

**SUMMARY ANNUAL REPORT FOR  
BORGWARNER INC. FLEXIBLE BENEFITS PLAN**

This is a summary of the annual report of the BorgWarner Inc. Flexible Benefits Plan, (Employer Identification Number 13-3404508, Plan Number 501), for the plan year January 1, 2024 through December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BorgWarner Inc. has committed itself to pay certain health, dental, prescription drug, employee assistance program, severance, supplemental unemployment benefits and vision claims incurred under the terms of the plan.

**Insurance Information**

The plan has insurance contracts with Metropolitan Life Insurance Company, Aetna International, Cigna Health and Life Insurance Company, Life Insurance Company of North America, and Aetna Life Insurance Company to pay certain life insurance, accidental death and dismemberment, health, dental, PPO contract, indemnity contract, long-term disability, Vision, and temporary disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024 were \$5,934,884.

**Your Rights to Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request, including insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of BorgWarner Inc., 3850 Hamlin Rd, Auburn Hills, MI 48326 and phone number, 248-754-9200. The charge to cover copying costs will be \$0.10 per page.

You also have the legally protected right to examine the annual report at the main office of the plan: 3850 Hamlin Rd, Auburn Hills, MI 48326, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website [www.efast.dol.gov](http://www.efast.dol.gov).