

# Chapter 11 Reorganization & Emergence Planning– Q&As

Updated as of September 18, 2012

The following Q&As have been prepared from employee questions that were previously published and newly submitted. Previously published information is in **BLACK** font. New information is in **RED** font. All benefits and compensation information in this document is subject to applicable law and the terms of the relevant plan documents, which will govern if there are any differences. The company reserves the right to amend or terminate any benefit or compensation plan at any time.

Note that the additional Q&As in this version were generated since the announcement on the changes to termination benefits and additional questions related to the PI & DI announcement.

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### **9/18 NEW Q&As**

These Q&As are being provided as a result of recent announcements. They will be incorporated in the appropriate sections below in future updates.

#### **1. Benefits**

##### **Questions**

**If I am notified in 2012 and my retirement effective date is January 1, 2013, am I eligible for the 2012 STP termination benefits or the reduced 2013 TAP termination benefits?**

**The announcement stated that TAP will be paid from corporate cash on a biweekly basis. Does this mean that the current annuity payment option is what will continue beyond 2012? If so, does this mean that if lump sums are reinstated under KRIP, I will be able to take it as a lump sum?**

##### **Answers**

If you retire on 1/1/2013, your termination date is 12/31/2012; therefore, you would be eligible for the current STP benefits.

The annuity and lump sum payment options were only available in connection with STP. There is no annuity or lump sum payment option under the Termination Allowance Plan. Termination allowance benefits under TAP are paid biweekly. Reinstatement of lump sums under KRIP would have no impact on TAP benefits.

<b>If I have more than 26 years of service, will I receive a lump sum payment for the balance of my benefit?</b>	No. The maximum number of weeks of pay all employees will be eligible for under TAP is 26 weeks, regardless of the number of years of service you have.
<b>If TAP is paid out of corporate cash, why couldn't the company continue to pay severance benefits from KRIP instead, which wouldn't impact the bottom line?</b>	STP benefit under KRIP ends on December 31, 2012. Because we are in Chapter 11, as a practical matter we are not able to create another termination benefit program funded through KRIP.
<b>Is the company changing back to paying termination benefits from TAP because of a concern with the KRIP funding?</b>	No. The STP benefit under KRIP ends on December 31, 2012. Because we are in Chapter 11, as a practical matter we are not able to create another termination benefit program funded through KRIP.
<b>If I take a voluntary option to leave under the current termination benefits and take the straight life annuity for my STP benefit, what happens to this benefit if the PBGC takes over the pension plan? Does PBGC guarantee these benefits?</b>	We cannot speak for the PBGC, however, according to the PBGC website ( <a href="http://www.pbgc.gov/wr/benefits/guaranteed-benefits.html">http://www.pbgc.gov/wr/benefits/guaranteed-benefits.html</a> ), termination benefits like STP are not guaranteed.
<b>Is the STP annuity guaranteed by the PBGC? If not, would the STP payments stop if the company went into Chapter 7?</b>	
<b>If the PBGC takes over KRIP, would the STP payment be included in what is applied to the maximum benefit amount PBGC would pay?</b>	We cannot speak for the PBGC, but according to the PBGC website ( <a href="http://www.pbgc.gov/wr/benefits/guaranteed-benefits.html">http://www.pbgc.gov/wr/benefits/guaranteed-benefits.html</a> ), termination benefits like STP are not guaranteed. Therefore, the STP annuity payment would not be included in the calculation of the maximum benefit guarantee amount.
<b>What happens to my benefits (TAP, 401(k), life insurance, vacation, etc.) if the company goes into Chapter 7?</b>	The company fully expects to emerge from Chapter 11. As such, we will not speculate on what will happen to benefits, such as vacation and termination benefits that are paid out of operating cash.
<b>If a business is sold and the employee is retirement eligible and defers pension, do they become an unsecured creditor?</b>	No. KRIP participants are not considered creditors. Assets in the Kodak Retirement Income Plan (KRIP) are held in a separate trust and are not part of Kodak's assets.
<b>I have a protected benefit under Cash Balance. Is my annuity option based on my Cash Balance amount or the protected benefit?</b>	The annuity option is calculated using the greater of your Cash Balance account or your protected benefit.
<b>What are the factors that are used to calculate the protected benefit at the time a payment is requested?</b>	Your protected benefit will be calculated by taking the same December 31, 1999 accrued benefit (including any early retirement factors, if applicable) and using your age, eligibility and interest rate assumptions as of the date of termination to compute the present value. Based on this calculation, if the protected benefit is greater than your Cash Balance account, you would receive the higher protected benefit amount. If the protected benefit is less than the Cash Balance account, you would receive the value of your Cash Balance account.
<b>Will I be able to roll my 2013 TAP benefit into my 401(k)?</b>	No. Only payments from a qualified pension or 401(k) plan can be rolled over.
<b>Is the 90 day notice period required by New York State law part of or separate from my TAP termination benefits?</b>	The New York State WARN Act requires a 90-day notice period in applicable circumstances. This is separate from termination benefits under TAP, which begin after the notice period.

## 8/23 PI &amp; DI ANNOUNCEMENT

## 1. Benefits

Questions	Answers
<b>If I am offered a job with the new company, is it typically mandated that the employee must roll their SIP funds into the new company's 401(k)? (9/18/12)</b>	It is typically not mandated, however, this decision is determined as part of the negotiations and we will not know which approach will be taken until an agreement is reached.
<b>Will I be required to move my SIP account into the new company's 401(k)? (9/18/12)</b>	It is typically not mandated that you move your SIP account into the new company's 401(k); however, this decision will be made as part of the negotiations.
<b>If the Personalized Imaging businesses aren't sold in 2012, will employee benefits remain unaltered going into 2013? (9/18/12)</b>	As always, the company continually reviews its benefit plans which can be changed or terminated at any time.
<b>If an employee is on disability/medical or maternity leave when the business is sold, what happens to the employee? Do they remain with Kodak? If they return to work, are they then downsized or moved to the new company? (9/18/12)</b>	As we move forward with the potential transition of the businesses to new ownership, we will ensure that potential buyer(s) share our commitment to fair treatment of employees. This includes negotiating the treatment of employees who are out on medical leave. We will not know how benefits will be impacted until an agreement is reached.
<b>What happens to my benefits (pension, 401(k), life insurance, vacation, etc.) if the company divests our business and I go to the new company? (9/5/2012)</b>	As we move forward with the potential transition of the businesses to new ownership, we will ensure that potential buyer(s) share our commitment to fair treatment of employees. This includes negotiating compensation and benefits. We will not know how your benefits will be impacted until an agreement is reached.
<b>If a business is sold but the buyer does not hire the employees, will those employees receive termination benefits? (9/5/2012)</b>	Employees who are not offered a job at the new company will be eligible for termination benefits in effect at that time, provided all eligibility criteria is met. (Current eligibility rules are described in myHR.) No decisions have been made on termination benefits beyond 2012.
<b>If I decline a position at the new company, would I be eligible for severance? (9/5/2012)</b>	If you decline a comparable job offer from the new company, you will not be eligible for termination benefits. If you decline a non-comparable job offer and do not find a job within Kodak, you will be eligible for termination benefits in effect at that time, provided all eligibility criteria is met. (Current eligibility rules are described in myHR.)

## CHAPTER 11

## 1. What is Chapter 11?

Questions	Answers
<b>What is Chapter 11? Why did we file for Chapter 11? Why now? What happens next? (1/19/2012-#1)</b>	<p>"Chapter 11" refers to the section of the U.S. Bankruptcy Code that provides a company with the opportunity to restructure under court supervision while continuing normal day-to-day business operations. The goal is to emerge from Chapter 11 as an ongoing business enterprise that is assured of long-term viability. To be clear, Kodak is not going out of business. Kodak is not liquidating.</p> <p>Kodak and certain of its U.S.-based subsidiaries have filed for Chapter 11 reorganization to bolster liquidity in the U.S. and abroad, monetize non-strategic intellectual property, fairly resolve our legacy costs, and enable the company to focus on our most valuable business lines. Our non-U.S. subsidiaries are not included in the filing and continue to operate as usual.</p> <p>Kodak has undergone a major transformation in recent years, but needs additional time and flexibility to undertake the remaining initiatives to move the company forward and emerge as a more competitive and sustainable global enterprise.</p> <p>While operating the business as usual, Kodak will work with</p>

	its key stakeholders to become more cost-competitive. At the end of that process, the Court will be asked to approve a final plan of reorganization which will enable Kodak to emerge from Chapter 11 as a reorganized company.
<b>Who is representing the employees' interests in Chapter 11? (3/19/2012)</b>	Senior management recognizes that our employees are critical to the successful emergence of the company. That recognition drove senior management to obtain approval of the continuation of cash compensation and benefits programs for our active employees in our first day motion, and we continue to make our employees a top priority.
<b>Does Chapter 11 "trigger" any of our change in control benefits? (3/19/2012)</b>	No. Chapter 11 does not, in and of itself, trigger the change in control clause in the company's benefits plans.
<b>How will filing for Chapter 11 affect green card status? (3/19/2012)</b>	Chapter 11 does not have any effect on an individual's green card status. The company continues to operate during Chapter 11, with no change to immigration processes or status of our employees.
<b>2. Financials</b>	
<b>Questions</b>	<b>Answers</b>
<b>Does the company have enough money to continue operating? (1/19/2012-#1)</b>	We are going into the Chapter 11 process with financing of \$950 million, sufficient liquidity to assure that all vendors, suppliers, and other business partners will be paid in full for goods and services they provide us during this process.
<b>Do you plan to use furloughs to conserve cash? (1/19/2012-#2)</b>	The company has used furloughs in the past as a mechanism to manage short-term costs. At this time, there is no plan for a company-wide furlough; however this continues to be a program that may be utilized by businesses as required.
<b>What are the legacy costs referred to in the announcement? (1/19/2012-#1)</b>	These liabilities include but are not limited to non-U.S. pension liabilities; current and non-current Other Post-Employment Benefit ("OPEB") liabilities (for example, retiree health care in the U.S.); and environmental liabilities.
<b>3. Operational</b>	
<b>Questions</b>	<b>Answers</b>
<b>Can employees continue to charge for business expenses? (1/19/2012-#2)</b>	Yes. Employees may continue to follow the same procedures for submitting qualified business expenses in accordance with company policy. Kodak has filed a motion with the court seeking the authority to reimburse business expenses, and it is customary for the court to grant that request promptly.
<b>Are employees who are downsized considered creditors? (2/14/2012)</b>	Any individual to whom the company has an unpaid obligation is considered an unsecured creditor under the Chapter 11 proceedings.
<b>Should I keep coming to work as usual? (1/19/2012-#2)</b>	Yes. You should continue working according to your usual schedule. Please continue to stay focused on your job responsibilities and provide a high level of service to our customers. It is in all of our best interests to do the best job possible so that Kodak is able to emerge from the Chapter 11 reorganization process as a successful and competitive company.
<b>4. Benefit Changes</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will there be any changes to my employee benefits as a result of the filing? If so, when will we know what the changes are? (2/14/2012)</b>	Changes in benefits, if any, will be evaluated in the ordinary course of business and under supervision of the Court, as appropriate. Any changes will be communicated to you promptly.
<b>Will there be any impact on retiree medical benefits as a result of the filing? (1/19/2012-#2)</b>	We have filed a motion with the court seeking the authority to continue these benefits, and it is customary for the court to grant that request promptly. Please keep in mind, however, that one objective of the Chapter 11 filing is to

	<p>address Kodak's legacy cost structure. To that end, the company expects to review and ultimately reduce legacy costs. Retiree medical and other insurance benefits will necessarily be examined in that context. As always, the company reserves the right to amend or terminate any benefit plan at any time.</p> <p><b>Revised 9/5/2012:</b> A Retiree Committee for purposes of negotiating future retiree health care and life insurance benefits was appointed by the court and is actively engaged in this process.</p>
<b>What is meant by “premium” benefits?</b> (3/19/2012)	This term was used informally to make reference to non-“core” retiree benefits (see below).
<b>What is meant by “core” benefits?</b> (3/19/2012)	This term, which was referenced in a recent court motion, is intended to characterize retiree benefits that are typically fundamental to retiree well being and cannot readily be replaced in the open market due to their limited availability or prohibitive cost. It is not intended to characterize active employee benefits.
<b>5. Policy Changes</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will the Chapter 11 filing affect policies regarding paid time off (sick days, holidays, vacation days, etc.?)</b> (1/19/2012-#2)	<p>The Chapter 11 filing will not by itself affect our policies regarding paid time off or leaves of absence for current employees. Kodak has filed a motion with the court seeking the authority to continue these policies, and it is customary for the court to grant that request promptly. Please keep in mind, however, the company's longstanding policy that it reserves the right to amend or terminate any benefit plan at any time.</p> <p><b>Revised 9/5/2012:</b> The court approved Kodak's motion to continue these policies.</p>
<b>KODAK RETIREMENT INCOME PLAN</b>	
<b>1. Assets</b>	
<b>Questions</b>	<b>Answers</b>
<p><b>Are the assets in Kodak's qualified pension plans protected from creditors' claims in the Chapter 11 proceeding?</b> (1/19/2012-#1 &amp; #2)</p> <p><b>What will happen to Kodak's and its U.S. subsidiaries' qualified pension plans?</b> (1/19/2012-#2)</p>	<p>Assets in Kodak's qualified pension plans, including the Kodak Retirement Income Plan (KRIP), are held in a separate trust and are not part of Kodak's assets. U.S. federal law protects qualified pension plan assets from the claims of Kodak's creditors and a federal agency, the Pension Benefit Guaranty Corporation, insures payments up to a certain level.</p>
<b>2. KRIP Funding</b>	
<b>Questions</b>	<b>Answers</b>
<b>What level/percentage does the KRIP plan need to be funded at in order to allow lump sum distributions?</b> (3/19/2012)	<b>Revised 4/30/2012:</b> 100% or more while the company is in Chapter 11.
<p><b>Are the references to being “fully funded” and “100% funded” the same requirements that the actuaries need to determine KRIP's status?</b> (2/14/2012)</p> <p><b>Is the calculation for determining whether or not KRIP is 100% funded for purposes of being able to pay lump sums the same calculation that is used for the KRIP Annual Funding Notice?</b> (2/14/2012)</p>	<p><b>Revised 4/30/2012:</b> There are different funding measurements (known as “valuations”) that are used for different purposes, so where the plan may have a particular funding status for one purpose, it may have a different funding status for other purposes. The calculation used for the KRIP Annual Funding Notice is a different calculation than what is used for determining the funding status for purposes of paying lump sums. The actuary will apply the appropriate calculation to the situation as warranted.</p>

<p><b>How close is KRIP to satisfying the funding standard that would allow it to pay lump sums?</b> (1/19/2012-#2)</p> <p><b>Has KRIP satisfied the funding standard in the past?</b> (1/19/2012-#2)</p>	<p>There are many factors that affect the calculation, and we will not speculate as to the outcome. The last time the funding standard was tested, which was as of December 31, 2010, the plan's funding would have met the lump sum standard. Of course, that does not give any assurance of what the outcome will be when the calculation is done for 2012.</p> <p><b>Revised 9/18/2012:</b> As noted in the September 17 Corporate Messenger to employees, the actuaries have completed the certification for 2012 and have determined this funding to be 73.72%. As a result, the lump sum payment option will not be reinstated for the remainder of 2012. Although KRIP's funding level is not sufficient to reinstate lump sum payments, the plan remains well funded and is not projected to require company contributions for several years. The 2012 funding level used for benefit restrictions is substantially less than 100% because the plan's credit balance of over \$1 billion must be subtracted from plan assets when calculating the benefit restriction percentage. KRIP is currently around 100% funded when you compare its current assets (including the credit balance) to its liabilities calculated under the federal rules applicable for determining company contributions.</p>
<p><b>If the actuarial certification concludes that KRIP does not meet the lump sum standard, when will be the next opportunity to make this assessment?</b> (1/25/2012)</p> <p><b>If KRIP is funded at less than 100%, can Kodak petition the court to allow lump sum payments for pension and STP?</b> (2/14/2012)</p>	<p><b>Revised 9/18/2012:</b> KRIP's 2012 certification is less than 100%. As a result, lump sums will not be available this year.</p> <p>If the company is still in Chapter 11 on January 1, 2013, the lump sum restriction will again apply until a new certification is completed.</p> <p>Kodak cannot petition the court to allow lump sum payments. The restriction is applied by federal law under the Pension Protection Act.</p>
<p><b>Must both the Qualex pension plan and KRIP be fully funded in order for lump sums to be taken out of KRIP?</b> (2/14/2012)</p>	<p>No. Only KRIP needs to be fully funded under the applicable valuation for lump sums to be available under KRIP while Kodak is in Chapter 11. Note that the Qualex pension plan does not permit lump sum as a payment option.</p>
<p><b>Is Kodak making cash contributions into KRIP?</b> (2/14/2012)</p> <p><b>Are there plans to make contributions to the fund prior to the actuaries' assessment in order to replace the STP funds?</b> (3/19/2012)</p> <p><b>Why isn't Kodak contributing to KRIP on each employee's behalf? Isn't the company required to make contributions for each employee's pension benefit?</b> (4/30/2012)</p>	<p>Pension funding is dependent on the type of plan in place. KRIP is a defined benefit plan which means that the plan's funding is based on the benefits calculated for each participant as of their normal retirement date, adjusted to take the plan's demographic and financial experience into account. The company never has made contributions to the plan on behalf of individual employees.</p> <p>The funding rules applicable to pension plans are complex. Based on these rules, the actuary currently forecasts no required cash contributions to the plan for the 2012 plan year and, under most economic scenarios, for another three years beyond 2012.</p>
<p><b>What happens if the actuaries certify that KRIP does not satisfy the applicable funding standard to enable lump sum distributions?</b> (1/25/2012)</p>	<p>Your election for the restricted period will remain in effect until either the actuary certifies that the lump sum funding standard has been met, or Kodak emerges from bankruptcy. (It should be noted that, as periodically communicated, the Pension Protection Act of 2006 imposed funding standards for lump sum payments even if a company is not in bankruptcy, but KRIP is currently funded well above those.) It is expected that the actuary will be able to certify whether or not KRIP is sufficiently funded in the next several months.</p>
<p><b>If Kodak gets a large sum of money from either the sale of the digital camera patent portfolio or from successfully winning</b></p>	<p>Pension funding rules are very complex. The company cannot speculate on what the PBGC would do as the answer would be dependent upon the situation at the time.</p>

<p><b>lawsuits against Apple, RIM, Samsung, etc., will the PBGC require Kodak to fully (100%) fund the KRIP pension fund?</b> (2/14/2012)</p>	
<p><b>Why does the PBGC's website say KRIP is only 86% funded, when we have been told the funding level is higher?</b> (1/25/2012)</p>	<p>There are different ways to measure a pension plan's funding level, and the PBGC typically uses a more conservative method than will be used to determine whether any payment restrictions apply during Chapter 11. Also, the PBGC is combining KRIP and the Qualex pension plan (the latter of which is not as well funded) for determining the 86% funding level.</p>
<p><b>Will the PBGC take over KRIP, and if it does what will happen?</b> (1/19/2012 - #2)</p> <p><b>What happens to KRIP if the company goes out of business (e.g., Chapter 7)?</b> (3/19/2012)</p> <p><b>If I defer my STP benefit, is there any risk that I could lose this benefit if the company goes out of business (e.g., Chapter 7)?</b> (3/19/2012)</p> <p><b>Are STP benefits guaranteed or insured by the PBGC since they are paid from the pension plan or are they at risk if the company does not come out of Chapter 11?</b> (4/30/2012)</p> <p><b>If Kodak goes into Chapter 7, which date does the PBGC use to take over management of the pension fund? Is it the date which Kodak filed Chapter 11 or the date we file for Chapter 7?</b> (9/5/2012)</p>	<p>Generally the Pension Benefit Guaranty Corporation (PBGC), a government agency, will take control of KRIP only if Kodak goes out of business or cannot make funding contributions as specified by law, neither of which is currently anticipated. If KRIP were terminated and turned over to the PBGC, the PBGC would determine how its guarantee would apply to the pension and STP benefits provided under KRIP. You can get more information from the PBGC's website: <a href="http://www.pbgc.gov">www.pbgc.gov</a>.</p> <p>If Kodak were to convert its Chapter 11 case to a Chapter 7 liquidation and KRIP were terminated, KRIP benefits guaranteed by the PBGC would be determined as of the date of the Chapter 11 filing.</p>
<p><b>How could I find out what my pension benefit might be if the PBGC takes it over? Is there a way to calculate that now?</b> (1/19/2012 - #2)</p> <p><b>If KRIP is taken over by the PBGC, does the individual receive the amount they would have received from Kodak as a pension payment?</b> (2/14/2012)</p>	<p>The level of current plan assets, your age, your accrued benefit, and the timing of a PBGC takeover could all impact your actual benefit. You can access information by going online to <a href="http://www.PBGC.gov">www.PBGC.gov</a>, or by writing to their Consumer Information Center, Dept. YGP, Pueblo, Colorado 81009.</p>
<p><b>If KRIP is taken over by the PBGC, do Cash Balance benefits under KRIP fall under the same maximum limits as Traditional benefits?</b> (2/14/2012)</p>	<p>Yes.</p>
<p><b>Will paying STP benefits out of KRIP reduce the funding level below the required level?</b> (3/19/2012)</p> <p><b>We continue to fund STP payments out of the pension fund which will continue to lower the fund before the actuaries have a chance to evaluate it. Does it make sense to do this given we want that fund to be at 100%? How are we going to address this situation?</b> (3/19/2012)</p> <p><b>How can the company continue to pay termination benefits from KRIP when the plan is not fully funded?</b> (4/30/2012)</p>	<p>Special Termination Program benefits are permissible in a pension plan, like KRIP, and have been approved by the IRS.</p> <p>STP is enabling us to provide a benefit to people who are terminated from the company that otherwise might not be feasible under our budget without reducing or eliminating the benefit. While we recognize that the payment of STP benefits from KRIP reduces the assets in that plan, its impact has been outweighed by the importance of the assistance it provides to employees impacted by a downsizing.</p> <p>Since STP was implemented in 2007, less than \$300 million has been paid from KRIP for STP benefits, compared to the plan's overall value during such period of at least \$4.5 billion or more. Although the STP benefits paid from KRIP are considered when determining the plan's funding, the most significant drivers of KRIP's funding status volatility</p>

	are the asset returns and interest rates used in connection with the plan.
<b>If the lump sum restrictions are lifted and many employees choose to leave the company, won't the funding level of KRIP be depleted? Is there a cap on the number of employees who can leave? (3/19/2012)</b>	The funding position of KRIP is determined on an annual basis, which takes more into consideration than just payments from the plan. It's only one part of the equation. Also the majority of the plan's liability is associated with annuity obligations; therefore it is unlikely that enough plan participants could leave at one point in time to cause a problem. There is no cap in place.
<b>3. Benefit</b>	
<b>Questions</b>	<b>Answers</b>
<b>Can the company change my KRIP benefits or payment options (e.g., eliminate the lump sum option)? (1/25/2012)</b>  <b>If the plan is declared to be fully funded, is the lump sum option automatically available or can Kodak make a change to the benefit plan such that the lump sum is not available, even though it is declared to be fully funded? (9/18/2012)</b>	Other than with respect to the restrictions on lump sum payments that we have previously described, KRIP benefits that have already been earned and the payment options with respect to those benefits currently cannot be limited. KRIP benefits yet to be earned and payment options with respect to those benefits can be changed prospectively. As always, any benefits under KRIP are subject to changes in applicable law which may, in the future, require or authorize different limits.
<b>If KRIP benefits are reduced, how much notice would we receive? (4/30/2012)</b>	As indicated elsewhere in these Q&As, accrued U.S. pension plan benefits are protected by law and cannot be reduced or eliminated. However, if the company were to decide to reduce KRIP benefits, any benefits you have not yet earned based on future service and compensation can be changed or terminated. If that happens, you would receive written notice at least 45 days prior to the effective date of such a change.
<b>What will happen to my KRIP benefit? (1/19/2012 - #1 &amp; #2)</b>	Currently it is expected that there will be no impact on the amount of KRIP benefits or the payment of monthly annuities, given that the plan is well funded and neither Kodak nor its creditors have access to KRIP's assets.
<b>I heard that my years of service were frozen as of January 19 when we filed for Chapter 11. Does this mean that, if I retire prior to emergence, my years of service would be calculated based on the January 19 date instead of my last day worked? (9/5/2012)</b>	Your years of service under KRIP have not been frozen. The calculation of years of service for employees who have retired since the Chapter 11 filing has been and continues to be based on the employees' last day worked.  If KRIP were to terminate while the company is in Chapter 11 and prior to your retirement, the benefits paid by the PBGC under the terminated plan would be determined as of the filing date – i.e., January 19 – even if you earned service after that date.
<b>4. Payment Options &amp; Elections</b>	
<b>Questions</b>	<b>Answers</b>
<b>What should I do if I already submitted my pension distribution election forms? (1/25/2012)</b>  <b>What should I do if I received my pension distribution election forms but have not yet submitted them? (1/25/2012)</b>	You must complete new election forms for pension payments beginning after 1/1/2012. Those new forms will be sent to you shortly. Please discard them – you will be sent new forms shortly.  <b>Revised 8/29/2012:</b> This response only applies to pension elections made prior to February 1, 2012.
<b>If I leave Kodak can my KRIP benefit be paid in a lump sum? (1/19/2012 - #2)</b>  <b>The company has filed for Chapter 11, and I am ready to retire. How will this impact my retirement choices? (1/19/2012 - #2)</b>  <b>I understand that I can't elect a lump sum payment. What are my other payment options? (1/25/2012)</b>	You cannot elect a lump sum payment while the lump sum restrictions are in effect. You will be able to elect a variety of annuity payment options subject to the normal rules, but under the law, while Kodak is in bankruptcy, KRIP cannot pay lump sums for Traditional, Cash Balance, or STP benefits to anyone who leaves or has a payment effective date after the bankruptcy filing date, until the plan's actuary certifies that KRIP meets certain funding standards. The actuary will not have sufficient information to assess KRIP's funding status for several months, and the law prevents



<p><b>Do the lump sum restrictions apply to Cash Balance benefits under KRIP? If so, what options will I have if I leave the company while the restrictions are in effect?</b> (2/14/2012)</p> <p><b>Can I elect a lump sum payment while the lump sum restrictions are in effect?</b> (3/19/2012)</p>	<p>KRIP from paying lump sums during that time.</p> <p>The annuity payment options are described in the KRIP and Termination Benefits chapters of the You &amp; Kodak Handbook, a copy of which is located in the myBenefits website at <a href="http://benefits.kodak.com">http://benefits.kodak.com</a>. These chapters also describe the payment processing rules.</p> <p>If eligible for a lump sum, you can elect to receive a monthly annuity option while the lump sum restrictions are in effect. If and when KRIP is allowed to pay lump sums, you will receive new election forms with the lump sum payment option for the balance of your KRIP benefit. You may also defer the start of your benefit to a later date.</p>
<p><b>If I elect to take an annuity, when do I start receiving my payments?</b> (2/14/2012)</p>	<p>If you elect to begin receiving your benefit immediately, the first payment will be made as soon as administratively practicable after your elected payment date (always the first of a month). The timing of the first payment will vary based on the date required paperwork is submitted. Typically payments are commenced within 30 to 60 days after an elected payment date.</p>
<p><b>Can I roll my annuity payments into SIP, an IRA or another qualified retirement plan?</b> (1/25/2012 &amp; 2/14/2012)</p>	<p>No, annuity payments from KRIP – whether Traditional, Cash Balance or STP -- are not eligible for rollover</p>
<p><b>If I have to take an annuity and I am not age 55 (or 59 ½) when I leave the company, will I have to pay a penalty since I can't roll over my payments?</b> (2/14/2012)</p>	<p>There are no additional penalties under the monthly annuity options. However, you will have to pay federal and state taxes on the monthly annuity payments. You should check with your tax advisor if you have any questions about the tax implications of taking a monthly annuity.</p>
<p><b>What will happen if the distribution restrictions are lifted and eligible participants can again receive lump sum payments?</b> (1/25/2012)</p>	<p>If the distribution restrictions are lifted, participants who made a payment election while the restrictions were in effect will have the opportunity to elect a previously restricted form of payment, such as a lump sum. New pension distribution election forms will be sent as soon as administratively possible.</p>
<p><b>If I elect a straight life annuity and it is determined that the lump sum restriction cannot be lifted, can I then change to a J&amp;S annuity option?</b> (3/19/2012)</p>	<p>No. Once you elect an annuity option and payments begin, you will not be able to change to a Joint &amp; Survivor (“J&amp;S”) annuity. The only change that can be allowed after payments from KRIP begin is to a lump sum option if the lump sum restrictions are lifted.</p>
<p><b>Do the lump sum restrictions apply to employees who have Cash Balance benefits under KRIP? If so, what options will I have if I leave the company while the restrictions are in effect?</b> (2/14/2012)</p> <p><b>If Cash Balance payments are determined based on a fixed amount instead of a formula at the time the employee leaves the company, can't lump sums be paid out to Cash Balance participants?</b> (3/19/2012)</p>	<p>Both Cash Balance and Traditional benefits under KRIP are subject to the lump sum restrictions, so Cash Balance participants have the same annuity options as Traditional KRIP participants. The annuity payment options are described in the You &amp; Kodak Handbook, a copy of which is located in the myBenefits website at <a href="http://benefits.kodak.com">http://benefits.kodak.com</a>. These chapters also describe the payment processing rules. Note: SIP benefits attributable to Cash Balance matching contributions are not part of KRIP and therefore not subject to these lump sum restrictions.</p>
<p><b>What is the “protected benefit” under Cash Balance?</b> (3/19/2012)</p>	<p>If you were an employee prior to March 1, 1999 and you were given a choice to stay with the Traditional component of KRIP or elect the Cash Balance component, those who changed to Cash Balance have an opening balance equal to their accrued Traditional benefit. This opening balance became the minimum benefit you are entitled to receive under Cash Balance so it is referred to as the “protected benefit”. Your protected benefit, if any, is not reflected on your quarterly statements and is only calculated after you elect to receive your pension benefit.</p>

<p><b>Why are my own Cash Balance contributions payable only as an annuity and what happened to the portability of Cash Balance? (1/25/2012)</b></p>	<p>"Cash Balance" consists of two pieces. One piece is a KRIP benefit which is based on a yearly 4% accrual of your annual participating compensation. All KRIP benefits are funded by company contributions, as required.</p> <p>The other piece is a SIP benefit which is based on your contributions and company matching contributions. All of these contributions are deposited into your individual SIP account and are immediately vested.</p> <p>The current unavailability of lump sums due to the Chapter 11 filing applies to KRIP benefits only. The Chapter 11 filing does not affect your SIP benefits so you can still elect a variety of payment options, including a lump sum that can be rolled over.</p>
<p><b>How do I know if I am subject to the distribution restrictions? (1/25/2012)</b></p>	<p>You are not subject to the restrictions if you <u>both</u>:</p> <ul style="list-style-type: none"> <li>• terminated employment prior to January 1, 2012 <u>and</u></li> <li>• submitted your properly completed distribution election forms in time for a January 1, 2012 payment effective date.</li> </ul> <p>If you meet these requirements, then the restrictions do not apply.</p>
<p><b>If I can't elect a lump sum payment now, is there a way that my lump sum can go to my survivors if I die before the restrictions are lifted? (1/25/2012)</b></p> <p><b>I have Cash Balance benefits under KRIP. If I die, can my spouse/survivor still take a lump sum while the restrictions are in effect? (2/14/2012)</b></p>	<p>If you elect a joint and survivor annuity, then your designated survivor will receive survivor annuity payments while the restrictions remain in effect, and the balance of your benefit can be paid as a lump sum if he or she is alive on the effective date of payment after restrictions are lifted.</p> <p>Also, for Cash Balance and STP benefits, if you elect to defer your payments, your survivor will be eligible for benefits under the normal rules.</p> <p>If you elect a straight life annuity, your survivors will not be eligible for any benefits in the event of your death.</p> <p>Refer to the Traditional KRIP or Cash Balance summary of the You &amp; Kodak Handbook for the annuity payment options. The summaries can be found on the myBenefits website at <a href="http://benefits.kodak.com">http://benefits.kodak.com</a>.</p>
<p><b>If the company gets sold, what happens to KRIP benefits (Traditional and Cash Balance)? Will I be able to elect a lump sum at that time? (2/14/2012)</b></p>	<p>There are a variety of potential outcomes resulting from a change in control as they are dependent on the circumstances at the time. However, accrued U.S. pension plan benefits are protected by law and cannot be reduced or eliminated by a purchaser. Further, assets to pay those benefits are set aside in a trust, and generally cannot be used for any other purpose by a purchaser.</p>
<p><b>If I elect to defer my STP benefit payment and while the benefit is deferred, I die, will my beneficiaries/survivor (not necessarily dependents) be eligible to receive any of my benefits? (3/19/2012)</b></p>	<p>The benefit will be paid to your surviving spouse or to your estate if you have none.</p>
<p><b>A Special Tax Notice that accompanies a "retirement estimate" states that employees under age 55 may be subject to a 10% tax penalty if they initially receive annuity payments and then, upon re-certification of the pension fund, elect a lump sum payment for STP or/and KRIP. Is this true? (3/19/2012)</b></p>	<p>It is important to understand that the Federal rules regarding restricted pension plan payments are new, with little guidance available. You are strongly encouraged to consult with your own tax advisor about the best payment option for you and the potential tax implications.</p>
<p><b>If I defer my Traditional KRIP benefit, will my age be taken into account when I make my election? (3/19/2012)</b></p>	<p>Yes it will.</p>

<b>How are Traditional KRIP lump sums calculated?</b> (3/19/2012)	The calculation is defined in the Retirement–Traditional KRIP chapter of the You & Kodak Handbook which can be found on the myBenefits website.
<b>5. Other</b>	
<b>Questions</b>	<b>Answers</b>
<b>What interest rate and other assumptions will be used to determine lump sums if they are permitted again?</b> (1/25/2012)	Generally, if you elect to receive an annuity during the restricted period, then your lump sum will be determined as of your original payment effective date using the assumptions in effect at that time, and then adjusted primarily to reflect any annuity payments received. If instead you elect to defer all payments to a later time, then your lump sum will be determined using the assumptions in effect when you eventually elect to receive payment. In all cases, lump sums will be calculated under the normal KRIP rules, except that they will be adjusted to reflect any annuity payments received during the restriction period.
<b>Don't you have to give notice 30 days before the restriction on KRIP lump sum payments takes effect?</b> (1/25/2012)	We were required by law to put the lump sum restriction into effect immediately on Kodak filing for Chapter 11. Although notice was not required until 30 days after the restriction took effect, we tried to notify most affected participants on the day of filing through the January 19 Q&As.

## TERMINATION BENEFITS

### 1. Continuation of termination benefits

<b>Questions</b>	<b>Answers</b>
<p><b>Will Employees covered by the company's termination plans still be eligible to receive termination benefits if they are terminated?</b> (1/19/2012 - #2)</p> <p><b>What is happening with Kodak's severance plan after 2012? If I get laid off in 2013, what will I get?</b> (9/5/2012)</p>	<p>We expect to pay termination benefits under the existing terms of the Special Termination Program through 2012, which is part of our qualified pension plan, the Kodak Retirement Income Plan (KRIP). These payments do not require court approval since assets in the KRIP are in a separate trust and not part of our estate. Pending the final outcome of the funding certification process, however, these payments must be made as lifetime annuity payments.</p> <p><b>Revised 9/18/2012:</b> The company recently announced that beginning in 2013, termination benefits will be paid under the Termination Allowance Plan (TAP) with the following changes:</p> <ul style="list-style-type: none"> <li>• Termination benefits will be provided to eligible employees through the Termination Allowance Plan (TAP) and paid for from corporate cash on a bi-weekly basis.</li> <li>• Termination benefits under TAP will be reduced from 1.5 weeks of annual salary for non-exempt employees or total target cash compensation for exempt/executive employees per year of service to 1 week of "Annual Salary" per year of service. "Annual Salary" for all employees will be defined as an employee's hourly rate on the last day worked as stated in his or her notification package multiplied by the employee's scheduled hours in the company's Human Resources recordkeeping system. It does not include pattern allowance, overtime, sales and non-sales variable pay, Wage Dividend, EXCEL or any other special payments.</li> <li>• The minimum number of benefit weeks will remain at 3 but the maximum number of weeks will be reduced from 52 weeks to 26 weeks.</li> <li>• Company-paid medical, dental and basic life insurance coverage will terminate at the end of the month containing (a) your last day worked as stated in your notification package or (b) if your employment is extended, the last day worked of your extension period.</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Outplacement counselling benefits under TAP will continue to be provided to eligible employees.</b></li> </ul>
<p><b>The company has stated an intention to continue STP benefits during Chapter 11. Are these benefits legally guaranteed while the company is in Chapter 11 or could they be waived or revoked? (2/14/2012)</b></p> <p><b>If it is determined that KRIP is not fully funded, could the company elect to discontinue paying STP benefits under KRIP and instead pay termination benefits through TAP as a lump sum? (2/14/2012)</b></p> <p><b>What type of termination package will employees have if they are downsized after 2012? (4/30/2012)</b></p>	<p>The current STP benefits program will continue to be available for eligible employees who leave the company on or before December 31, 2012. The termination benefits offered beyond 2012 will be evaluated.</p> <p>If the company made a decision to pay termination benefits under TAP, employees would receive a continuation of their pay on their normal payday for the applicable number of weeks after the employee terminates. TAP does not provide for lump sum payments.</p>
<p><b>Can the PBGC require the company to discontinue STP benefits? (1/25/2012)</b></p>	<p>While the PBGC has a variety of tools to help protect pension plan participants, they generally cannot require a company to eliminate a specific benefit provided under a plan.</p>
<p><b>Do employees impacted by a layoff still receive 4 months of company paid insurance? (2/14/2012)</b></p>	<p>Yes. Currently, company-paid medical, dental and Basic life insurance continues for four months following the termination date.</p>
<p><b>2. Payment Options</b></p>	
<p><b>Questions</b></p>	<p><b>Answers</b></p>
<p><b>If I leave Kodak can my STP benefits be paid in a lump sum? (3/19/2012)</b></p>	<p>You can receive your benefit as an annuity subject to the normal rules, but under the law, while Kodak is in bankruptcy, KRIP cannot pay lump sums for Traditional KRIP, Cash Balance or STP benefits to anyone who leaves or has a payment effective date after the Chapter 11 filing date, until the plan's actuary certifies that KRIP meets certain funding standards. The actuary will not have sufficient information to assess KRIP's funding status for several months, and the law prevents KRIP from paying lump sums during that time.</p>
<p><b>What is meant by STP being paid as an annuity? Will my STP annuity be separate from my pension annuity? (2/14/2012)</b></p>	<p>With an annuity, you receive a stream of equal monthly payments for a period equal to your lifetime if the annuity is a straight life annuity or the lifetimes of you and your beneficiary, whichever lasts longer, if the annuity is a joint and survivor annuity. There are several annuity options to choose from for STP benefits, all of which are described in the Termination Benefits summary located on the myBenefits website at <a href="http://benefits.kodak.com">http://benefits.kodak.com</a>.</p> <p>Your STP benefit is a separate benefit from your pension benefit, so your election for the STP benefit is separate from your pension election.</p>
<p><b>What happens if I elect an annuity option and then the lump sum restrictions are lifted? (1/25/2012)</b></p>	<p>If the distribution restrictions are lifted, participants who made a payment election while the restrictions were in effect will have the opportunity to elect a previously restricted form of payment, such as a lump sum. New STP distribution election forms will be sent as soon as administratively possible.</p>
<p><b>How do I determine the value of my STP annuity? (3/19/2012)</b></p> <p><b>How can I get information on exactly what my annuity would be if I elect the Joint and Survivor option? How can I find out exactly what my survivor's benefit would be? (3/19/2012)</b></p>	<p>Your STP annuity is a value that is based on the amount of your lump sum, your age and current interest factors. As a guide, you may estimate the amount as follows (although the exact value may be different):</p> <ol style="list-style-type: none"> <li>1. Determine your STP Lump Sum: Full years of service x 1.5 x Weekly Salary</li> <li>2. Find the straight life annuity factor from pages 1 and 2 of the table at the end of this document for your age</li> </ol>

	<p>including full months.</p> <p>3. Divide your lump sum amount by the factor. This is your monthly annuity amount.</p> <p>4. If you wish to determine the amount of your 50% Joint and Survivor annuity, find your age and your beneficiary's age on the J&amp;S Annuity table at the end of this document to determine the J&amp;S factor.</p> <p>5. Multiply your annuity amount by the J&amp;S factor.</p>
<p><b>Will payment of the STP annuity start immediately after the elected payment date even if I am not yet eligible to retire?</b> (2/14/2012)</p>	<p>You can elect to begin receiving your STP benefit immediately, and the first payment will be made as soon as administratively practicable after your elected payment date (always the first of a month). The timing of the first payment will vary based on the date required paperwork is submitted. Typically payments are commenced within 30 to 60 days after an elected payment date.</p>
<p><b>What happens to my STP annuity payment if my spouse doesn't sign the Spousal Consent form?</b> (2/14/2012)</p>	<p>If you elect a 50% or 75% Joint &amp; Survivor annuity, spousal consent is not required. If you are married and elect a straight life annuity and your spouse does not sign the spousal consent, your annuity payments will not begin.</p>
<p><b>Can I decline my STP benefit or delay it in order to qualify for unemployment benefits?</b> (2/14/2012)</p>	<p>You can defer payment of your STP benefit (as well as pension benefit) until the first of the month after your 65th birthday. Unemployment benefits vary by state and any questions regarding eligibility for unemployment should be directed to your state's unemployment office.</p>
<p><b>If I elect to defer my STP benefit and change my mind on the date that I provide, can I change the date?</b> (3/19/2012)</p>	<p>Yes.</p>
<p><b>Do I need my spouse's consent if I defer my STP benefit?</b> (3/19/2012)</p>	<p>No.</p>
<p><b>3. Other</b></p>	
<p><b>Questions</b></p>	<p><b>Answers</b></p>
<p><b>Will there be any changes in the manner in which employees are terminated as a result of the restructuring, including STP benefits?</b> (2/14/2012)</p>	<p>The company will continue to comply with applicable law such as the WARN Act. For example, 60-day notice for all states except New York State which is 90 days.</p>
<p><b>Will the company be offering an all-employee voluntary separation program?</b> (3/19/2012)</p>	<p>There are no plans at this time to offer such a program. Our employees are critical to the successful emergence of the company from Chapter 11, so downsizings, and the associated termination benefits, are only applied where necessary and in support of the business strategy.</p>
<p><b>SIP - 401(k)</b></p>	
<p><b>1. Account Access</b></p>	
<p><b>Questions</b></p>	<p><b>Answers</b></p>
<p><b>What will happen to my SIP account?</b> (1/19/2012 - #1)</p>	<p>The bankruptcy will not impact your SIP account. The normal SIP rules continue to apply with regard to all aspects of the plan, like investment changes, loans, and distributions. Also, neither Kodak nor its creditors have access to SIP's assets.</p>
<p><b>In light of the filing, can employees access their 401(k) account funds before retirement without incurring penalties?</b> (1/19/2012 -- #2)</p>	<p>The IRS rules for 401(k) withdrawals remain in place and will not change as a result of Kodak's restructuring.</p>
<p><b>Are the assets in Kodak's 401(k) protected from creditors' claims in the Chapter 11 proceedings?</b> (1/19/2012-#1)</p>	<p>Assets in Kodak's 401(k) plans, including the Savings and Incentive Plan (SIP), are held in a separate trust and are not part of Kodak's assets. U.S. federal law protects qualified plan assets from the claims of Kodak's creditors.</p>
<p><b>Are the assets in Kodak's 401(k) plan for U.S. employees protected from creditors' claims in the bankruptcy proceedings?</b> (1/19/2012-#3)</p>	

<b>Can any third parties, like those associated with the Fixed Income Fund or SIP's record keeper, T. Rowe Price, freeze our accounts or otherwise prevent us from doing anything we normally could under SIP?</b> (1/19/2012)	No. Third parties cannot interfere with your rights under SIP.
<b>If you are receiving STP annuity payments are you still eligible for the 401K and catch-up deductions?</b> (3/19/2012)	No. Only active employees are eligible to contribute to SIP.
<b>2. SIP Match</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will the SIP match continue?</b> (1/25/2012)	The court has granted Kodak's request to continue the SIP match, and at this time we do not have any plan to change the match. Please keep in mind, however, the company's long standing policy that it reserves the right to amend or terminate any benefit plan at any time.
<b>If the company reduces retiree health care, will employees in Traditional KRIP begin receiving the SIP match like those in Cash Balance?</b> (3/19/2012)	There are no plans to provide a SIP match to individuals in Traditional KRIP.
<b>3. Fixed Income Fund</b>	
<b>Questions</b>	<b>Answers</b>
<b>Is the recent change to the Fixed Income Fund a result of Kodak's Chapter 11 filing?</b> (1/25/2012)	No. This change was due to changes in market conditions and was unrelated to the Chapter 11 filing. The "wrap agreements" that helped protect participant's principle and accrued interest became substantially more expensive and difficult to obtain. As a consequence, some firms that currently provide wrap agreement services to the Fixed Income Fund have notified SIP that they will no longer offer this service. As a result, SIP had to make a change to the structure of the fund.
<b>Pay/GVP, Wage Dividend &amp; EXCEL</b>	
<b>1. Pay</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will I still be paid on time?</b> (1/19/2012-#1 & #2)	<p>Kodak expects to continue to meet its payroll obligations on its normal payroll cycle following the filing. Kodak has filed a motion with the court seeking the authority to meet its payroll obligations, and it is customary for the court to grant that request promptly. We anticipate there will be no changes in when and how you receive your salary and benefits as an active employee.</p> <p>Every paycheck issued or direct deposit made should be honored. If you experience any problems with your paycheck or direct deposit, please contact Employee Services at (866) 308-4576.</p> <p><b>Revised 9/5/2012:</b> The court approved Kodak's motion to continue to meet these obligations.</p>
<b>Will Kodak pay my sales commission for my 2011 performance?</b> (1/19/2012 - #2)	<p>We have filed a motion with the court seeking the authority to pay sales commission amounts earned for 2011 performance, and it is customary for the Court to grant that request promptly. We anticipate there will be no changes in when and how you receive your pay. <i>[Note: This statement also applies to former employees who earned a commission.]</i></p> <p><b>Revised 9/5/2012:</b> No longer relevant. All earned 2011 sales commissions have been paid.</p>
<b>Are there any plans to reduce base salaries?</b> (1/19/2012 - #2)	Our employees are critical to the success and future of Kodak. At this time we have no plans to reduce base

	salaries as part of our restructuring plan.
<b>Will there be a salary review process in the U.S. in 2012?</b> (1/19/2012 - #2)	We are asking the courts to allow the company to continue in the ordinary course to review our market position and determine if a salary review process is appropriate. We expect the courts will leave this decision up to management, and therefore management will make this decision during the normal spring timeframe.
<b>Will overtime still be offered?</b> (1/19/2012 - #2)	Yes, as required.
<b>2. Limits</b>	
<b>Questions</b>	<b>Answers</b>
<b>What is the \$11,725 payment limit referred to in the Chapter 11 motion?</b> (1/25/2012)	The Bankruptcy Code grants priority status to the extent of \$11,725 per employee for certain pre-filing employee pay. In the first day filing, we requested the court to grant approval to the company to pay salaries, accrued vacation, commissions and other similar special payments that had accrued for services and performance before filing. The motion has two parts. Because the first part of the motion was granted immediately, the court limited our authority to this \$11,725 cap. We expect a final order that is not limited by the cap around February 15. If, as expected, the court approves the removal of the cap in February, full payments will be made, including the retroactive payment of any amount over \$11,725 that was held back.  <b>Revised 9/5/2012:</b> No longer applicable.
<b>Will the \$11,725 limit effect the payment of my accrued vacation when I leave the company?</b> (1/25/2012)	We filed a motion with the court seeking the authority to pay all accrued vacation—including amounts over the limit—and we expect a final order granting this authority in mid-February. For employees who leave the company before issuance of the final order, payment of accrued vacation will be deferred until after the order is issued. Assuming approval by the court, the full accrued vacation amount will be paid in a lump sum in the first payroll administratively possible following court approval. Although we could make a payment up to a maximum of \$11,725 (taking into account other pre-petition employee pay that counts toward this amount), administrative constraints do not provide us with the flexibility to make partial payments for accrued vacation during this period.  <b>Revised 9/5/2012:</b> No longer applicable.
<b>Did the court approve payment of all accrued vacation above the limit?</b> (2/20/2012)	Yes. Approval was received on February 15, 2012 and payments as applicable were made.
<b>3. GVP/Wage Dividend/EXCEL</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will there be payouts for 2011 performance from Wage Dividend, Global Variable Pay, or EXCEL for executives?</b> (1/19/2012 - #2)	No payments will be made for 2011 performance under any of these plans.
<b>Why isn't GVP or Wage Dividend being paid for 2011?</b> (1/25/2012)	As a reminder, the payout of all components of GVP (corporate, segment and individual) is subject to the company achieving a minimum cash performance threshold for the year. (The GVP performance threshold was introduced beginning with the 2009 performance year.) Because the cash threshold was not met, there will be no payments under the GVP plan for the 2011 performance year.  The company also considers cash performance when determining U.S. wage dividend award. Payment decisions for wage dividend are determined by Company

	management based on the company's financial performance. Given the company's results for the 2011 performance year, it was determined that there will be no wage dividend payout.
<b>Will Wage Dividend, GVP, sales commission plans, and EXCEL continue to be part of employee compensation?</b> (1/19/2012 - #2)	<p>We have filed a motion with the court seeking the authority to continue our sales and non-sales variable pay plans. It is customary for the court to grant that request promptly. Please keep in mind, however, the company's longstanding policy that it reserves the right to amend or terminate any compensation plan at any time. We are continuing to explore ways to reward your contributions to the company. We will communicate any changes to you as additional information becomes available. <i>[Note: This statement also applies to former employees who earned a commission in 2011.]</i></p> <p><b>Revised 9/5/2012:</b> The court approved our motion to continue these programs.</p>
<b>How and when will the 2012 GVP corporate and segment metrics be communicated?</b> (1/25/2012)	<p>We filed a motion with the court seeking authority to continue our 2012 variable pay plans. Assuming the court approves this request, we will continue our normal process which would involve senior management setting the metrics and supervisors communicating the metrics sometime in the second quarter.</p> <p><b>Revised 9/5/2012:</b> GVP metrics were communicated in 2<sup>nd</sup> Quarter.</p>
<b>If past salary benchmarking indicated the need for base salary + GVP and GVP is not paid, will base salaries be adjusted relative to benchmark information?</b> (2/14/2012)	<p>No. Our approach is consistent with how other companies set Total Target Cash compensation. Actual cash earned in any one year, whether above or below target, does not impact the benchmarking process as the incentive opportunity is competitive.</p> <p>We filed a motion with the court seeking authority to continue our 2012 variable pay plans. Assuming the court approves this request, we will continue with our normal process for GVP, which includes sharing GVP metrics for the 2012 performance year once the plan and the metrics are approved.</p>
<b>If a percentage of past salary increases were withheld to fund future GVP payout, can that withholding be applied to increase base salaries?</b> (2/14/2012)	<p>No. Over the years as we transition to global variable pay, we have been directing the cash compensation increases budgeted by the company to the portion of compensation where we had the greatest gap to the market, which was the level of variable compensation. No funds were withheld from employees and no base salary reductions were made to fund variable pay.</p>
<b>Does Ann McCorvey's February 15, 2012 letter to all U.S. Kodak employees regarding cash incentive plans mean payouts were approved for EXCEL, GVP and Wage Dividend for 2011 performance?</b> (3/19/2012)	<p>The 2<sup>nd</sup> paragraph of Ann McCorvey's February 15, 2012 letter to all U.S. Kodak employees included a reference that the company could continue Cash Incentive Plans in the ordinary course (including Wage Dividend, Global Variable Pay, and EXCEL). This reference means that these incentive plans will continue for the 2012 performance year; as noted in the February 14<sup>th</sup> Q&amp;A document, we will share metrics for the 2012 EXCEL, Global Variable Pay, and Wage Dividend incentive plans once such metrics are approved. As previously announced, no payments were approved or made for these plans for 2011 performance.</p>
<b>Were my salary increases reduced in order to fund GVP?</b> (3/19/2012)	<p>Over the years as we transitioned to global variable pay, we have been directing the cash compensation increases budgeted by the company to the portion of compensation where we had an overall gap to the market, which was the level of variable compensation. No funds were withheld from employees and no base salary reductions were made to fund variable pay.</p>



<p><b>Why didn't the individual component of 2011 GVP pay out? What was the performance threshold for GVP in 2011?</b> (3/19/2012)</p>	<p>The payout of all components of GVP (corporate, segment and individual) is subject to the company achieving a minimum performance threshold for the year. (The GVP performance threshold was introduced beginning with the 2009 performance year.) Because the threshold was not met, there are no payments under the GVP plan for the 2011 performance year.</p> <p>The 2011 performance threshold was breakeven cash generation before restructuring. The company's actual cash generation before restructuring was -\$893M.</p>
<p><b>What are the 2012 GVP goals and thresholds?</b> (3/19/2012)</p>	<p>The metrics will be established and communicated during the second quarter of the year.</p> <p><b>Revised 9/5/2012:</b> GVP metrics were communicated in 2<sup>nd</sup> Quarter.</p>
<b>Vacation</b>	
<b>1. Accrued Vacation</b>	
<b>Questions</b>	<b>Answers</b>
<p><b>Will my accrued personal vacation time be affected?</b> (1/19/2012 - #2)</p>	<p>No. You are still eligible to receive your accrued vacation time, consistent with standard company policy.</p>
<p><b>In the Q&amp;As issued by Corporate Messenger on January 25, Q&amp;A20 described what will happen to my "accrued vacation" if I leave the company. What vacation is included in that phrase and does it matter if I leave the company voluntarily or involuntarily?</b> (2/14/2012)</p>	<p>"Accrued vacation" includes all of your unused 2012 vacation and any 2011 carryover vacation. It does not include vacation purchased through the Vacation Buy Plan. If you leave the company voluntarily or involuntarily, the payment process described in Q&amp;A20 issued on January 25 will apply.</p>
<p><b>Is my accrued vacation pay provided as a lump sum not to exceed the \$11,725 maximum?</b> (2/14/2012)</p>	<p>The \$11,725 limit per employee includes salaries, accrued vacation, commissions and other special payments earned prior to the filing date of January 19, 2012. Refer to the Q&amp;As issued by Corporate Messenger on January 25, 2012 for more details.</p>
<p><b>What happens to the accrued vacation if the approval by the court is not received? If I'm over the \$11,725 limit and I leave the company, does this mean I won't get reimbursed for my accrued vacation?</b> (2/14/2012)</p>	<p>If we do not receive approval from the court, we will not be able to make any payments above the approved limit for pre-petition obligations such as accrued vacation.</p> <p><b>Revised 9/5/2012:</b> The court approved Kodak's motion to pay accrued vacation.</p>
<b>2. 2012 Vacation</b>	
<b>Questions</b>	<b>Answers</b>
<p><b>If I leave the company as a result of a layoff, will my 2012 vacation be prorated?</b> (2/14/2012)</p>	<p>No. Your 2012 vacation was earned on December 31, 2011. If you leave the company, you will receive payment of any unused 2012 vacation and carryover, if any, subject to court approval.</p> <p><b>Revised 9/5/2012:</b> The court approved Kodak's motion to pay unused vacation and carryover.</p>
<p><b>Is vacation carryover being eliminated for 2012? Will employees lose this vacation time this year?</b> (3/19/2012)</p>	<p>There is currently no change to the carryover rules for 2012. As always, the company reserves the right to change benefits at any time.</p>
<b>3. Purchased Vacation</b>	
<b>Questions</b>	<b>Answers</b>
<p><b>What happens to purchased vacation when an employee leaves?</b> (2/14/2012)</p>	<p>Any unused purchased vacation will be included with the employee's last paycheck or the paycheck following the employee's last regular paycheck. The amount of purchased vacation returned will be based on the number of payroll deductions you had prior to leaving the company.</p>

<b>Leaving the Company/Retiring</b>	
<b>1. Rescind</b>	
<b>Questions</b>	<b>Answers</b>
<b>I gave my notice to resign. Can I rescind my resignation and stay with the company? (1/19/2012 - #2)</b>	Reversing a resignation is up to management; you should check with your supervisor. If approved, you must submit a letter to confirm the reversal of your decision to resign. Also, if your supervisor has already submitted the "Leave the company" PCR/PCDR, he/she will need to send a note to cancel to <a href="mailto:US-HR@kodak.com">US-HR@kodak.com</a> as soon as possible. If you have already terminated from the company, you may not rescind.
<b>I'm scheduled to retire February 1, 2012. Can I rescind my decision? (1/19/2012 - #2)</b>	You must notify your supervision in writing. Upon his/her acknowledgement, decision to rescind must be communicated as soon as possible (no later than January 31) by contacting the Kodak Employee Service Center for Benefits at 1-866-308-4576. Also, if your supervisor has already submitted the "Leave the Company" PCR/PCDR, he/she must send a note to cancel to <a href="mailto:US-HR@kodak.com">US-HR@kodak.com</a> as soon as possible.
<b>I elected the voluntary retirement option as part of a downsizing in my group, and am scheduled to retire on February 1, 2012. Can I change my mind? (1/19/2012 - #2)</b>	Voluntary retirement elections can only be made or rescinded during the two-week window provided as part of your organization's downsizing process/schedule. This decision cannot be changed.
<b>I am eligible to retire now. Can you guarantee that, if I stay, my KRIP benefits won't be different than those who choose to retire now? (3/19/2012)</b>	As long as KRIP is not terminated, the benefits you accrue under the plan cannot be changed retroactively. Of course, depending on the payment method you elect, factors such as interest rates, mortality tables, etc. may influence your actual payment amount.
<b>Other</b>	
<b>1. COBRA</b>	
<b>Questions</b>	<b>Answers</b>
<b>Will COBRA benefits be continued for U.S. employees? (1/19/2012)</b>	Yes. We expect that COBRA coverage will continue, consistent with applicable federal law.
<b>2. Filing Benefit Claims</b>	
<b>Questions</b>	<b>Answers</b>
<b>Can I still file my medical, dental, and flexible spending account (FSA) claims? (1/19/2012)</b>	Yes. You can and should file your claims as you normally would.
<b>3. Leave of Absence</b>	
<b>Questions</b>	<b>Answers</b>
<b>I am on a leave of absence. Before beginning my leave, my supervisor told me that when I returned, I would be reinstated to the job I previously held, or if that position were eliminated, that I would be reinstated in a similar position. Does this still apply? (1/19/2012 - #2)</b>	The Chapter 11 filing will not by itself affect our policies regarding leaves of absence for current employees. Kodak has filed a motion with the court seeking the authority to continue these policies, and it is customary for the court to grant that request promptly. At the same time, you should check with your supervisor regarding your specific situation.
<b>4. Non-Compete</b>	
<b>Questions</b>	<b>Answers</b>
<b>Does the existence of a non-compete agreement impact any severance payouts? (2/14/2012)</b>	No. If termination benefits are paid to an employee, these benefits are provided regardless of the existence of a non-compete agreement. The company historically has required compliance with non-compete agreements, even where an employee is terminated involuntarily.
<b>Are non-compete agreements enforceable in this Chapter 11 situation? (2/14/2012)</b>	Yes.

<b>5. Notifications</b>	
<b>Questions</b>	<b>Answers</b>
<b>Does Chapter 11 change the notice period for termination of employment? (2/14/2012)</b>	No, there is no change in the notice period requirements (90 days in New York State, 60 days in all other states).
<b>6. PBGC Retiree Health care</b>	
<b>Questions</b>	<b>Answers</b>
<b>If Kodak discontinues access to retiree health care as part of a court ruling, do the dependents of a retiree qualify for the PBGC's Health Coverage Tax Credit (HCTC)? (2/14/2012)</b>	Our understanding is that this tax credit is only available under circumstances where the PBGC takes over a pension plan. Questions about the tax credit should be directed to the PBGC.
<b>7. Unemployment</b>	
<b>Questions</b>	<b>Answers</b>
<b>Can I collect unemployment insurance while receiving pension (including STP) benefits as a monthly annuity from KRIP? (2/14/2012)</b>	Unemployment benefits vary by state and any questions regarding eligibility for these benefits should be directed to your state's unemployment office.  <b>Note:</b> Unemployment benefits are determined by each state government. Kodak does not make any determination as to eligibility or amount of these benefits. (3/19/2012)
<b>8. Benefits Resources</b>	
<b>Questions</b>	<b>Answers</b>
<b>Can we have a lunch and learn session on how to access all of the various benefits resources? (3/19/2012)</b>  <b>Can we package all of the available benefits information that is housed today in a variety of places into one resource? (3/19/2012)</b>	To ensure that all employees receive accurate and consistent information about benefits, we rely on written communications and trained call center benefit representatives. There are two on-line resources for accessing various benefits information – myHR and myBenefits. Most benefits information can be found on the myBenefits website, with the exception of any changes resulting from the Chapter 11 filing.  The You & Kodak handbook has not been updated to reflect the recent changes. Until the handbook is updated, please also refer to the Q&As posted on the myHR homepage for information related to Chapter 11. Further, we have changed the format of these Q&As to provide a consolidated resource for your reference. We encourage employees who have additional questions to forward them to their HR partner. The answers to those questions that are of general interest will be added to this document. Questions that are specific to unique individual circumstances should be directed to the Kodak Employee Service Center.
<b>9. Talent Acquisition</b>	
<b>Questions</b>	<b>Answers</b>
<b>Why are we not hiring for critical functions when people are leaving? (3/19/2012)</b>	Each business/function determines the appropriate staffing levels and organization structure based on their strategy and objectives, and hiring plans align with these objectives. Please check with your local management to understand staffing decisions and plans.
<b>Are there plans to provide an in-house solution to Kodak job postings, now that the vendor no longer supports this (KJOBS) on our internal and external website? (3/19/2012)</b>	At this time, the Talent Acquisition Team (TA) continues to evaluate the best path forward for managing both the internal and external KJOBS website. On an interim basis, the Kodak TA staff is managing the workflow to provide functionality for the internal KJOBS system (positions can be posted and employees can apply to the posted positions). No final decisions have been made in regards to when or how external job openings will be managed going forward. Information will be communicated as soon as it becomes available.

**10. Kodak Stock (also see section 3 of SIP/401k above)**

<b>Questions</b>	<b>Answers</b>
<b>I own Kodak stock, can I sell it? Or am I considered an insider? (3/19/2012)</b>	If you are not an insider of the company, there are no restrictions on when you can trade Company stock. Any employee with material non-public information is typically designated as an insider and, as a result, is permitted to trade Kodak stock only during open window periods that are issued and governed by the company's Legal Department, and only if permission to sell is granted by the company's Office of the Corporate Secretary. These processes will continue during the Chapter 11 proceedings.
<b>I received a notice of order approving restrictions related to Kodak stock in the mail on January 30. What was the purpose of this notice and is there anything I need to do? (3/19/2012)</b>	This was a required notice sent to anyone who owns Kodak stock or debt securities. It describes certain transaction restrictions that apply to beneficial owners of at least 4.5% of the outstanding shares of Kodak stock. Unless you meet this 4.5% threshold, which is unlikely, there is nothing you need to do at this time.

**Eastman Kodak Company**  
**Factors To Be Divided Into Pensioner's STP Lump Sum**  
**To Calculate Monthly STP Single Life Annuity**

Pensioner's Age	Pensioner's Age (Months)												Pensioner's Age
0	1	2	3	4	5	6	7	8	9	10	11	11	Age
<b>20</b>	296.4284	296.3144	296.2003	296.0864	295.9724	295.8584	295.7444	295.6303	295.5164	295.4023	295.2884	295.1743	<b>20</b>
<b>21</b>	295.0603	294.9423	294.8242	294.7062	294.5881	294.4700	294.3520	294.2339	294.1159	293.9978	293.8798	293.7617	<b>21</b>
<b>22</b>	293.6436	293.5214	293.3992	293.2769	293.1547	293.0324	292.9102	292.7880	292.6657	292.5435	292.4213	292.2990	<b>22</b>
<b>23</b>	292.1768	292.0504	291.9239	291.7975	291.6711	291.5446	291.4182	291.2918	291.1653	291.0389	290.9125	290.7861	<b>23</b>
<b>24</b>	290.6597	290.5289	290.3981	290.2673	290.1365	290.0057	289.8749	289.7441	289.6133	289.4825	289.3517	289.2209	<b>24</b>
<b>25</b>	289.0901	288.9549	288.8196	288.6844	288.5492	288.4139	288.2787	288.1435	288.0083	287.8730	287.7378	287.6026	<b>25</b>
<b>26</b>	287.4673	287.3277	287.1881	287.0485	286.9089	286.7693	286.6297	286.4901	286.3504	286.2108	286.0712	285.9316	<b>26</b>
<b>27</b>	285.7920	285.6475	285.5030	285.3585	285.2140	285.0695	284.9250	284.7805	284.6360	284.4915	284.3470	284.2025	<b>27</b>
<b>28</b>	284.0580	283.9083	283.7587	283.6091	283.4595	283.3099	283.1603	283.0107	282.8611	282.7115	282.5620	282.4124	<b>28</b>
<b>29</b>	282.2628	282.1079	281.9532	281.7984	281.6436	281.4888	281.3340	281.1792	281.0244	280.8697	280.7149	280.5601	<b>29</b>
<b>30</b>	280.4053	280.2454	280.0855	279.9256	279.7657	279.6058	279.4460	279.2861	279.1262	278.9663	278.8064	278.6465	<b>30</b>
<b>31</b>	278.4866	278.3220	278.1573	277.9926	277.8279	277.6633	277.4986	277.3339	277.1693	277.0046	276.8399	276.6753	<b>31</b>
<b>32</b>	276.5106	276.3409	276.1712	276.0015	275.8318	275.6622	275.4924	275.3228	275.1531	274.9834	274.8137	274.6440	<b>32</b>
<b>33</b>	274.4743	274.2993	274.1244	273.9495	273.7745	273.5995	273.4246	273.2496	273.0747	272.8997	272.7248	272.5498	<b>33</b>
<b>34</b>	272.3748	272.1944	272.0140	271.8336	271.6531	271.4727	271.2923	271.1118	270.9314	270.7510	270.5706	270.3901	<b>34</b>
<b>35</b>	270.2097	270.0235	269.8373	269.6512	269.4650	269.2789	269.0927	268.9065	268.7203	268.5342	268.3480	268.1619	<b>35</b>
<b>36</b>	267.9757	267.7835	267.5913	267.3991	267.2069	267.0148	266.8226	266.6304	266.4382	266.2460	266.0538	265.8617	<b>36</b>
<b>37</b>	265.6695	265.4710	265.2725	265.0741	264.8756	264.6771	264.4786	264.2802	264.0817	263.8832	263.6847	263.4862	<b>37</b>
<b>38</b>	263.2878	263.0825	262.8771	262.6718	262.4665	262.2612	262.0559	261.8506	261.6453	261.4400	261.2346	261.0294	<b>38</b>
<b>39</b>	260.8240	260.6116	260.3992	260.1868	259.9744	259.7620	259.5496	259.3372	259.1248	258.9124	258.7000	258.4875	<b>39</b>
<b>40</b>	258.2751	258.0555	257.8359	257.6163	257.3967	257.1770	256.9574	256.7378	256.5182	256.2985	256.0789	255.8593	<b>40</b>
<b>41</b>	255.6396	255.4126	255.1856	254.9586	254.7316	254.5046	254.2775	254.0505	253.8235	253.5965	253.3695	253.1424	<b>41</b>
<b>42</b>	252.9154	252.6808	252.4463	252.2117	251.9771	251.7426	251.5080	251.2734	251.0388	250.8043	250.5697	250.3351	<b>42</b>
<b>43</b>	250.1005	249.8582	249.6159	249.3736	249.1313	248.8890	248.6467	248.4044	248.1621	247.9198	247.6775	247.4352	<b>43</b>
<b>44</b>	247.1928	246.9426	246.6924	246.4422	246.1920	245.9418	245.6916	245.4414	245.1912	244.9410	244.6908	244.4406	<b>44</b>
<b>45</b>	244.1904	243.9318	243.6733	243.4148	243.1562	242.8977	242.6392	242.3806	242.1221	241.8636	241.6051	241.3465	<b>45</b>
<b>46</b>	241.0880	240.8208	240.5536	240.2864	240.0192	239.7520	239.4848	239.2177	238.9504	238.6833	238.4161	238.1489	<b>46</b>
<b>47</b>	237.8817	237.6055	237.3294	237.0533	236.7772	236.5010	236.2249	235.9488	235.6726	235.3965	235.1204	234.8443	<b>47</b>
<b>48</b>	234.5681	234.2830	233.9979	233.7128	233.4277	233.1426	232.8575	232.5723	232.2872	232.0021	231.7170	231.4319	<b>48</b>
<b>49</b>	231.1468	230.8525	230.5582	230.2639	229.9696	229.6753	229.3810	229.0867	228.7924	228.4981	228.2038	227.9095	<b>49</b>
<b>50</b>	227.6152	227.3117	227.0082	226.7048	226.4013	226.0979	225.7944	225.4909	225.1875	224.8840	224.5805	224.2771	<b>50</b>
	0	1	2	3	4	5	6	7	8	9	10	11	

Interest - 3.65%  
Mortality - 2012 Applicable Mortality

**Eastman Kodak Company**  
**Factors To Be Applied To Employee's STP Lump Sum**  
**To Calculate STP Single Life Annuity**

Pensioner's Age	Pensioner's Age (Months)											Pensioner's Age	
	0	1	2	3	4	5	6	7	8	9	10		11
51	223.9736	223.6605	223.3473	223.0342	222.7211	222.4079	222.0948	221.7816	221.4685	221.1553	220.8422	220.5291	51
52	220.2159	219.8935	219.5711	219.2487	218.9263	218.6039	218.2815	217.9591	217.6367	217.3143	216.9919	216.6695	52
53	216.3471	216.0159	215.6847	215.3535	215.0222	214.6910	214.3598	214.0286	213.6974	213.3662	213.0350	212.7038	53
54	212.3725	212.0326	211.6927	211.3527	211.0128	210.6729	210.3329	209.9930	209.6530	209.3131	208.9732	208.6332	54
55	208.2933	207.9464	207.5995	207.2526	206.9057	206.5589	206.2120	205.8651	205.5182	205.1713	204.8244	204.4775	55
56	204.1306	203.7783	203.4259	203.0735	202.7211	202.3687	202.0163	201.6640	201.3116	200.9592	200.6068	200.2544	56
57	199.9020	199.5428	199.1836	198.8244	198.4652	198.1060	197.7468	197.3876	197.0284	196.6692	196.3100	195.9508	57
58	195.5916	195.2256	194.8595	194.4935	194.1275	193.7614	193.3954	193.0294	192.6634	192.2973	191.9313	191.5653	58
59	191.1992	190.8262	190.4533	190.0803	189.7073	189.3343	188.9613	188.5884	188.2154	187.8424	187.4694	187.0965	59
60	186.7235	186.3444	185.9653	185.5862	185.2072	184.8281	184.4490	184.0699	183.6908	183.3118	182.9327	182.5536	60
61	182.1745	181.7914	181.4082	181.0250	180.6418	180.2587	179.8755	179.4924	179.1092	178.7260	178.3429	177.9597	61
62	177.5765	177.1892	176.8019	176.4147	176.0274	175.6401	175.2528	174.8655	174.4782	174.0909	173.7036	173.3163	62
63	172.9290	172.5399	172.1508	171.7617	171.3726	170.9835	170.5944	170.2053	169.8162	169.4271	169.0380	168.6489	63
64	168.2598	167.8669	167.4739	167.0810	166.6881	166.2952	165.9022	165.5093	165.1164	164.7234	164.3305	163.9376	64
65	163.5446	163.1487	162.7528	162.3569	161.9610	161.5651	161.1692	160.7733	160.3773	159.9814	159.5855	159.1896	65
66	158.7937	158.3974	158.0011	157.6048	157.2085	156.8123	156.4160	156.0197	155.6234	155.2271	154.8308	154.4345	66
67	154.0382	153.6388	153.2394	152.8400	152.4406	152.0412	151.6418	151.2424	150.8430	150.4436	150.0442	149.6448	67
68	149.2454	148.8410	148.4367	148.0324	147.6280	147.2237	146.8194	146.4150	146.0107	145.6064	145.2021	144.7977	68
69	144.3934	143.9858	143.5781	143.1705	142.7629	142.3553	141.9476	141.5400	141.1324	140.7248	140.3172	139.9095	69
70	139.5019	139.0893	138.6767	138.2641	137.8514	137.4388	137.0262	136.6136	136.2010	135.7884	135.3757	134.9631	70
	0	1	2	3	4	5	6	7	8	9	10	11	

Interest - 3.65%  
Mortality - 2012 Applicable Mortality

**Eastman Kodak Company**  
**Factors To Be Applied To Pensioner's STP Single Life Annuity**  
**To Calculate Pensioner's 50% J&S Annuity**

<b>Pensioner's Age</b>	<b>Beneficiary's Age At Pensioner's Retirement</b>										
	<b>20</b>	<b>25</b>	<b>30</b>	<b>35</b>	<b>40</b>	<b>45</b>	<b>50</b>	<b>55</b>	<b>60</b>	<b>65</b>	<b>70</b>
<b>20</b>	0.984	0.988	0.991	0.994	0.995	0.997	0.998	0.998	0.999	0.999	0.999
<b>25</b>	0.975	0.981	0.986	0.990	0.993	0.995	0.996	0.998	0.998	0.999	0.999
<b>30</b>	0.963	0.970	0.977	0.983	0.988	0.991	0.994	0.996	0.997	0.998	0.999
<b>35</b>	0.947	0.956	0.964	0.973	0.980	0.986	0.990	0.994	0.996	0.997	0.998
<b>40</b>	0.927	0.936	0.947	0.957	0.967	0.976	0.983	0.989	0.993	0.996	0.997
<b>45</b>	0.900	0.911	0.922	0.935	0.948	0.961	0.972	0.981	0.987	0.992	0.995
<b>50</b>	0.866	0.877	0.890	0.905	0.920	0.937	0.952	0.966	0.977	0.986	0.991
<b>55</b>	0.824	0.835	0.849	0.864	0.882	0.902	0.922	0.941	0.959	0.973	0.983
<b>60</b>	0.772	0.783	0.797	0.813	0.832	0.854	0.879	0.904	0.929	0.950	0.968
<b>65</b>	0.710	0.722	0.735	0.752	0.771	0.795	0.822	0.853	0.885	0.915	0.942
<b>70</b>	0.640	0.650	0.663	0.679	0.699	0.723	0.752	0.786	0.824	0.863	0.902

Interest - 3.65%  
Pensioner's Mortality - 2012 Applicable Mortality  
Beneficiary's Mortality - 2012 Applicable Mortality