

## Safe Harbor Notice

The Sony USA 401(k) Plan (the "Plan") is intended to qualify as a safe harbor plan under the Internal Revenue Code ("Code") for the plan year beginning on January 1, 2016. Accordingly, we are sending you this notice to advise you of some of the key provisions of the Plan. For additional information about the Plan, including any of the provisions described below, we encourage you to refer to the Summary Plan Description ("SPD").

### Enrollment and employee contributions

In general, if you are a regular full-time or part-time employee working 20 or more hours per week, you are immediately eligible to defer up to 50% of your "compensation," as defined in the SPD, on a pre-tax and/or after-tax basis to the Plan. This information may be included in the definitions section of the SPD or in the section that describes the contributions you can make to the Plan. If you are hired on or after January 1, 2016, you will be automatically enrolled in the Plan, on or about 45 days after your date of hire, at a rate of 6% of compensation on a pre-tax basis, and your contributions will automatically increase by 1% on each anniversary of your enrollment in the Plan, until you reach a contribution rate of 10%. You may opt out of either or both of the auto-enrollment and auto-increase features of the Plan at any time, including before you are enrolled. Certain categories of employees may not be automatically enrolled.

Your contributions are subject to applicable limits on pre-tax deferrals under the Code and combined pre-tax and after-tax deferrals under the Plan as explained in the SPD. Provided you are eligible to participate in the Plan, you may begin making elective contributions or change your contribution rate at any time by calling the Sony Savings Plan Service Center's automated telephone system at 877- SONY-SAVE (877-766-9728) or by logging on to [www.empower-retirement.com/sony](http://www.empower-retirement.com/sony).

In addition to the contribution limits described above, if you are age 50 or older, you may make pre-tax "catch-up" contributions up to the maximum annual "catch-up" contribution amount under the Code. Catch-up contributions are made as a flat dollar amount on a per-pay-period basis and may also be elected or changed at any time. If you do not reach the regular pre-tax contribution limit during the year, all or a portion of your catch-up contributions will be reclassified to maximize your regular pre-tax contributions.

### Company matching contributions

For the Plan year beginning January 1, 2016, the company will match 100% of your contributions up to the first 3% of eligible pay, and 50% of your contributions on the next 3% of your eligible pay. Both pre-tax and after-tax contributions are eligible for match, however, catch-up contributions are not. If you do not receive the maximum match for which you are eligible solely because you reached a contribution limit (for example, the pre-tax contribution limit) during the year, you may receive a "true-up" match after the end of the year. Matching contributions qualify as safe harbor matching contributions under the Code.

You may also be eligible to receive an annual non-elective contribution to the Plan. Please refer to the SPD for additional information.

### Investment options

You have a wide range of funds available for the investment of your Plan account. You may make or change your investment elections at any time, subject to the Plan's four trades per quarter limit. If you do not make an investment election, including if you are auto-enrolled, any contributions to the Plan on your behalf will be invested in a Sony Target Date Fund, based on your expected retirement date (generally, at age 65). Additional information about your investment options is available at [www.empower-retirement.com/sony](http://www.empower-retirement.com/sony) or by calling 877-SONY-SAVE (877-766-9728).

### Vesting provisions

As required by the Code, your safe harbor matching contributions are nonforfeitable, meaning they are fully vested when made. Your pre-tax and after-tax contributions are always fully vested. If applicable, please refer to the SPD for vesting information regarding any Company non-elective contributions.

### Withdrawals and distributions

While you are employed with the company, you may not generally take a distribution of your account before age 59½ (other than rollover and after-tax contributions); however, you may be eligible to take a loan or hardship withdrawal. As

required under the Code, safe harbor matching contributions are not eligible to be taken as hardship withdrawals. Restrictions also apply to any non-elective contributions you receive, if applicable. Generally, when you leave the company, you may take a distribution of the vested portion of your account as a full or partial lump sum or in monthly, quarterly, semi-annual or annual installments for up to 10 years. Additional information about your in-service withdrawal and your distribution options may be found in the SPD.

**Plan sponsor's right to terminate**

Pursuant to the terms of the Plan, the Plan sponsor has the right, at any time, to amend, modify or terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including any safe harbor contribution) with respect to any compensation you receive after the effective date of termination. Termination of the Plan will not affect your right to receive any vested contributions you have accrued as of the effective date of the termination. In addition, the Plan administrator reserves the right, in its sole and absolute discretion, to interpret and apply the terms of the Plan and to render final and binding decisions regarding all aspects of the Plan, including, but not limited to, eligibility, participation, vesting, and amount and timing of benefit payments.

**Additional information**

Please contact the Sony Savings Plan Service Center at 877-SONY-SAVE (877-766-9728) for further information about these safe harbor contributions or the Plan in general. The TTY number for those with a hearing impairment is 800-345-1833. You may also refer to the SPD for additional information. Please be aware that in the event of a conflict between this safe harbor notice and the official Plan documents, the official Plan documents will govern. Nothing in this safe harbor notice is intended to constitute a promise of benefits or guarantee of future employment.

A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Securities available through retirement brokerage services are offered through J.P. Morgan Securities LLC (JPMS), member FINRA/NYSE/SIPC. Additional information can be obtained by calling (800) 345-2345. JPMS and GWFS Equities, LLC are separate and unaffiliated. Accounts are subject to the review and approval of J.P. Morgan Securities LLC.