump sum payment. Please remember that the value of the lump sum benefit may fluctuate (up or down) based on a change in interest rates (which are updated quarterly) from the time you receive a benefit estimate or statement through the time your benefits actually commence.

Although Plan benefits normally commence on a prospective basis, under limited

circumstances (e.g., your employment is terminated without cause in connection with the sale of your employer) you may be allowed to elect a retroactive benefit commencement date. If you are eligible to elect a retroactive benefit commencement date, the Plan Administrator will notify you of your right to do so.

## **Taxation of Your Retirement Payment**

Federal law requires that the Plan trustee withhold taxes from your pension benefits, unless you elect otherwise. You should contact your tax advisor to discuss the tax liability associated with your pension benefits.

## **Vesting**

Vesting refers to a participant's nonforfeitable right to receive benefits from the Plan. Normally, you fully vest in your Plan benefits upon completing five years of Vesting Service. If you terminate employment before you are fully vested, you will not normally receive any benefits from the Plan.

## **Break in Service**

A **break in service** interrupts your participation in the Plan, and can impact your Plan benefits. The rules impact you only if you leave Thomson Reuters or a Thomson Reuters affiliate prior to being fully vested and then are subsequently rehired. If you are subsequently rehired after incurring a five-year break in service, years of service completed before your break in service will be disregarded in determining your Vesting Service and Benefit Service. Likewise, Compensation you earned prior to your five-year break in service will not be included in determining your Final Average Earnings.

Generally, you will incur a break in service if, during any 12-consecutive month period commencing on the date you leave Thomson Reuters or a Thomson Reuters affiliate (or any anniversary thereof), you do not complete at least one hour of service under the "elapsed time method". However, if you are on maternity or paternity leave, the time period during which a break in service is to be determined will commence on the second anniversary of the first date of your absence.

Prior to January 1, 2001 and for pre-adoption service under certain merged plans, the "counting hours method" was used for determining whether an hourly employee incurred a break in service. If you think you may be impacted, you should contact the Thomson Reuters HR Services Center.

## **If You Die Before Retirement**

The Plan provides a pre-retirement survivor benefit to your surviving spouse or domestic partner if you die after you become fully vested but before your retirement benefit payments begin. Prior to September 1, 2017, you and your spouse or domestic partner were required to be married or in a domestic partnership for one year for your spouse or domestic partner to be eligible for these survivor benefits. Effective

September 1, 2017, the one year requirement was eliminated for spouses and, in the case of domestic partners, was reduced to six months.

Your spouse or domestic partner will normally receive a monthly benefit equal to one-half the amount that would have been payable to you as a 50% Joint and Survivor Annuity (unless you elected a 75% or 100% Joint and Survivor Annuity), based on your Plan benefits as of your date of death. For purposes of determining when survivor benefits are payable, the IRS makes a distinction between spousal beneficiaries and non-spouse beneficiaries.

- **Spouse.** The pre-retirement survivor benefit will normally become payable to your spouse on the date that would have been your Normal Retirement Date if you had survived. However, if you die **before** the date you first become eligible for early retirement under the Plan (i.e., age 55 and 10 years of Vesting Service), your spouse may elect to begin receiving benefits as early as the date that you would have been eligible for early retirement had you survived. If you die **on or after** the date you first become eligible for early retirement, your spouse may elect to begin receiving benefits as of the first day of any month after your death. If your spouse elects to begin receiving benefits before the date that would have been your Normal Retirement Date had you survived, the amount of the benefit will be reduced by the factors described above (see the section entitled “Benefits at Early Retirement”).
- **Domestic partner.** Your domestic partner must receive his or her survivor benefits in the form of a single life annuity commencing within one year of your date of death. If you die more than one year prior to attaining your early retirement age, the value of your domestic partner’s benefit will be the actuarial equivalent value of the benefit your partner would have received had such benefit commenced on your early retirement date.

**Lump Sum Payment.** The Plan was amended effective January 1, 2015, so that your surviving spouse or domestic partner may elect to receive survivor benefits in an immediate lump sum payment.

As with any other Plan benefit, if the value of the benefit payable under the Plan as of your date of death is \$7,000 or less (\$5,000 or less prior to January 1, 2024), the benefit will be paid in a single lump sum or automatically rolled over into a traditional IRA (see the section entitled “Cash Out and Automatic Rollover of Your Pension”).

If you die after you are Vested, without an eligible spouse or domestic partner, no death benefits are payable from the Plan.

If you have a prior plan benefit, different death benefits may be available. For example, if your prior plan benefit is attributable to employee contributions, you may be able to designate a non-spouse beneficiary to receive death benefits. You should contact the Thomson Reuters HR Services Center to receive more information.

## If You Are Disabled

If you become disabled while you are an active employee with Thomson Reuters, you will normally continue to earn Benefit Service and Vesting Service while your disability continues. The amount of Benefit Service and Vesting Service you are credited with will generally depend on the date you become disabled.

- If you become disabled **prior to attaining age 62**, you will continue to earn Benefit Service and Vesting Service while your disability continues until your normal retirement date. Whether you are “disabled” under the Plan will be determined by the Social Security Administrator, in accordance with the Social Security Act.
- If you become disabled **on or after attaining age 62**, you will continue to earn Benefit Service and Vesting Service while your disability continues until the last day of the maximum benefit period under the Long Term Disability Plan (as shown below). Whether you are “disabled” under the Plan will be determined by UNUM Life Insurance Company of America, in accordance with the Long Term Disability Plan.

Age at Disability	Maximum Benefit Period
Less than age 62	To age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

In addition, if you qualify for Workers’ Compensation benefits under applicable state insurance laws, you will continue to earn Benefit Service and Vesting Service while your disability continues.

However, **you will no longer earn Benefit Service and Vesting Service** if and when:

- you recover from your disability;
- you fail to continue to qualify for disability benefits;
- you begin receiving retirement benefits from the Plan;
- your employer ceases to be a Thomson Reuters affiliate; or
- you die.

Moreover, you will no longer earn Benefit Service if and when your employer continues as a Thomson Reuters affiliate but ceases to actively participate in the Plan. For purposes of determining your Plan benefits, the Benefit Service credited to you while you are disabled continues to be subject to the 35-year maximum set forth in the Plan,

and your annual earnings rate when you first become disabled is assumed to continue during your disability while you are credited with Benefit Service.

If, on or after March 1, 2006, you return to active employment with a Thomson Reuters employer within 30 days of recovering from your disability and at the time you return to active employment you are accruing Benefit Service (as provided above), you will continue to participate in the Plan and the benefit formula applicable to you at the time you first became disabled will continue to apply. If you do not return to active employment within 30 days of your recovery, your active participation in the Plan will cease.

## **If You Transfer**

### **Transfer to or from a U.S. Subsidiary**

Subject to the break in service rules discussed above, if you transfer from one domestic Thomson Reuters employer to another on or after March 1, 2006 and, at the time of your transfer, you are accruing Benefit Service under the Plan, the benefit formula that applied to you prior to your transfer will not change. You'll continue to earn Vesting Service and Benefit Service while employed by a Thomson Reuters employer, and your earnings with such employer will be included in computing your Final Average Earnings.

If you transfer from one domestic Thomson Reuters employer to another on or after March 1, 2006 and, at the time of your transfer, you are not accruing Benefit Service under the Plan, you'll continue to earn Vesting Service while employed by a Thomson Reuters employer. However, your service with your new employer will not be treated as Benefit Service under the Plan and your earnings with such employer will not be included in computing your Final Average Earnings.

Different rules applied prior to March 1, 2006. If you think you may be impacted, please contact the Thomson Reuters HR Services Center.

### **Transfer to or from a Non-U.S. Subsidiary**

If you are a Plan participant and you transfer employment on or after March 1, 2006 to a non-U.S. Thomson Reuters employer, your participation in the Plan will continue while you work abroad *provided* you are placed on Thomson Reuters' U.S. expatriate payroll. You will continue to accrue Benefit Service and Vesting Service and your earnings while working for the non-U.S. affiliate will be included for purposes of calculating your Final Average Earnings. If you are not placed on Thomson Reuters' U.S. expatriate payroll, you will cease to accrue Benefit Service while employed abroad and your earnings with such employer will not be included in computing your Final Average Earnings. However, your service with the non-U.S. affiliate will be included in your Vesting Service.

If, on or after March 1, 2006, you transfer from a non-U.S. Thomson Reuters employer to a U.S. Thomson Reuters employer, you will be eligible to participate in the Plan provided you were accruing pension benefits similar in nature to a "defined benefit pension plan" (as defined under ERISA), under such employer's pension plan or

scheme. In computing your Plan benefits, service with your non-U.S. Thomson Reuters employer will be included as Vesting Service (but not Benefit Service), and your compensation with such employer will be included in computing your Final Average Earnings.

Different rules applied prior to March 1, 2006. If you think you may be impacted, please contact the Thomson Reuters HR Services Center.

## **Additional Benefit Service for Certain Participants**

If you ceased participating in the Plan because, prior to March 1, 2006, you (i) transferred to a non-participating Thomson employer or (ii) you terminated employment while an active participant and you were rehired by a non-participating Thomson employer, you will become an active participant in the Plan as of March 1, 2006, *provided* you are actively employed by Thomson on March 1, 2006 and your initial Thomson employer participates in the Plan on March 1, 2006. Service with the non-participating employer prior to March 1, 2006 will be included as Vesting Service (but not Benefit Service) and your earnings with each Thomson employer will be included in determining your Final Average Earnings. Your benefits will be calculated based on the benefit formula applicable to you prior to your initial transfer or termination.

## **Reemployment**

If you are accruing Benefit Service under the Plan when your employment terminates and you are reemployed on or after March 1, 2006 and on or before December 31, 2008 by a U.S. Thomson Reuters employer prior to incurring three consecutive one-year breaks in service, you will be eligible to accrue additional Benefit Service under the Plan. Your earnings following your reemployment will be included in computing your Final Average Earnings and your benefits will be calculated based on the benefit formula applicable to you prior to your initial termination of employment. Generally, your benefits will not be less than the benefits you accrued as of your original termination date (e.g., if you are rehired as a part-time employee at a lower earnings rate).

If you were accruing Benefit Service under the Plan when your employment terminated but you are reemployed on or after March 1, 2006 and on or before December 31, 2008 by a U.S. Thomson Reuters employer after incurring three or more consecutive one-year breaks in service, you will not be eligible to accrue additional Benefit Service under the Plan and your earnings following your reemployment will not be included in computing your Final Average Earnings. Service completed following your reemployment may count for purposes of determining whether you vest in Plan benefits accrued prior to your initial termination and for purposes of determining early retirement eligibility (i.e., service with a Thomson Reuters employer is included in your Vesting Service).

Effective January 1, 2009, if you were accruing Benefit Service under the Plan when your employment terminated but you are reemployed on or after January 1, 2009 by a U.S. Thomson Reuters employer after incurring a one-year break in service, you will not

be eligible to accrue additional Benefit Service under the Plan and your earnings following your reemployment will not be included in computing your Final Average Earnings. Service completed following your reemployment may count for purposes of determining whether you vest in Plan benefits accrued prior to your initial termination and for purposes of determining early retirement eligibility (i.e., service with a Thomson Reuters employer is included in your Vesting Service).

If you were not accruing Benefit Service under the Plan when your employment first terminated, you will not be eligible to participate in the Plan upon your reemployment on or after March 1, 2006 – regardless of the length of your break in service. However, service completed following your reemployment may count for purposes of determining whether you vest in Plan benefits accrued prior to your initial termination and for purposes of determining early retirement eligibility (i.e., service with a Thomson Reuters employer is included in your Vesting Service).

Different rules applied prior to March 1, 2006. If you think you may be impacted, please contact the Thomson Reuters HR Services Center.

### **Suspension of Benefits**

If you are rehired after receiving Plan benefits or you remain actively employed beyond your Normal Retirement Age, your benefit payments will generally be “suspended” while you are **actively employed**. Generally, for any month, you are considered “actively employed” if, during such month, you (i) complete at least 40 hours of service or (ii) receive payment for at least eight days worked. If you remain actively employed with Thomson Reuters (or a Thomson Reuters affiliate) after attaining age 70½, payment of your pension benefit will resume or commence, as the case may be, on April 1 of the calendar year that follows the calendar year in which you attain 70½. If you do not remain actively employed prior to attaining age 70½, your pension will normally resume on the first day of the third month following the month in which you cease to be actively employed. When your benefits resume, or commence, as the case may be, the amount payable will be adjusted to reflect your additional service and compensation and amounts you previously received. You will receive a notice following your rehire and the suspension of your benefits that explains in greater detail how these rules may impact your benefits.

Different rules may apply if you participated in a prior pension plan before January 1, 1989.

It is important that you reach out to the Thomson Reuters HR Services Center to inquire about the impact of your benefits before you rehire.

### **Reuters Service**

If you accrued Benefit Service under the Plan as a Thomson employee prior to April 17, 2008 and you were an employee of Reuters America Holdings Inc. or its affiliates

("RAHI") on April 16, 2008 or at any time thereafter, you may be eligible to accrue additional Benefit Service and Vesting Service, subject to the rules under "Reemployment" above. If you incurred less than three consecutive one-year breaks in service as of April 17, 2008, you will be eligible to accrue additional Benefit Service under the Plan. If you incurred three or more consecutive one-year breaks in service as of April 17, 2008, you will not be eligible to accrue additional Benefit Service, although, subject to the Plan's break in service rules, service completed following your reemployment may count for purposes of determining whether you vest. Service with RAHI prior to April 17, 2008 will not be counted for purposes of computing your Vesting Service or Benefit Service under the Plan.

## **Unclaimed Benefits**

If you (or any other person) are entitled to receive Plan benefits and the Plan cannot locate you, with reasonable effort and after a period of five years, your interest will be cancelled. Such interest will be reinstated within 60 days after you are located. Any required retroactive payment will be paid in a single lump sum without any adjustment for interest. ***It is your responsibility to keep the Plan informed of any change in your address. Failure to do so could result in a delay of Plan benefits.***

## **Correction of Mistakes**

If a mistake has been made either in the calculation of the benefit amount payable to you or your beneficiary or that affects your or beneficiary's rights under the Plan, such mistake will be corrected as soon as practicable in accordance with applicable laws. If an overpayment has been made, the Plan reserves the right to recoup the overpayment to the fullest extent permitted by applicable law and regulatory guidance.

## **Special Rules for Former Jane's Employees**

On April 4, 2001, Jane's Information Inc., a wholly owned Thomson subsidiary, sold substantially all of its assets to Jane's Information Group Inc. (Jane's), a Thomson affiliate. For the period beginning on April 4, 2001 and ending on May 31, 2003, Jane's sponsored the Plan for the benefit of its employees. If you accrued benefits under the Plan as a Jane's employee and subsequently commenced employment with a Participating Company (other than Jane's), your Plan benefits will consist of two components: (1) a benefit based on your Benefit Service and compensation with Jane's, computed as of the date your employment with Jane's terminated, and (2) a benefit based on your Benefit Service and compensation with such Participating Company.

Effective July 28, 2007, Jane's froze participation in the Plan and, effective December 15, 2007, terminated participation in the Plan. If you participated in the Plan as an employee of Jane's as of July 28, 2007, your benefits under the Plan were distributed.

If you have questions concerning your Plan benefits, you should contact the Thomson Reuters HR Services Center.



## **Important Administrative Information**

### **Official Plan Name**

The official Plan name is the Thomson Reuters Group Pension Plan.

### **Type of Plan**

The Plan is a “defined benefit” plan, as defined by the Employee Retirement Income Security Act of 1974 (ERISA).

### **Plan Funding and Plan Trustee**

Employer contributions are actuarially determined and turned over to the Plan Trustee- JP Morgan Chase Bank, N.A., 1111 Polaris Parkway, Columbus, Ohio 43240.

### **Employer and Plan Administrator**

The Plan is sponsored by Thomson Reuters Holdings Inc. for eligible employees of Thomson and certain of its affiliates that have adopted the Plan (Participating Companies).

The Plan is administered by the Administrative Committee for the Thomson Reuters Group Pension Plan. The members of the Administrative Committee are appointed by the Board of Directors of Thomson Reuters Holdings Inc.

#### **Address:**

Thomson Reuters Holdings Inc.  
2900 Ames Crossing Road, Suite 100  
Attn: Thomson Reuters Group Pension Plan  
Eagan, MN 55121.

Telephone (651) 687-7000

The Administrative Committee is responsible for managing the operations of the Plan and deciding all questions that come before it in a fair and equitable manner for all Plan participants and their beneficiaries.

The Administrative Committee has the exclusive right, power and authority, in its sole and absolute discretion, to administer and construe the Plan and other Plan documents. The Committee has all powers reasonably necessary to carry out its responsibilities under the Plan including (but not limited to) the sole and absolute discretionary authority to:

- Adopt rules and regulations necessary for the performance of its duties under the Plan;
- To determine questions of law and fact arising under the Plan; and
- Take all actions and make all decisions regarding questions of coverage, eligibility and entitlement to benefits, and benefit amounts.

The decision of the Committee on any disputes arising under the Plan, including (but not limited to) questions of construction, interpretation and administration shall be final, conclusive and binding on all persons having an interest in or under the Plan. Any determination made by the Committee shall be given deference in the event the determination is subject to judicial review and shall be overturned by a court of law only if it is arbitrary and capricious.

Upon written request to the Administrative Committee, you may receive information as to whether a particular employer is a sponsor of the Plan and, if the employer is a Plan sponsor, the sponsor's address.

### **Procedure to Obtain Benefits**

To obtain any type of benefit from the Plan, you must submit a written application to the Thomson Reuters HR Services Center. Forms are available by calling 866-443-MyHR (6947), 7:30 a.m. – 5:30 p.m. CT, Monday through Friday (except holidays).

### **Claims Procedures and Appeal**

If your application for Plan benefits is denied in whole or in part, or if you disagree with the amount of benefit, you (or your beneficiary) must file a written claim with the Claims and Appeals Management Team ("CAM Team"). Copies of the claim form are available by contacting Thomson Reuters HR Services Center at 866-443-MyHR (6947), 7:30 a.m. – 5:30 p.m. CT. The completed Claim Initiation Form should be sent, along with supporting documentation to:

Claims and Appeals Management  
P.O. Box 1407  
Lincolnshire, IL 60069-1407  
Fax: 847-554-1683

You (or your beneficiary) will receive written or electronic notification of the decision on your claim from the CAM Team within 90 days from the date the CAM Team receives your claim. The notification will include (i) the specific reasons for the denial; (ii) specific reference to the pertinent Plan provisions on which the denial is based; (iii) a description of any additional information needed to perfect the claim and an explanation of why such information is necessary; and (iv) an explanation of the claims appeal procedure. If the CAM Team does not respond to your (or your beneficiary's) claim within 90 days, you (or your beneficiary) should treat your claim as being denied and submit a written appeal.

The 90-day period may be extended for up to an additional 90 days, if the CAM Team (i) determines that special circumstances require an extension of time for processing the claim and (ii) notifies you, before the initial 90-day period expires, of the special circumstances requiring the extension of time and the date by which the CAM Team expects to render a determination. In the event an extension is necessary due to your failure to submit necessary information, the CAM Team's time frame for making a benefit determination on review is tolled (i.e., stopped) from the date the CAM Team

sends you the extension notification until the date you respond to the request for additional information.

Within 75 days after receiving the denial, you, your beneficiary, or an authorized representative may submit a written appeal for reconsideration of your claim to the Thomson Reuters Pension Appeals Committee at:

Claims and Appeals Management  
P.O. Box 1407  
Lincolnshire, IL 60069-1407  
Fax: 847-554-1683

Any such appeal should be accompanied by documents or information in support of the appeal. You, your beneficiary, or your authorized representative will have the opportunity to review and make copies, free of charge, of pertinent documents relevant to the appeal. The Thomson Reuters Pension Appeals Committee will review the claim, taking into account all comments and documents submitted, regardless of whether such information was considered in the initial benefit determination, and within 60 days will provide a final written or electronic decision on the appeal explaining the specific reasons for the decision with specific reference to the Plan provisions on which that decision was based.

The 60-day period may be extended for up to an additional 60 days, if the Thomson Reuters Pension Appeals Committee (i) determines that special circumstances require an extension of time for processing the claim and (ii) notifies you, before the initial 60-day period expires, of the special circumstances requiring the extension of time and the date by which the Thomson Reuters Pension Appeals Committee expects to render a determination. In the event an extension is necessary due to your failure to submit necessary information, the Thomson Reuters Pension Appeals Committee's time frame for making a benefit determination on review is tolled (i.e., stopped) from the date the Thomson Reuters Pension Appeals Committee sends you the extension notification until the date you respond to the request for additional information.

The CAM Team has sole discretion in making decisions with respect to a claim, and its decisions are final and binding, subject to the right to appeal to the Thomson Reuters Pension Appeals Committee and unless found by a court to be arbitrary and capricious. Similarly, the decision of the Thomson Reuters Pension Appeals Committee with respect to an appeal of a denied claim is final and binding unless the decision is determined by a court to be arbitrary and capricious.

It is important that you understand that you will not be able to bring a court action, in law or in equity, to recover benefits you think you are entitled to under the Plan, unless you have complied with the above claims and appeal procedures and have been denied Plan benefits, in whole or in part. ***You are required under Plan rules to file any such court action within one (1) year of the date the Thomson Reuters Pension Appeals Committee renders its final decision on review.***

## **Service of Legal Process**

Service of legal process may be made upon either the Administrative Committee of the Thomson Reuters Group Pension Plan or the Plan Trustee.

## **Employer and Plan Identification Numbers**

The Plan is identified by the following numbers under Internal Revenue Service rules:

- Employer Identification Number: **06-1497995**
- Plan Number: **001**
- Plan Year – **January 1st through December 31st**

## **PBGC Insurance**

Your pension benefits under this Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the Plan terminates without enough money to pay all benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers: (1) normal and early retirement benefits; (2) disability benefits if you become disabled before the plan terminates; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates; (2) some or all of benefit increases and new benefits based on Plan provisions that have been in place for fewer than five years at the time the Plan terminates; (3) benefits that are not vested because you have not worked long enough for the Company; (4) benefits for which you have not met all of the requirements at the time the Plan terminates; (5) certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the Plan's normal retirement age; and (6) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your Plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your Plan Administrator or contact the PBGC's Technical Assistance Division, 1200 K Street N.W., Suite 930, Washington, D.C. 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TDD users may call the federal relay service toll-free at 800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC's pension

insurance program is available through the PBGC's website on the Internet at <http://www.pbgc.gov>.

### **Non-Assignability of Benefits**

Benefits payable under the Plan are for the sole use of Plan participants and their beneficiaries. Except as required by law, benefits provided under the Plan are not subject to assignment, alienation, attachment, lien, garnishment, levy, pledge, bankruptcy, execution or any other form of transfer.

However, benefits will be paid in accordance with a valid Qualified Domestic Relations Order (QDRO) if properly served on the Plan. A QDRO is an order or a judgment from a state court directing the Plan Administrator to pay all or a portion of a participant's plan benefits to a former spouse or dependent. You and your beneficiaries can obtain, without charge, a copy of the procedures governing QDRO determinations from:

QDRO Consultants Co.  
3071 Pearl Road  
Medina, OH 44256  
Attn: Thomson Reuters QDRO Compliance Team  
Phone: (800) 527-8481  
Fax: (330) 722-2735

### **Top-Heavy Rules**

A plan is "top-heavy" if the plan provides more than 60% of its benefits for "key employees," as defined under the Internal Revenue Code. It is unlikely that the Plan will ever become top-heavy, but if it does, you will be informed and the Plan may be modified to provide more rapid vesting, special minimum benefits and limits on compensation.

### **Maximum Benefits**

Under government regulations certain maximum benefit limitations are imposed. If these apply to you, you will be notified.

### **Plan Continuance**

Thomson Reuters expects to continue the Plan indefinitely, but reserves the right to amend or terminate it at any time. The decision to amend or terminate the Plan may be due to changes in federal or state laws governing retirement benefits, the requirements of the Internal Revenue Code or ERISA, or any other reason. A Plan amendment may transfer Plan assets and debts to another plan or split this Plan into two or more parts. A plan amendment may annuitize Plan assets by transferring them to an insurance company. If Thomson Reuters amends or terminates the Plan, it may decide to set up a different plan providing similar or identical benefits.

If the Plan is terminated, you will have a vested, or nonforfeitable, right to the accrued benefit you have earned. The amount of your benefit, if any, will depend on Plan assets, the terms of the Plan, and the benefit guarantee of the PBGC. Plan assets will be

shared among Plan participants and beneficiaries according to ERISA in the following order:

1. Benefits attributable to voluntary employee contributions
2. Benefits attributable to mandatory employee contributions
3. Certain annuities that participants have been receiving or could have been receiving for three years prior to Plan termination
4. Other vested benefits guaranteed by the PBGC
5. Other vested benefits

If the Plan is fully funded, you will receive your full accrued benefit.

Once your benefit has been determined, it may be paid in the form of one or more cash payments or an insurance company annuity contract that will pay you a monthly income. The exact form of payment may be set by law; if there is a choice, the Administrative Committee will decide the type and timing of payment.

After all benefits have been paid and legal requirements have been met, the Plan will turn over any remaining Plan money to the employer.

### **No Guarantee of Employment**

Participation in this Plan shall not be construed as guaranteeing your continuation of service with Thomson Reuters or any Participating Company, nor shall any provision or condition of the Plan restrict the right of Thomson Reuters or any Participating Company to terminate your employment.

### **Your Rights Under ERISA**

As a participant in the Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all Plan participants shall be entitled to:

#### **Receive Information About Your Plan and Benefits**

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective

bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

- Receive a summary of the Plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age and, if so, what your benefits would be under the Plan at normal retirement age if you stopped working now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

### **Enforce Your Rights**

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 (as adjusted) a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court after you have complied with the Plan's claims and appeals procedures ***provided you file any such claim within one (1) year of the date the Pension Appeals Committee renders its final decision on review.*** In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you

are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### **Assistance with Your Questions**

If you have any questions about your Plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

### **About Your Plan**

Most of the current Plan provisions apply to all participants. However, a few provisions are unique to your Participating Company. In addition to the Plan provisions described in this booklet, each Participating Company has its own Benefit Service and Vesting Service provisions. Certain Participating Companies may have their own prior plan minimum benefit provisions.

If you were an employee of a Participating Company on its Effective Date, your Benefit Service and Vesting Service will be based on the later of the date you commenced employment or the dates shown on the following Appendix.

However, if you were a prior plan participant on the Effective Date for your Participating Company, you may be entitled to a minimum benefit based on the benefit accrued under the prior plan for service before the Effective Date (or December 31, 1988 for some highly compensated employees) as shown in the Appendix.

*This booklet describes the key provisions of the Thomson Reuters Group Pension Plan as in effect on the date of the cover page. It does not contain all the details of the Plan or prior Plan provisions that may be applicable to a given individual. Such details can be found in the official Plan documents, which legally govern the operation of the Plan. If there is any conflict between this booklet and the Plan documents, the Plan documents will always govern, as interpreted by the Plan Administrator in its sole and absolute discretion. Thomson Reuters reserves the right to amend, modify or terminate the Plan at any time and for any reason (or no reason). This booklet does not create a contract of employment between Thomson Reuters Holdings Inc. (including its subsidiaries and any Participating Company) and any employee nor does it amend the Plan nor receipt thereof act as a waiver of any eligibility provision.*



## Participating Companies

<b>Participating Company</b> (List not all inclusive)	<b>Adoption Date</b>	<b>Benefit Service Date*</b>	<b>Vesting Service Date*</b>	<b>Special Rules</b>
American Banker- Bond Buyer	1/1/89	Date of Hire.	Date of Hire.	No Benefit Service accrued after 12/31/99. Earnings and Vesting Service continued to accumulate until business sold. Prior plan minimum benefit under The Bond Buyer, American Banker, Inc. Retirement Income Plan. Business was sold on 11/15/04.
- Thomson Financial Publishing Group	4/1/90	4/1/90	Date of Hire (or original Date of Hire with Rand McNally).	No Benefit Service accrued after 12/31/99. Earnings and Vesting Service continued to accumulate until business sold. Business was sold on 11/15/04.
Autex Systems Inc.	1/1/88	6/19/85	Date of Hire for prior plan participants.	No Benefit Service accrued after 7/31/90. Earnings and Vesting Service continue to accumulate.
Course Technology, Inc. ("CTI")	1/1/99	12/15/92	12/15/92	None.
- South-Western Publishing Company transfers to CTI ("SW employees")	1/1/99	1/1/92	Date of Hire.	The Accrued Benefit of a SW employee who transferred to CTI will be determined in accordance with the South-Western Publishing Company Restated Retirement Plan formula in effect as of employee's transfer date.
Delmar Publishers Inc.	10/1/82	10/1/82	10/1/82; pre-10/1/82 service only for prior plan participant (credit through 1982 plan year).	Prior plan minimum benefit and employee contributions under the Retirement Plan of International Thomson Organization Inc. for Employees of Certain Divisions (aka the Litton Plan).
- Milady Publishing Company	2/17/89	2/17/89	Date of Hire.	None.
Derwent, Inc.	1/1/89	Date of Hire.	Date of Hire.	Effective 12/31/02, Derwent merged into ISI. Any participant who was employed by Derwent on 12/31/02 and who immediately became an ISI employee will be treated as transferring employment to a non-participating company as of 12/31/02.
Federal Publications, Inc.	1/1/99	1/1/99	Date of Hire.	None.
Findlaw Inc.	3/1/01	1/25/01	Date of Hire.	None.
The Gale Group, Inc. (formerly Gale Research, Inc.) ("Gale")	1/1/89	1/1/89	5/1/85	Employees of the Taft Group, or any successor division, are not eligible to participate.

- Information Access Company ("IAC") and MacMillan Library Reference USA Inc. ("MLR") Employees	1/1/00	1/1/00	12/12/94 for IAC Employee.  Date of Hire for MLR Employee.	The following Employees are not eligible to participate: (1) prior to 1/1/00, former employees of IAC who became Gale Employees on 12/31/98; (2) prior to 1/1/00, former employees of MLR who became Gale Employees on 7/30/99; and (3) Employees who were employees of Greenhaven Press, Inc. or Lucent Books, Inc. on 11/20/00.
- Greenhaven Press, Inc.	4/1/01	4/1/01	Date of Hire.	None.
- Primary Source Media (formerly Research Publications, Inc.)	7/1/88	7/1/88; pre-7/1/88 service only for prior plan participants.	Date of Hire.	Prior plan minimum benefit under the Research Publications, Inc. Amended and Restated Employees' Pension Plan.
- Responsive Database Services ("RDS")	1/1/01	1/1/01	Date of Hire.	RDS employee who participated in the Predicast Pension Plan has a frozen benefit in such plan. At termination, total benefit will include (i) Predicast plan benefit (determined under prior plan through 12/31/92) PLUS (ii) THI plan benefit based on service completed on or after 1/1/01.
<b>Harcourt Businesses:</b> <ul style="list-style-type: none"> <li>▪ Drake Beam &amp; Morin (DBM)</li> <li>▪ M-Mash Inc.</li> <li>▪ Netg</li> <li>▪ NEC Holding Corporation (Harcourt Learning Direct)</li> <li>▪ Testing Systems, Inc (ASI)</li> <li>▪ Thomson Higher Education, Inc.</li> </ul>	1/1/02	1/1/02	1/1/02  Special vesting rules for certain DBM and ASI Employees.	Plan provisions are applicable to employees hired after 1/1/02. Employees hired prior to 1/1/02 should refer to the Harcourt Summary Plan Description insert.  ASI business sold 12/21/01. DBM business sold 2/18/04.
ILX Systems, Inc.	1/1/89	1/1/88	1/1/88	No Benefit Service accrued or Earnings after 7/13/90 (Frozen Benefit).
Information America, Inc.	1/1/01	1/1/01	11/14/94	Former employees of Information America, Inc. who: (i) were employed by Westlaw Public Records Atlanta, Inc. on 12/29/00; and (ii) West Publishing Corporation on 12/31/00 are eligible to participate.
Information Handling Services Group Inc.	1/1/01	1/1/01	Date of Hire.	None.

International Thomson Publishing Inc. (formerly Wadsworth, Inc.)	7/1/91	Date of Hire.  1/1/82 for Kentucky Operations.	Date of Hire.  1/1/82 for Kentucky Operations if not a Litton Plan participant.	(1) Prior plan minimum benefit under Wadsworth, Inc. Pension Plan. (2) Kentucky Operations - Prior plan minimum benefit and employee contributions under the Retirement Plan of International Thomson Organization Inc. for Employees of Certain Divisions (aka the Litton Plan).
Jane's Publishing, Inc.	11/1/85	4/2/81	4/2/81	Business sold on 4/4/01.
- DMS, Inc.	2/1/86	9/11/85	9/11/85	Business sold on 4/4/01.
Thomson Healthcare, Inc. (fka Medical Economics Company Inc.)	10/1/82	10/1/82	10/1/82; pre-10/1/82 service only for prior plan participant (through 1982 plan year).	(1) Prior plan minimum benefit and employee contributions under the Retirement Plan of International Thomson Organization Inc. for Employees of Certain Divisions (aka the Litton Plan). (2) Employees hired or re-employed on or after 4/1/02 are not eligible to participate, subject to a limited exception for certain employees re-employed by a Thomson Healthcare business.
- American Health Consultants, Inc.	1/1/85	11/3/84	11/3/84	Rule 2 above applies. The business was sold on 8/31/06; special rules apply.
- Centerwatch, Inc.	11/18/98	11/13/98	11/13/98	Rule 2 above applies.
- Center for Clinical Research Practice, Inc.	8/1/00	8/1/00	8/1/00	Rule 2 above applies.
- eMEDGUIDES	8/23/01	8/23/01	8/23/01	Rule 2 above applies.
- Medical Economics Dental	10/2/89	10/2/89	10/2/89	Rule 2 above applies.
- McKnight Medical Communications	11/19/86	6/3/86	6/3/86	Rule 2 above applies.
- Patient Care Communications Inc.	1/1/83	10/1/82	10/1/82	Rule 2 above applies.
- Physicians World Communications Group	8/15/00	8/15/00	8/15/00	Rule 2 above applies.
- Veterinary Medicine Publishing	1/1/83	10/1/82	Date of Hire.	Rule 2 above applies.

ME Licensing Corporation	6/1/96	6/1/96; however, Former Employees receive credit for Continuous Service beginning on 1/1/95.	Date of Hire; however, Former Employees receive credit for Continuous Service beginning on Date of Hire with Lincoln Management Company.	For purposes of this schedule: (i) "Former Employee" means an employee included in the ME Licensing Covered Unit on 6/1/96 and who was employed by Lincoln Insurance Company on 5/31/96 and (ii) "Continuous Service" means continuous service with the Lincoln Management Company, Lincoln Insurance Company, Markel Corporation, Guarantee Insurance Company, Thomson Licensing Corporation, and/or ME Licensing Corporation.
Mitchell International	1/1/91	1/1/91	8/12/86	Credit for Vesting Service (up to 5 years) for employment with Hellman & Friedman Partners IV, LP after 3/31/00 (date Company sold).
- E.H. Boeckh	7/30/93	7/30/93	7/30/93	Credit for Vesting Service (up to 5 years) for employment with Hellman & Friedman after 3/31/00 (date business sold) and ending on 2/9/01 (the date the business was sold by Hellman & Friedman).
- Mitchell Medical	7/1/94	7/1/94	7/1/94	Credit for Vesting Service (up to 5 years) for employment with Hellman & Friedman after 3/31/00 (date Company sold).
Mitchell Repair Information Company	1/1/97	1/1/91	8/12/86	Any Participant actively employed as of 12/31/99 is 100% vested. Company sold on 12/31/99.
Muller Data Corporation	1/1/88	1/1/88	1/1/88	No Benefit Service or earnings accrued after 4/30/93 (Frozen Benefit).
Predicasts, Inc. (prior plan benefit only)	n/a	n/a	n/a	A Participant's Accrued Benefit is the accrued benefit computed under the Predicasts Pension Plan as in effect on 12/31/92 and will not take into account service completed or compensation earned after 12/31/92. Benefits will be distributed in accordance with that plan's terms as in effect on 6/30/99 - unless the law requires otherwise (Frozen Benefit).
Provolution (a.k.a. ProLaw)	1/1/02	1/1/02	8/22/01	100% vesting for certain employees of the Thomson Learning Business who either terminated employment on/after 10/25/06 or were actively employed on 7/4/07 (the day preceding the sale of that business).
Research Institute of America, Inc.	1/1/92	Date of Hire.	Date of Hire.	(1) Prior plan minimum benefit under the Lawyers Co-operative Publishing Retirement Plan. (2) Employees hired or re-employed on or after 9/8/00 are not eligible to participate, subject to a limited exception for certain re-employed participants. (3) Certain employees transferred into RIA from a pension Participating Company will continue participation in the Plan.
- California Legal Press (aka Barclays Law)	2/17/95	2/17/95	2/17/95	Rules 2 & 3 above apply.

- Computer Language Research ("CLR") Employees	1/1/99	1/1/99	2/18/98	Employees of Thomson Professional & Regulatory Inc. (TPRI) hired by TPRI in its RIA or former CLR business units prior to 9/8/00 who are employed by TPRI on such date are eligible to participate. Rules 2 & 3 above apply.
- Maxwell Macmillan	9/21/91	9/21/91	Date of Hire.	Rules 2 & 3 above apply.
- Warren, Gorham & Lamont	1/1/92	1/1/92	Date of Hire.	Rules 2 & 3 above apply.
Routledge Chapman and Hall, Inc.	1/1/89	Date of Hire.	Date of Hire.	Prior plan minimum benefit under the Methuen, Inc. Employees Retirement Plan. If a Participant on 6/22/96 (date business sold), employment with Routledge Holdings Inc. or successor employer through 12/12/00 is considered employment with the Company for vesting.
South-Western Publishing Company	1/1/92	1/1/92	Date of Hire.	Prior plan minimum benefit under the South-Western Publishing Company Restated Retirement Plan. At termination, total benefit will include (i) South-Western plan benefit (determined under prior plan through 12/31/91) PLUS (ii) THI plan benefit based on service completed on or after 1/1/92. Earnings and Vesting Service continue to accumulate and apply to both formulas (i.e., salary roll-up).
TCI Software Research, Inc. (TCI)	9/30/93	9/30/93	Date of Hire.	For all purposes, service with TCI Software Research, a division of Wadsworth, Inc., after 12/17/93 and TCI Software Research, a division of International Thomson Publishing Inc. after 6/30/94 shall be treated as service with TCI.
Thomson & Thomson, Inc.	7/1/99	7/1/99	7/1/99	Plan provisions are applicable to employees hired after 6/30/99. Employees hired prior to 6/30/99 should refer to the Thomson & Thomson Summary Plan Description insert.
Thomson Bankwatch, Inc.	3/17/89	3/17/89	3/17/89	No Benefit Service or Earnings accrued after 12/31/91 (Frozen Benefit). Business sold 11/30/00.
Thomson Reuters Holdings Inc. (fka Thomson Holdings Inc.)	10/1/82	Date of Hire (but not to the extent entitled to a prior plan benefit).	Date of Hire.	(1) Special provisions in effect for participants assigned to certain controlled group members after January 1, 1997.
- Thomson Treasury Services, Inc.	1/1/04	Date of Hire (but not to the extent entitled to a prior plan benefit).	Date of Hire.	Rule 1 above applies.

Thomson Management Services, Inc. (TMSI)	1/1/97	Date of Hire.	Date of Hire.	Benefit formula of an Employee who transfers from another Covered Unit to TMSI, is the formula applicable to that Covered Unit. This applies to Employees on the Expatriate Payroll.
West Group (Thomson Legal and Regulatory Inc., West Publishing Corporation, and West Services, Inc.)	4/2/97	4/2/97	4/2/97	Employees hired prior to 4/2/97 should refer to the Summary Plan Description applicable to such West employees. BAR/BRI, Court Records Services, Andrews Publication, Glasser Legal Works, Modern Bar Review, and certain Dialog division employees are not eligible to participate.
- Formerly Clark Boardman Callaghan (division of Thomson Legal Publishing Inc.)	1/1/92	1/1/92	Date of Hire.	Prior plan minimum benefit under the Callaghan & Company Retirement Plan and the Clark Boardman Company Retirement Plan. At termination, total benefit will include (i) Clark Boardman plan benefit (determined under prior plan through 12/31/91) PLUS (ii) THI plan benefit based on service completed on or after 1/1/92. Earnings and Vesting Service continue to accumulate and apply to both formulas (i.e., salary roll-up).
- Formerly Lawyers Co-Operative Publishing; Bancroft-Whitney; and Thomson Professional Publishing Manufacturing (a.k.a. Webster)	1/1/92	Date of Hire.	Date of Hire.	Prior plan minimum benefit under the Lawyers Co-operative Publishing Retirement Plan. At termination, plan benefit will be the greater of (i) benefit calculated under Lawyers Co-Op plan benefit formula through employee's termination date or (ii) benefit calculated under the THI plan benefit formula through employee's termination date.
- West Publishing Company (Incentive Plan participants)	8/1/01	8/1/01	Date of Hire.	Employees should refer to the Incentive Plan Participant Summary Plan Description insert.
Thomson Reuters Transition Services Inc. (TRTSI)	10/2/16	Date of Hire.	Date of Hire.	Employees of the Thomson Reuters Intellectual Property & Science (IPS) business who were active participants on the date their employment was transferred to TRTSI in connection with the IPS sale continue to participate in the Plan in accordance with Plan provisions applicable to them immediately before they transferred, as may be amended thereafter in accordance with Plan rules. Impacted employees should refer to the applicable Summary Plan Description/insert.

**\*Subject to minimum age and employment requirements.**