



Publicis Benefits Connection Health & Group Benefits Program

# 401(k) Plan: Summary Plan Description

January 1, 2021

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## ABOUT THE PUBLICIS BENEFITS CONNECTION 401(K) PLAN

The Publicis Benefits Connection 401(k) Plan (the “Plan”) offers you a convenient, tax-advantaged way to save for the future through a combination of your contributions and Company matching contributions.

If you are eligible to participate in the Plan, you may elect to contribute up to 50% of your Eligible Compensation on a pretax and/ or Roth after-tax basis through regular payroll deductions, up to IRS annual limits. If you are a Highly Compensated Employee, you are limited to contributing 15% of your Eligible Compensation (however, this limit may change during a Plan Year; we will advise you if it changes). The Company helps your retirement savings grow by matching your contributions to the Plan. You are always 100% vested in, or have a no forfeitable right to receive, your own contributions to the Plan, and any investment earnings on that money. Over time, you become vested in any money the Company contributes on your behalf, and any related earnings.

The Plan is a defined contribution plan, meaning that your benefits under the Plan depend on the amount you contribute, the amount the Company contributes on your behalf to which you are fully vested, and the investment performance on those amounts.

This Summary Plan Description describes the key provisions of the Plan as in effect January 1, 2008, and as amended thereafter.

This document is only a summary and provides a brief description of the key Plan provisions as well as your Plan rights. In summarizing the legal documents that describe the Plan in full, we’ve tried to be precise. However, if any statement made here disagrees with the Plan document, the Plan document will govern.

Please note that the Company reserves the right to amend or terminate the Plan at any time without notice. Participation in this Plan does not constitute a contract of employment between you and the Company.

### Plan Highlights

PLAN FEATURE	HOW IT WORKS
Your Contributions	You elect to contribute 1% to 50% of your Eligible Compensation (up to 15% if you are a Highly Compensated Employee, unless the amount changes, as noted above) on a pretax basis (before federal and state income taxes are withheld) and/or Roth after-tax basis, up to a total of \$19,500 in 2021
Matching Contributions	The Company will match 100% of your contributions up to 3% of your Eligible Compensation, and 50% of your contributions up to the next 2% of your Eligible Compensation
Catch-up Contributions	If you are age 50 or older (or will reach age 50 during the calendar year) and are making the maximum Plan or IRS pretax and/or Roth after-tax contribution, you may elect to make an additional catch-up contribution each pay period, up to a maximum of 6,500 in 2021.
Rollovers	You may arrange for a rollover from a previous employer’s qualified plan or an individual retirement account (IRA) into this Plan.
Investment Options	You have the flexibility to select from investment options that range from conservative to moderately aggressive funds

## Definitions

**ACCOUNT(S)** means your separate account(s) under the Plan to which your contributions (and any earnings) are credited.

**ACTIVE PARTICIPANT** means a Participant who is eligible to make contributions to the Plan.

**BENEFICIARY** means the person or persons you name to receive your benefit distribution in the event of your death. If you are married, you will need notarized written consent from your spouse to name a Beneficiary other than, or in addition to, your spouse.

**COMPANY** means MMS USA Holdings, Inc., and affiliated companies that participate in the Plan.

**DISABLED/DISABILITY** means you become totally and permanently disabled while employed by a Publicis Company and are approved for Social Security disability benefits.

**ELIGIBLE COMPENSATION** means your base salary, excluding overtime, severance pay (whether paid in a lump sum or as salary continuance for a period of time), bonuses, commissions, and noncash compensation. Eligible Compensation does include any amounts paid to you under short-term disability or another approved leave program, as well as pretax amounts contributed under this Plan or a flexible benefits plan maintained by the Company. Base salary paid up to two and a half months after your severance from employment (but not paid as severance pay) may also be included as Eligible Compensation in the Plan. For purposes of this Plan, your total annual Eligible Compensation is limited to \$290,000 for 2021 (this amount is indexed periodically by the Internal Revenue Service).

**ELIGIBILITY YEAR OF SERVICE** means 12 consecutive months of employment, beginning with your Employment Commencement Date, during which you are credited with at least 1,000 Hours of Service.

**EMPLOYMENT COMMENCEMENT DATE** means the date you first perform an Hour of Service for the Company.

**HIGHLY COMPENSATED EMPLOYEE** means generally any employee who had compensation exceeding the IRS-imposed limit for the preceding year and who was in the top 20% of employees when ranked by compensation for such year. For this purpose, compensation generally includes all wages paid to you that were subject to income tax withholding (including amounts excluded for purposes of calculating contributions, such as overtime, bonuses) as well as pretax amounts contributed under this Plan or a flexible benefits plan maintained by the Company. The IRS limit used to determine if you are a Highly Compensated Employee for 2020 is based on your compensation in 2020, which must exceed \$125,000 (this amount is indexed periodically by the Internal Revenue Service).

**HOURLY EMPLOYEE** means an employee whose employment status is intern, temporary, seasonal, part time (regularly scheduled for less than 1,000 hours per year), or any other status otherwise inconsistent with regular employment status.

**HOUR OF SERVICE** means each hour for which you are paid or entitled to be paid by the Company for rendering services to the Company. If you are an Hourly Employee, for purposes of determining eligibility to participate, your Hour(s) of Service also includes hours of service for which you receive compensation from the Company while you are on vacation, on sick leave, observing a holiday, laid off, on jury duty, on leave of absence, or on military duty.

**PARTICIPANT** means an employee of the Company who has met the eligibility requirements for participating in this Plan. You will continue to be a Participant until your Accounts are completely distributed. As mentioned previously, Active Participants may contribute to the Plan. Inactive Participants may not contribute to the Plan but can perform other transactions, as described in this document.

**PERIOD OF SERVICE** means the period that begins on the first day of the month in which you are hired or rehired, and ends on your Severance Date. A Period of Service may also include a Period of Severance of 12 consecutive months or less.

**PERIOD OF SEVERANCE** means a continuous period during which you are not employed by a Publicis Company, beginning on your Severance Date and ending on the date of your reemployment, if any.

**PLAN** means the Publicis Benefits Connection 401(k) Plan.

**PLAN ADMINISTRATOR** means the Plan's Administrative Committee, which has discretionary authority to interpret and administer the terms of the Plan.

**PLAN YEAR** means the 12-consecutive-month period from January 1 through December 31.

**PUBLICIS COMPANY** means any company that is a member of the controlled group that includes MMS USA Holdings, Inc., whether or not such company is participating in the Plan.

**SEVERANCE DATE** means the earlier of the date you terminate employment, retire, are disabled, or die. However, if you are on leave of absence because of pregnancy or birth or adoption of a child, your Severance Date will be the earlier of (1) the date you retire, quit, are discharged, or die, or (2) the two-year anniversary of the date you were first absent from work if you do not return to work.

**TRUST** means the Trust established to hold the Plan's assets.

**VESTING YEAR OF SERVICE** means a Period of Service of 365 days (366 days for a leap year) beginning on the first day of the month you were hired or rehired. If you terminate employment, any partial year of service (i.e., a Period of Service of less than 365 [or, for a leap year, 366]) days you completed does not count toward your total vesting years of service, unless you are rehired before incurring a one-year Period of Severance.

## ELIGIBILITY AND PARTICIPATION

### Eligibility

You are eligible to participate in the Plan as of your date of hire if you are an employee who is regularly scheduled to work at least 1,000 Hours of Service per year.

If you are an Hourly Employee, you will become eligible to participate in the Plan as of the day following the date you complete 1,000 Hours of Service during a consecutive 12-month period. The first 12-month period that is considered in calculating this requirement is the first 12 months of your employment.

If you do not complete 1,000 Hours of Service during this 12-month period, then subsequent 12-month periods will be based on the Plan Year, beginning with the Plan Year in which your first 12-month employment period ends. For example, if your employment began on August 1, 2021, and you do not complete 1,000 Hours of Service by July 31, 2021, then the next 12-month period considered is January 1, 2021, to December 31, 2021.

The following employees are not eligible to participate in the Plan:

- Union employees (except where the collective bargaining agreement provides for participation)
- Nonresident aliens with no U.S. source of income
- Leased employees
- Employees compensated on a per diem basis
- Freelancers on U.S. payroll that have not reached 1,000 Hours of Service
- Residents of Puerto Rico
- Relay, Inc., “event” employees
- Employees of nonparticipating Publicis Companies or groups of employees otherwise excluded under the terms of their employment

Additionally, independent contractors are not considered employees of a Publicis Company and are not eligible to participate in the Plan. An independent contractor generally works under the terms of a contract, does not work regularly for a Publicis Company, and does not have payroll tax withheld. Also, individuals who are employed and paid by a temporary agency and who perform work for a Publicis Company on a temporary basis are not eligible to participate in the Plan.

### If You Transfer

If you are an Active Participant and transfer to a class of employees not eligible to participate in the Plan, your participation will cease until you transfer back to a class of employees eligible to participate in the Plan, but you will continue to receive service credit for vesting purposes. However, at this time, you are not eligible to contribute to the Plan. You will be eligible to rejoin the Plan immediately upon your transfer to a class of employees eligible to participate in the Plan. You will be able to take in-service withdrawals (provided you are otherwise eligible for a particular withdrawal) but not loans. You will not, however, be eligible to receive a final distribution from the Plan until you terminate employment with all Publicis Companies. Keep in mind that terminated Participants cannot contribute to the Plan.

## How to Enroll

To enroll in the Plan to begin making pretax and/or Roth after-tax salary deferral contributions, log on to Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or call a Fidelity Retirement Benefits Line representative at 1-800-835-5095. Follow these simple steps:

- **LOG ON TO FIDELITY NETBENEFITS®** at [www.netbenefits.com](http://www.netbenefits.com).
- **ACTIVATE YOUR USERNAME AND PASSWORD**, which you will use to access information from NetBenefits® or the automated voice response system (VRS). You can establish a username and password on NetBenefits® by clicking “Register Now” under “New User” and following the directions.
- **SELECT THE PERCENTAGE OF ELIGIBLE COMPENSATION** you want to contribute each payroll period, up to \$19,500 for 2021. You may contribute up to 50% of your Eligible Compensation if you are not a Highly Compensated Employee. If you are a Highly Compensated Employee, you are limited to contributing 15% of your Eligible Compensation. However, this limit may change during a Plan Year. We will advise you of any changes.
- **IF YOU’RE ELIGIBLE FOR CATCH-UP CONTRIBUTIONS**, select the amount (in whole dollars) per pay period you would like to contribute, up to \$6,500 for 2021.
- **CHOOSE THE INVESTMENT OPTION(S)** in which you want to invest your contributions in 1% increments, up to 100%. If you do not select an investment mix, any contributions you make will be invested in a FIAM Index Target Date Commingled Pool Class Y according to your birth date (see chart below).
- **DESIGNATE YOUR BENEFICIARY(IES)** by selecting “Beneficiaries” in the Your Profile section.
- **ARRANGE FOR A ROLLOVER** of an eligible distribution from a previous employer’s qualified plan or an IRA. You can obtain a rollover form from NetBenefits® by clicking the Plan name and visiting the Plan Information and Documents tab directly through [www.netbenefits.com](http://www.netbenefits.com), or you may request one by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

## If You Don’t Enroll within 30 Days of Your Date of Hire

If you don’t enroll in the Plan within 30 days of your date of hire or the date that you first become eligible to participate in the Plan, either by choosing a specific amount to contribute or by choosing specifically not to contribute, you will be automatically enrolled in the Plan at a contribution rate of 5% of your Eligible Compensation. Your contributions and any matching contributions will be invested in one of the FIAM Index Target Date Commingled Pools Class Y according to your birth date. Please see the Automatic Enrollment section on page 8 for additional information.

BIRTH DATE RANGE	RETIREMENT DATE RANGE	FUND NAME
12/31/1942 and earlier or missing/invalid birth date	Retired before 2003	FIAM Index Target Date Income Commingled Pool Class Y
1/1/1943 – 12/31/1947	2003 – 2007	FIAM Index Target Date 2005 Commingled Pool Class Y
1/1/1948 – 12/31/1952	2008 – 2012	FIAM Index Target Date 2010 Commingled Pool Class Y
1/1/1953 – 12/31/1957	2013 – 2017	FIAM Index Target Date 2015 Commingled Pool Class Y
1/1/1958 – 12/31/1962	2018 – 2022	FIAM Index Target Date 2021 Commingled Pool Class Y
1/1/1963 – 12/31/1967	2023 – 2027	FIAM Index Target Date 2025 Commingled Pool Class Y
1/1/1968 – 12/31/1972	2028 – 2032	FIAM Index Target Date 2030 Commingled Pool Class Y
1/1/1973 – 12/31/1977	2033 – 2037	FIAM Index Target Date 2035 Commingled Pool Class Y

1/1/1978 – 12/31/1982	2038 – 2042	FIAM Index Target Date 2040 Commingled Pool Class Y
1/1/1983 – 12/31/1987	2043 – 2047	FIAM Index Target Date 2045 Commingled Pool Class Y
1/1/1988 – 12/31/1992	2048 – 2052	FIAM Index Target Date 2050 Commingled Pool Class Y
1/1/1993 – 12/31/1997	2053 – 2057	FIAM Index Target Date 2055 Commingled Pool Class Y
1/1/1998 and later	2058+	FIAM Index Target Date 2060 Commingled Pool Class Y

Dates selected by Plan Sponsor

### When You Can Make Changes

You may change your salary deferral contribution percentage and redirect your contributions to different investment options within the Plan, as of any payroll period, on Fidelity NetBenefits® via [www.PublicisConnections.com](http://www.PublicisConnections.com) by clicking “Enroll/ Manage Your 401(k),” directly at [www.netbenefits.com](http://www.netbenefits.com), or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Your enrollment and ongoing participation are voluntary. If you do not wish to contribute to the Plan, you may change your contribution rate to 0% at any time on NetBenefits® or by calling the Fidelity Retirement Benefits Line. Changes will go into effect as soon as administratively feasible following the Plan’s receipt of your investment election.

### Your Investment Options

To help you meet your investment goals, the Plan offers you a range of investment options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The investment options available through the Plan vary from conservative to aggressive. A complete description of the Plan’s investment options and their historical performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com).

If you do not select investment options for your Account, any contributions made to your Account are invested in one of the FIAM Index Target Date Commingled Pools Class Y according to your birth date (see chart on previous page).

### Fidelity BrokerageLink®

Fidelity BrokerageLink® is an investment alternative which allows you to manage a portion of your retirement savings in a broad range of investment options beyond those offered under the Publicis Benefits Connection 401(k) Plan. With BrokerageLink®, you can make investment selections from thousands of mutual funds and other investment options such as stocks, bonds, CDs, exchange-traded products and more.

Under the terms of the Plan, you are allowed to invest up to 95% of future contributions in a Fidelity BrokerageLink® account. To select BrokerageLink® as your investment alternative, you will need to open a separate Fidelity BrokerageLink® account by completing an application available through Fidelity NetBenefits®. Please note the plan fiduciary does not evaluate or monitor the investments offered through BrokerageLink®. It is your responsibility to ensure that the investments you select under BrokerageLink® are suitable for your situation, including your goals, time horizon, and risk tolerance.

For access to informational materials on BrokerageLink®, including the fact sheet and commission schedule for applicable fees and risks, log on to NetBenefits® at [www.NetBenefits.com](http://www.NetBenefits.com) or contact the Fidelity Retirement Benefits Center at 800-835-5095.



## Changing Your Investments

You can request an exchange and make changes to how future contributions are invested virtually any time by logging on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095. Your new investment elections will be effective as of the close of business that day if your request is made before the close of the New York Stock Exchange (usually 4:00 p.m. Eastern Time). If your request is made after this time or on a nonbusiness day, such as weekends or holidays, your new investment elections will be effective as of the close of business on the next business day.

## Fund Information

In addition to the description of investment alternatives available through Fidelity NetBenefits®, the following information is available for each fund, which you may obtain by logging on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

- A description of the annual operating expenses of each investment alternative (e.g., investment management fees, administrative fees, transaction costs) that reduce the rate of return of your investment, and the aggregate amount of such expenses expressed as a percentage of average net assets of the investment alternative;
- Copies of any prospectuses, financial statements and reports, and of any other materials relating to the investment alternatives available under the Plan, to the extent such information is provided to the Plan;
- A list of the assets composing the portfolio of each designated investment alternative that constitutes Plan assets within the meaning of Department of Labor regulations, the value of each such asset (or the proportion of the investment alternative that it comprises), and, with respect to any asset that is a fixed-rate investment contract issued by a bank, savings and loan association, or insurance company, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract;
- Information concerning the value of shares or units in designated investment alternatives available under the Plan, as well as the historical investment performance of such alternatives, determined, net of expenses, on a reasonable and consistent basis; and
- Information concerning the value of shares or units in designated investment alternatives held in the Account of the Participant or Beneficiary.

## Voting Rights

As a Plan Participant, you have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent to you at the time of any proxy meeting or tender offer, or with regard to similar rights relating to the particular mutual funds held in your Account.

## Your Account Statement

Your Plan statement is available at any time on Fidelity NetBenefits®. You can customize your Account statement to reflect any date range within the past 24 months. If you would rather receive a quarterly paper statement, please log on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com), or call the Fidelity Retirement Benefits Line at 1-800-835-5095 to make the request.

## Managing Your Account

As a Participant in the Plan, information about your Accounts, educational investment tools, and the ability to perform a host of transactions is at your fingertips and at your convenience, virtually 24 hours a day, 7 days a week.



## Resources

### Publicis Benefits Connection

www.PublicisConnections.com Log on to www.netbenefits.com  
Available virtually 24 hours a day, 7 days a week

- Link to Fidelity NetBenefits®
- Plan updates and news
- Rollover forms
- Summary Plan Description

### Fidelity NetBenefits®

www.netbenefits.com

Available virtually 24 hours a day, 7 days a week

Can also be accessed through the Publicis Benefits Connection website site and also via the NetBenefits® app available for smartphones

- Account balances
- Investment and Plan transactions\*
- Online Beneficiaries' service
- Planning tools
- Forms
- Prospectuses and other Plan literature
- Calculators
- Your Account statement
- Investment education workshops and resources

### Fidelity Retirement Benefits Line Voice Response System (VRS)

1-800-835-5095

Available virtually 24 hours a day, 7 days a week

- Account balances
- Transactions, including loan and withdrawal modeling and requests\*
- Plan literature

### Fidelity Retirement Benefits Line Representatives

1-800-835-5095

TDD: 1-800-847-0348

Monday through Friday, 8:30 a.m. to 8:00 p.m. Eastern Time

- Transactions, including rollovers\*
- Account balances
- Plan literature

*\*Transaction requests received after 4:00 p.m. Eastern Time, or on weekends or holidays, will receive the next business day's closing prices.*

## Beneficiary Designation

When you first enroll in the Plan, it's essential that you complete a Beneficiary designation online through Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com). You may also request a Beneficiary designation form from the Fidelity Retirement Benefits Line at 1-800-835-5095.

In the event of your death, your Beneficiary(ies) will receive the total amount of your vested Account balance that has not yet been distributed to you. If you are still employed by a Publicis Company at the time of your death, your Account will become 100% vested if you are not already fully vested. If you are not married, you may name any person(s) you wish as your Beneficiary(ies). If you are not married and do not designate a Beneficiary, or your named Beneficiary does not survive you, payment will be made in a lump sum to your estate.

If you are married, your spouse is automatically designated as Beneficiary of your Account. If your spouse predeceases you and you have not named another Beneficiary, payment will be made in a lump sum to your estate. If you are married and would like to name someone other than your spouse as your Beneficiary, or as a Beneficiary in addition to your spouse, federal law requires you to obtain your spouse's written, notarized consent.

Even if you are married, it's a good idea to name a contingent Beneficiary—the person who will receive a benefit if your spouse predeceases you. You can designate contingent Beneficiaries on Fidelity NetBenefits®.

You may review or change your Beneficiary information at any time on Fidelity NetBenefits®. If you are married, your spouse must provide notarized consent to change your Beneficiary designation.

If you and your spouse get divorced, the designation of your spouse as your Beneficiary will be automatically revoked as of the date of divorce, and you will need to complete a new Beneficiary designation.

## CONTRIBUTIONS

The following types of contributions may be made to the Plan by you and the Company. Contributions will be allocated to an individual Account in your name.

### Salary Deferral Contributions

You may elect to make pretax and/or Roth after-tax salary deferral contributions to the Plan in increments of 1%, up to 50% of your Eligible Compensation if you are not a Highly Compensated Employee. If you are considered a Highly Compensated Employee, you are limited to contributing 15% of your Eligible Compensation. However, this limit may change during a Plan Year depending on nondiscrimination testing results. We will advise you of any changes. You may not exceed the IRS annual limits, which are indexed periodically; see "Contribution Limits" for more information.

### Automatic Enrollment

If you do not enroll in the Plan within 30 days of your hire or rehire date (either by specifying a contribution percentage or by specifically electing not to contribute), you will be automatically enrolled in the Plan at a rate of 5% of your pretax Eligible Compensation.

### The Unwind Option

If you are automatically enrolled in the Plan and want to discontinue contributions and withdraw all of the contributions already made, you may do so without penalty within 90 days after the first contribution is withheld from your pay. Contact the Fidelity Retirement Benefits Line at 1-800-835-5095 for more information on how to withdraw the contributions. Matching contributions on behalf of withdrawn salary deferral contributions will be forfeited from your Account. After 90 days, you may still discontinue your contributions but may not withdraw the contributions already made (other than as a loan or an in-service withdrawal, subject to tax and other penalties).

## Changing Your Contributions

Your salary deferral contributions will be automatically deducted from your paycheck each payroll period and credited to your salary deferral contributions Account. You may increase, decrease, discontinue, or resume your contributions at any time. Changes will go into effect as soon as administratively feasible, usually in approximately one to two pay periods. You may elect to stop making all contributions, effective as of any regularly scheduled payday of the Company.

## Pretax Savings

Your contributions to the Plan are deducted from your Eligible Compensation on a pretax basis before federal (and usually state) income taxes are withheld, thereby reducing your taxable income. However, salary deferral contributions are subject to Social Security and Medicare taxes.

Additionally, your contributions and any related earnings grow tax deferred until you withdraw them from your Account.

## Designated Roth Contributions

You have the option to designate some or all of your salary deferral contributions as Roth contributions. These are special elective deferrals that you can designate to be made from your compensation on an after-tax basis, and if you meet the requirements for qualified Roth distributions (which include leaving the contributions in the Plan for at least five years), you will not be taxed on the earnings on the Roth contributions. Because Roth contributions are after-tax contributions, you pay federal (and state, where applicable) income tax and Social Security taxes at the time you make the Roth contributions.

The same limits that apply to your regular salary deferral contributions apply to your Roth contributions on an aggregated basis. For example, your combined salary deferral and designated Roth contributions cannot exceed 50% of your Eligible Compensation (15% for Highly Compensated Employees), and your salary deferral and designated Roth contributions are added together for purposes of calculating the contribution limits described below.

The tax rules governing Roth elective deferrals are complicated. You may want to consult your tax advisor regarding the financial impact of designating Roth contributions, and how they might fit into your retirement income planning.

## Matching Contributions

The Company helps your savings grow by matching your contributions to the Plan. As long as you are making salary deferral contributions, the Company will match 100% of the first 3% of Eligible Compensation you contribute and 50% of the next 2% of Eligible Compensation you contribute to the Plan, up to a total of 4% of your Eligible Compensation per year. You are immediately eligible for matching contributions. If you do not make any salary deferral contributions to the Plan, you will not receive any matching contributions.

## True-up Contributions

To the extent that your salary deferral contributions are limited at some date before the end of the Plan Year and you have not received the appropriate maximum matching contribution (described in the preceding paragraph), taking into consideration all of your salary deferral contributions, a true-up matching contribution will be made on your behalf. This true-up matching contribution will be made to all eligible Participants who are employed by the Company on the last day of the Plan Year. These matching contributions will be credited to your matching contributions Account generally during the first quarter of the following Plan Year or as soon as administratively feasible thereafter.

## Catch-up Contributions

If you are at least age 50, or will reach age 50 during the calendar year, and you are making the maximum Plan or IRS Salary Deferral Contribution, you may elect to make an additional catch-up contribution each pay period (up to IRS annual limits, which are indexed periodically; see “Contribution Limits”).

### **Catch-up contributions are not eligible for matching contributions.**

If at the end of the calendar year your regular salary deferral contributions do not reach the Plan contribution limit or the IRS annual dollar limit, some or all of your catch-up contributions will be recharacterized as regular salary deferral contributions.

## Rollover Contributions

If you participated in another employer’s eligible retirement plan or have a balance in an IRA, you may be permitted to roll your qualified balances into the Plan.

You are permitted to roll over distributions from the following sources:

- Another employer’s 401(k) plan, 401(a) plan, 403(a) plan, or 403(b) plan
- A governmental 457(b) retirement plan account
- After-tax contributions from Roth 401(k), Roth 403(b), Roth 457(b) and Roth conduit IRA plans
- The eligible, taxable portion of an IRA (any monies in the IRA that were after-tax contributions cannot be rolled over)

After-tax contributions from any other plan or IRA may not be rolled into this Plan.

Assets rolled over from a prior employer’s plan or an IRA to the Plan will be maintained in a separate rollover Account in your name. To initiate a rollover, visit Fidelity NetBenefits® at [www.PublicisConnections.com](http://www.PublicisConnections.com), or call a Fidelity Retirement Benefits Line representative at 1-800-835-5095.

## Other Contributions

Although making after-tax contributions to the Plan is not permitted, you may have an after-tax Account maintained in the Plan as a result of your participation in a prior plan of a Publicis Company that was merged into this Plan. Also, you may have other accounts maintained under the Plan if Accounts have been transferred to this Plan from other qualified plans of a Publicis Company.

Additionally, if your Publicis Company has chosen to make profit sharing contributions to the Plan, a separate addendum outlining the provisions applicable to those contributions will be provided to you.

## Contribution Limits

The IRS limits the amount of pretax and/or Roth after-tax contributions that can be made to a 401(k) plan each year. This limit applies to all 401(k) plans in which you participate in one calendar year, even if the plans are sponsored by different employers. You should notify your Plan Administrator and your Company’s payroll department if you made pretax and/or Roth after-tax deferrals to another qualified plan and to this Plan during the same calendar year to ensure that you do not exceed the applicable annual IRS limit.

If you exceed the salary deferral contribution limit in a calendar year, the excess amounts (plus earnings) must be returned to you no later than April 15 of the calendar year following the deferral. These returned amounts will be included in your income for the calendar year of deferral. If these excess amounts are not returned to you by that April 15, these amounts will be included in your income both in the year of the deferral and in the year they are distributed.

In addition to an annual dollar limit on your own pretax and/or Roth after-tax contributions, the Internal Revenue Code (IRC) places a number of other limits on the amount that you and the Company may

contribute in any one year to the Plan. If you reach these limits, contributions on your behalf may be reduced. You will be notified if you are affected. The IRS periodically makes cost-of-living adjustments to these limits.

Internal Revenue Code (IRC) Limits	
<b>IRC 401(k) Maximum</b> The maximum amount that you can contribute to the Plan in salary deferral contributions	<ul style="list-style-type: none"> <li>• \$19,500 in 2021</li> <li>• After 2021, this limit may be adjusted annually</li> </ul>
<b>IRC Catch-up Maximum</b> The maximum amount that you can contribute in catch-up contributions	<ul style="list-style-type: none"> <li>• \$6,500 in 2021</li> <li>• After 2021, this limit may be adjusted annually in \$500 increments</li> </ul>
<b>Maximum Annual Employer and Employee Contributions Combined</b>	<ul style="list-style-type: none"> <li>• 100% of your gross compensation or \$56,000, whichever is less (excluding catch-up contributions)</li> <li>• After 2021, this limit may be adjusted annually in \$1,000 increments</li> </ul>
<b>Eligible Compensation</b>	<ul style="list-style-type: none"> <li>• \$290,000 in 2021</li> <li>• After 2021, this limit may be adjusted annually in \$5,000 increments</li> </ul>

### Limits for Highly Compensated Employees

If you are a Highly Compensated Employee, your salary deferral contributions may also be limited as a result of the nondiscrimination testing that is required to be performed on the Plan. Your ability to contribute up to the 15% Plan limit or the annual IRS limit may be further restricted, or the Plan limit may be increased, based on the results of the test; we will advise you if the limit changes.

## VESTING

### Vesting Schedule

Vesting refers to the nonforfeitable interest you have in each of your Accounts. You are always 100% vested in your contributions to the Plan, including the amounts in your:

- Salary Deferral Account
- After-tax Account (if you participated in a prior Publicis Company plan with after-tax sources)
- Roth Account
- Rollover Account
- QVEC Account (if you had a QVEC Account transferred from the Fallon, Inc. Profit Sharing Plan)

*See next page for more details*

Matching contributions and any related earnings vest over time based on your years of vesting service:

### MATCHING CONTRIBUTIONS

YEARS OF SERVICE	VESTED PERCENTAGE
Less than 1 year	0%
1 to 2 years	25%
2 to 3 years	50%
3 to 4 years	75%
More than 4 years	100%

You automatically become 100% vested in the matching contributions Account if you are an active employee and reach your normal or early retirement date. Normal retirement date is the day you turn age 60; early retirement date is the day you turn age 55.

Additionally, you automatically become 100% vested in the matching contributions Account if you are an active employee or on a leave of absence and become disabled or die.

### **If You Were a Participant in a Previous Plan**

If you were a Participant in a Publicis Company plan that was merged into the Plan on or after January 1, 2005, any matching contributions made on your behalf to that plan will vest according to the Plan vesting schedule or the one in effect under the prior plan, whichever is more favorable. Matching contributions made to this Plan beginning the later of January 1, 2005, or the date your employer begins participating in the Plan will vest under the above schedule.

Additionally, your normal retirement date or early retirement date may be different as it pertains to your matching account from a prior plan. Contact Fidelity NetBenefits® by logging on directly to [www.netbenefits.com](http://www.netbenefits.com), or call a Fidelity Retirement Benefits Line representative at 1-800-835-5095 for more information if you think this may apply to you.

### **Vesting Service If You Leave and Are Rehired**

If you terminate employment with all Publicis Companies before you are fully vested in your matching contributions Account and are subsequently rehired, your vesting service will be affected as described below. For purposes of determining service for the Plan, a one-year break in service equals a 12-consecutive-month period, beginning on your Severance Date and ending on the anniversary of that date.

- If you are rehired prior to incurring a one-year break in service, your Period of Severance will be disregarded for purposes of vesting under the Plan.
- If you have fewer than five one-year breaks in service, any service you had before your break will count toward vesting in matching contributions made to your Account after your rehire date if the length of your break in service is less than the length of your prior service.
- If you incur five one-year breaks in service before you are rehired, the vesting service you acquired before your break in service will be counted toward vesting in any matching contributions made prior to the break in service. However, your service after your break will not be counted toward vesting in your prior matching contributions. In addition, your service prior to the break will be counted toward vesting in matching contributions made to your Account after the break in service.

In order for your service before your break to be counted, your employment must have been during a time when the company was a Publicis Company. If a Publicis Company did not own the company where you worked prior to your break in service, your service before your break will not be counted, regardless of the length of the service or the break.

## How Vesting Service Is Affected by Breaks in Service

IF YOUR PERIOD OF SEVERANCE EQUALS	VESTING SERVICE FOR MATCHING CONTRIBUTIONS MADE BEFORE YOUR TERMINATION OF EMPLOYMENT	VESTING SERVICE FOR MATCHING CONTRIBUTIONS MADE AFTER YOUR REHIRE
Less than 1 year	<ul style="list-style-type: none"> <li>• Service continues to accrue as if employment were not interrupted (unless you already received a distribution and do not pay it back)</li> </ul>	<ul style="list-style-type: none"> <li>• Service prior to the severance period is included</li> <li>• Service after your rehire is included</li> </ul>
More than 1 year but less than 5 years	<ul style="list-style-type: none"> <li>• Service prior to the severance period continues to be included (unless you already received a distribution and do not pay it back)</li> <li>• Service after your rehire is included if your break in service period was less than your prior vesting service period (unless you already received a distribution and do not pay it back)</li> </ul>	<ul style="list-style-type: none"> <li>• Service prior to the severance period is included if your break in service period was less than your prior vesting service period</li> <li>• Service prior to the severance period is not included if your break in service period was longer than your prior vesting service period</li> <li>• Service after your rehire is included</li> </ul>
5 years or more and you were partially or fully vested when you left	<ul style="list-style-type: none"> <li>• Service prior to the severance period will be included (unless you already received a distribution and do not pay it back)</li> <li>• Service after your rehire is not included</li> </ul>	<ul style="list-style-type: none"> <li>• Service prior to the severance period is included</li> <li>• Service after your rehire is included</li> </ul>

## ACCESSING THE MONEY IN YOUR ACCOUNT

### Loans

Although your Account is intended to be a savings vehicle for your future, you may borrow from your vested Account balance for any reason while you are an active employee. You then pay the money back to your Account, plus interest, through after-tax payroll deductions. Unlike a withdrawal, any money you borrow and repay is not taxed as income to you and is not subject to any penalties. Loan repayments, including interest, will be invested in the same investment options you have elected for your contributions at the time of the repayment.

If you are an Active Participant and transfer to a class of employees not eligible to participate in the Plan, you will not be able to take a new loan.

### How Much You Can Borrow

You may borrow up to 50% of your total vested Account balance. The minimum loan amount is \$1,000 and the maximum loan amount is \$50,000 (reduced by the highest outstanding loan balance during the 12 months preceding the loan). Up to 50% of your vested Account balance will be considered collateral for the borrowed amount.

You may only have two loans outstanding at a time. This limit includes any loans you may have outstanding under a prior Publicis Company plan that was merged into this Plan on or after January 1, 2005. You must wait 45 days after repayment of a loan before becoming eligible to apply for another.



## How to Apply

You may request a general loan online through Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com). Click on the Plan's Quick Links and select "Loans or Withdrawals" and follow the instructions. Or you may apply by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

If you are applying for a home loan (a loan used to buy or construct your principal residence), you can obtain a loan application and instructions for how to apply by calling the Fidelity Retirement Benefits Line at 1-800-835-5095. You must return the application form together with any required paperwork.

Your assets will be liquidated proportionately from each Account and each investment option. If your loan is for five years or less, your loan will be effective as of the close of business on any business day if your request is made prior to the close of the New York Stock Exchange (usually 4:00 p.m. Eastern Time) on that day.

If your request is made after this time or on a nonbusiness day, such as weekends or holidays, your loan will be effective as of the close of business on the next business day.

If your loan is approved, once it is processed Fidelity will send a loan check and a "Truth in Lending" disclosure document to your home address. When you endorse and cash the check, you are signing a promissory note that signifies acceptance of the loan and authorizes irrevocable payroll deductions as indicated on the note until the loan is paid in full. If you have established the electronic funds transfer (EFT) service and provided bank account information, you can choose to receive a direct deposit of funds.

## Repaying Your Loan

The interest rate on your loan will be based on the prime rate on the last business day of the prior calendar quarter plus 1%.

Both interest and principal will be deducted from your pay and deposited back into your Account as you repay the loan. Remember that interest paid on a Plan loan does not qualify as a deduction on your federal income tax return, even if the loan is used to buy or renovate your home.

Typically, you have up to five years to repay a general loan. Your repayment period for a home loan must be no longer than 10 years. The actual duration of your loan will be determined when the loan is granted. Your loan payments will be deducted automatically from your pay for the duration of your loan agreement. Normally, payroll deductions will begin as soon as administratively possible. You may repay the loan balance in full at any time; however, partial prepayments are not accepted. You must wait 45 days after repayment of a loan before becoming eligible to apply for another.

## If You Leave the Company

If you terminate employment with any Publicis Company for any reason, including retirement, the unpaid principal and interest on any outstanding loan will become immediately due, except if you elect not to take a distribution from your Account.

If you leave your Account balance in the Plan, you may continue repaying your loan in monthly payments to Fidelity. Within the first month of your separation, you will receive instructions from Fidelity to establish bank account information on your Account. This will allow you to use the Automated Clearing House (ACH)\* Network to transfer funds electronically from your bank account to repay your loan. If you choose not to utilize the ACH repayment option, you may contact the Fidelity Retirement Benefits Line at 1-800-835-5095 to request a loan coupon book with instructions for continuing to make repayments. Coupon payments may be made via personal check, certified check, or money order.

If you elect to use a loan coupon book, you will still have the opportunity to place your banking information on file with Fidelity and make repayments electronically.

To make a full lump-sum payment, send a certified check or money order, made payable to FIIOC, to:



### **Fidelity Investments**

P.O. Box 770001  
Cincinnati, OH 45277-0018

Overnight mailing address:

### **Fidelity Investments**

100 Crosby Parkway Mailzone: KC1F-C  
Covington, KY 41015

If you do not repay the loan in full or set up continued payments with Fidelity within 90 days after you terminate employment, the loan will be treated as a taxable distribution.

*\* Debits will be processed through the Automated Clearing House (ACH) Network. The ACH Network is an electronic payment network used by individuals, corporations, businesses, financial institutions, and government entities. The ACH Network is governed by the National Automated Clearing House Association (NACHA).*

### **Loan Repayments If You Take an Unpaid Leave of Absence**

Your loan repayments will be suspended for the lesser of the duration of your leave or 12 months. When you return to work or at the end of the 12-month period, whichever is earlier, your loan will be reamortized and you will be required to resume loan repayments.

If you are on an approved military leave of absence, your loan repayments will be suspended for the duration of your military leave. On your return to employment, you may request an extension on your loan repayments equal to the amount of time that you were on military leave.

Federal regulations require that your loan interest rate be capped at 6% while you are on a military leave of absence. Accordingly, any payments made during your military leave will reflect a maximum 6% interest rate (but will not be increased if your loan interest rate was lower than 6% at the time of your military leave). Upon your return to work, your interest rate will revert to the original rate that was in effect prior to your leave, if applicable. For more information, please contact a Fidelity Retirement Benefits Line representative at 1-800-835-5095.

To make a full lump-sum payment, send a certified check or money order, made payable to FIIOC, to:

### **Fidelity Investments**

P.O. Box 770001  
Cincinnati, OH 45277-0018

Overnight mailing address:

### **Fidelity Investments**

100 Crosby Parkway Mailzone: KC1F-C  
Covington, KY 41015

### **Initiating New Loans While on a Leave of Absence**

If you go out on a leave of absence, whether the leave is paid or unpaid, you cannot initiate a new loan until you actively return to work.

### **Defaulted Loans**

If you fail to repay your loan based on the original terms of the loan, your loan will be considered delinquent. You will receive a warning letter at your address of record that details the past-due amount and the deadline by which you must repay the delinquent amounts. If you do not repay all delinquent amounts within the deadline specified in your warning letter, your loan will be considered in default and treated as a distribution. Distributions may be subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans.

## Withdrawals While You're Employed

While you are employed, you can access your Account balances through in-service withdrawals in certain situations. Please keep in mind that withdrawals are subject to income taxes and are possibly subject to a 10% early withdrawal penalty. If you are an Active Participant and transfer to a class of employees not eligible to participate in the Plan, you may still take an in-service withdrawal as long as you otherwise meet the requirements for the type of withdrawal.

FOR THIS ACCOUNT	YOU CAN REQUEST A WITHDRAWAL FOR
Salary Deferral Contributions*	Hardship reasons prior to age 59½ Any reason after age 59½
Catch-up Contributions*	Hardship reasons prior to age 59½ Any reason after age 59½
Roth 401(k) Account*	Hardship reasons prior to age 59½ Any reason after age 59½
Vested Matching Account	Any reason at any time
Rollover Account	Any reason at any time
After-Tax Account	Any reason at any time
Fallon QVEC Account	Any reason at any time
Gramercy Matching Account	Any reason at any time
MBC Deferral and Matching Account	Disability (as defined on page 17)
Razorfish Accounts	Disability (as defined on page 17)
Amazon Accounts	Disability (as defined on page 17)

\* Earnings on salary deferral contributions, catch-up contributions, and Roth Accounts are not eligible for a hardship withdrawal.

## Hardship Withdrawals

If you experience a financial hardship, you may request a withdrawal from your salary deferral contributions, catch-up contributions, and Roth 401(k) contributions (but not the earnings on those contributions). To be eligible to receive a hardship withdrawal, you must have exhausted your ability to borrow from the Plan, and you must have withdrawn all amounts currently available to you under the Plan (see "Other In-Service Withdrawals," page 17). In addition, the hardship withdrawal must be for an immediate and heavy financial need that cannot be satisfied by using other means that are reasonably available to you.

Your request for a hardship withdrawal must describe the hardship for which the withdrawal is requested. The maximum amount you may request is the total of the amount needed to meet your hardship plus enough to pay any applicable taxes and penalties upon the withdrawal.

The following circumstances will qualify as an immediate and heavy financial need:

- Unreimbursed medical expenses incurred by, or necessary to obtain medical care for, you, your spouse, or your dependents
- The purchase (not including mortgage payments) of your primary residence
- Payment of tuition, related educational fees, and room and board expenses for the next 12 months for postsecondary education for you or your spouse, children, or dependents
- The need to prevent eviction from, or foreclosure on the mortgage of, your primary residence
- Payment of burial or funeral expenses for your parents, your spouse, or your dependents
- Payment for expenses to repair damages to your primary residence that would qualify for a casualty deduction
- Any other situation permitted by the Commissioner of the IRS as a "safe harbor hardship"

## How to Apply for a Hardship Withdrawal

To request a withdrawal, you can log on to Fidelity NetBenefits® or contact a Fidelity Retirement Benefits Line representative at 1-800-835-5095. Representatives are available from 8:30 a.m. to 8:00 p.m. Eastern time, Monday through Friday. You will be asked to answer questions and verify that you have documentation to substantiate the financial hardship. If your request for a hardship withdrawal is approved, a check will be mailed to your home. If you have established the EFT service and provided bank account information, you can choose to receive a direct deposit of funds.

## Other In-Service Withdrawals

**Withdrawals from Your Rollover and After-Tax Accounts.** While employed, you may request a withdrawal of all or any part of your rollover Account (and earnings) or after-tax Account (and earnings) for any reason and at any time.

**Withdrawals from Your Roth 401(k) Account.** Roth 401(k) contributions and any related investment earnings may be withdrawn tax-free if:

- The Roth 401(k) contributions remain in your Plan Account for at least a five-year taxable period (beginning with the year of your first Roth 401(k) contribution); AND
- You withdraw your Account at age 59½ or later, or a distribution is made on account of disability or death.

**If You Are Age 59½ or Older.** If you are still employed by the Company and are age 59½ or older, you may withdraw all or any portion of your vested Account balances from any source for any reason and at any time, without having to pay tax penalties.

**If You Have a Fallon QVEC Account or Gramercy Matching Account.** While employed, you may request a withdrawal of all or any part of your Fallon QVEC Account (and earnings) or Gramercy Matching Account (and earnings) for any reason and at any time.

**If You Have an MBC Deferral Account or MBC Matching Account.** While employed, you may request a withdrawal of all or any part of your MBC Deferral Account or MBC Matching Account if you have a disability and if you were employed by Medical Broadcasting, LLC, or Current Communications Company on or before December 31, 2006. For this purpose only, “disability” means the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.

**If You Have Razorfish Accounts.** While employed, you may request a withdrawal of all or any part of your Accounts transferred from the Razorfish, LLC Retirement Savings Plan if you have a total and permanent disability. For this purpose only, “total and permanent disability” means a physical or mental condition resulting from bodily injury, disease, or mental disorder that renders you incapable of continuing usual and customary employment with your employer.

**If You Have Amazon Accounts.** While employed, you may request a withdrawal of all or any part of your Accounts transferred from the Amazon Advertising LLC 401(k) Profit Sharing Plan and Trust if you have a disability. For this purpose only, “disability” means the inability to engage in any substantial, gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.

## How to Apply for a Non-Hardship In-Service Withdrawal

You may request an in-service withdrawal online through Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

Your withdrawal will be effective as of the close of business if your request is made before the close of the New York Stock Exchange (usually 4:00 p.m. Eastern Time) on that day. If your request is made after this time or on a nonbusiness day, such as weekends or holidays, your withdrawal will be effective as of the close of business on the next business day.

Fidelity will mail the withdrawal check to you as soon as administratively possible, usually 7 – 10 business days after the withdrawal request has been processed.

## DISTRIBUTION OF BENEFITS

### When You're Eligible for a Distribution

The value of your vested Account balance is payable to you upon your:

- Termination of employment. If you terminate your employment with all Publicis Companies before you reach retirement age, you will have access to the value of your vested Account balances, including your salary deferral contributions, catch-up contributions, and rollover contributions and any related earnings, plus the value of any vested matching contributions and their investment earnings.
- Normal or early retirement. If you retire at age 60 for normal retirement, or age 55 for early retirement, you are entitled to a distribution of the full value of your Account balances.
- Disability while employed by the Company. If you retire or terminate your employment with all Publicis Companies due to a disability, you are entitled to a distribution of the full value of your Account balances.
- Death. In the event that you die while actively employed by the Company, your Beneficiary is entitled to receive the full value of your Account, even if you were not 100% vested before your death.

### Vested Account Balance

Your vested Plan Account balance is the total of your:

- Salary deferral contributions, plus any applicable earnings
- Catch-up contributions, plus any applicable earnings
- After-tax Account, plus any applicable earnings
- Roth Account, plus any applicable earnings
- Rollover Contributions, plus any applicable earnings
- Fallon QVEC Account (where applicable), plus any applicable earnings
- Gramercy Matching Account (where applicable), plus any applicable earnings
- MBC Deferral and Matching Account (where applicable), plus any applicable earnings
- Vested matching contributions, plus any applicable earnings

## FORMS OF DISTRIBUTION

### Accounts Valued at \$1,000 or Less

If you retire, or terminate employment for any other reason, and the value of your Account is \$1,000 or less (including the amount, if any, in your rollover Account), and you do not request a distribution or rollover to another plan or an IRA, your Account balance will be distributed to you in a lump sum as soon as administratively possible after the deadline for you to elect a distribution, but generally no later than 60 days after the end of the Plan Year in which you retire or terminate employment for any reason.

### Accounts Valued at More than \$1,000

If you retire or terminate employment for any other reason, and the value of your vested Account balance is greater than \$1,000 (including the amount, if any, in your rollover Account), you may decide to take a lump-sum distribution as cash, roll over your balance to an individual retirement account (IRA) or a qualified employer plan, or leave your money in the Plan until a later date. If you choose to leave the money in the Plan, you will be required to take a distribution no later than April 1 of the calendar year following the year in which you reach age 70½, as explained below.

Please note that if you choose to take a cash distribution, you will be required to pay income taxes and possibly an additional early withdrawal penalty. See “Important Information about Taxes” for more information.

If you do not request a distribution or rollover to another plan or an IRA when you first have the opportunity, your Account balance will remain in the Plan until you request a distribution or rollover. However, if your Account balance falls below \$1,000 at a later time, it may be automatically distributed to you pursuant to the previous section.

You will receive information regarding your right to a distribution that includes a description of your right to defer receipt of the distribution and the consequences of failing to defer receipt of the distribution.

### **Rollovers to Another Eligible Plan**

You may elect to have an eligible rollover distribution of any or all of your vested Account balance rolled over to an individual retirement account (IRA) or another eligible retirement plan, such as an eligible employer plan. If a distribution qualifies as an eligible rollover distribution, 20% of the distribution will be withheld for federal taxes unless the distribution is directly rolled over to an individual retirement account (IRA) or another qualified plan. See “Important Information about Taxes.” Spouses and non-spouse Beneficiaries may also roll over any distribution they receive due to your death to an individual retirement account (IRA).

No matter what your Account balance is, before you receive a distribution you will receive a detailed description of the withholding and direct rollover rules, as well as instructions on how to request a distribution.

### **Death Benefits**

If you die before the payment of your benefits begins, your vested Account balances will be paid to your Beneficiary, generally as soon as administratively feasible after your death. If you are still employed by a Publicis Company at the time of your death, your Account will become 100% vested if you are not already fully vested. If your Beneficiary is your surviving spouse, distributions will begin no later than December 31 of the calendar year immediately following the calendar year of your death. Your surviving spouse may also elect to defer distribution until December 31 of the calendar year in which you would have attained age 70½.

If you die and do not have a Beneficiary designation on file, or your designated Beneficiary predeceases you, your entire vested Account balance must be distributed to your spouse or, if you do not have a spouse at the time of your death, to your estate, by the end of the fifth year following the year in which you die.

### **Minimum Required Distribution**

If you choose to leave your assets in the Plan after you terminate employment, when you reach age 70½ the IRS requires that you begin taking a minimum required amount from your Accounts for the calendar year in which you reach age 70½. This required amount is calculated using the value of your Accounts as of the end of the year prior to the distribution, as well as a divisor provided in IRS tables based on your age (and in certain cases, the age of your spousal Beneficiary).

You may defer taking the first required distribution until no later than April 1 of the calendar year following the calendar year in which you reach age 70½ or, if you remain an employee, you may defer your minimum required distribution until April 1 of the year after you terminate your employment.

### **Important Information about Taxes**

The Company is required by law to withhold taxes on payments made from the Plan according to federal and state withholding rules in effect at the time distribution is made. Under IRS rules, if you receive a lump-sum benefit from the Plan, the Company is required to automatically withhold 20% of the amount,



payable toward your federal tax liability for that year. You can avoid the 20% withholding by having the money directly rolled over into another employer's plan or an individual retirement account (IRA).

Even if you receive a distribution, less the 20% withholding, in some cases you may be able to continue deferring taxes on the money in your Plan Account by rolling it over into a rollover IRA or your new employer's eligible employer plan. If the check is made out to you, you must roll over your entire distribution no later than 60 days after the date you receive it or your distribution will be subject to applicable taxes. In addition, if you wish to defer taxes on the entire distribution, you must add, or make up for, any amounts withheld.

Additionally, if you receive a withdrawal from the Plan before you reach age 59½, you will be responsible for a 10% early withdrawal penalty. This penalty does not apply in the following circumstances: you terminate employment during the year in which you reach age 55 or later; you become totally disabled; or you roll over your withdrawal or distribution into another employer's tax-qualified plan, Section 403(b) plan, or Section 457 plan of a non-governmental employer, or into an IRA within 60 days (to avoid tax withholding and the 60-day rule, elect a direct rollover); or you receive a "qualified reservist distribution" while on active military duty under certain circumstances.

## OTHER INFORMATION

### Nondiscrimination Testing

The Actual Deferral Percentage (ADP) test and the Actual Contribution Percentage (ACP) test are nondiscrimination tests that the Plan must pass each Plan Year. If the Plan fails either test in a Plan Year, certain contributions made to the Plan by and on behalf of certain Highly Compensated Employees may be returned to them. Alternatively, if it appears to the Plan Administrator, based on midyear preliminary testing results, that the Plan may be in danger of failing either test at year-end, certain Highly Compensated Employees may be restricted in the amount of their salary deferral contributions during the remainder of the calendar year in question. If you are affected by these tests, the Plan Administrator will notify you and give you an explanation of the tax consequences of the action.

### Forfeitures

If you terminate employment, the non-vested portion of your Account will be forfeited, generally when you take your distribution or after five one-year breaks in service if you do not take your distribution by then. These forfeitures will be used first to reduce future employer contributions to the Plan, then to pay reasonable Plan expenses.

### If You Are Partially Vested

- If you have not taken a distribution and return to work before incurring five one-year breaks in service, your forfeited amounts will be restored.
- If you have taken a distribution and return to work before incurring five one-year breaks in service, your forfeited amounts will not be restored unless you repay your distribution to the Plan.
- If you have taken a distribution and return to work after incurring five one-year breaks in service, your forfeited amounts will not be restored.
- If you have not taken a distribution and return to work after incurring five consecutive one-year breaks in service, your forfeited amounts will not be restored.

### Top-Heavy Rules

To ensure that the majority of benefits under the Plan are not being provided primarily to key employees of the Company, a determination is made each Plan Year as to whether the Plan is "top heavy." If it is determined that the Plan is top heavy, you may be entitled to additional matching contributions. You will be notified if this is the case.



### **Temporary Account Freezes**

Although generally you may make deferral and investment changes and request loans, in-service withdrawals, or (if you have terminated employment) a distribution of your Account at any time, during a time when the Plan's record keeper, investment provider, or investment lineup is being changed or if you have a potential "qualified domestic relations order" pending (see "Assignment of Benefits" in the Administrative Information section for more details), the Plan Administrator may designate a period of time during which neither changes nor loans, withdrawals, or distributions may be made.

## **ADMINISTRATIVE INFORMATION**

### **Amendment of the Plan**

The Company reserves the right to amend the Plan at any time. You will be kept informed of any material amendments to the Plan by updates to this Summary Plan Description.

### **Termination of the Plan**

The Company intends to continue this Plan indefinitely. However, the Company reserves the right to terminate the Plan at any time. If a termination takes place, or if the Company discontinues making contributions to the Plan, you will have a 100% nonforfeitable interest in all of your Accounts.

### **Pension Benefit Guaranty Corporation**

Because this Plan is a defined contribution plan, benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

### **Trust Fund**

The Plan is an ERISA 404(c)-defined contribution plan to which you and the Company make contributions to accounts held in your name in the Trust. Because these assets are held in the Trust, they are not available to the Company or the creditors of the Company. The money in the Trust is set aside for the exclusive benefit of Plan Participants and their Beneficiaries.

### **Claims and Appeals**

If you or your Beneficiary believe you are entitled to a benefit from the Plan that you have not received, you or your Beneficiary may file a written claim for benefits under this Plan with the Plan Administrator at any time. If your claim is denied to any extent by the Plan Administrator, a written or electronic notification will be sent to you within 90 days after the Plan Administrator receives your claim. The 90-day claim review period may be extended to 180 days if special circumstances apply and notice is provided to you of the extension during the initial 90-day period.

If your request for Plan benefits is based on a claim that has been denied for an in-service withdrawal from an MBC Deferral or Matching Account, a Razorfish Account, or an Amazon Account (collectively, a "Disability Eligible Account") due to disability, the Plan Administrator will notify you of the decision no later than 45 days after the receipt of your claim, which may be extended for 30 days with advance written communication. If the Plan Administrator determines that, due to events beyond the control of the Plan, a decision cannot be rendered within the 30-day extension period, the Plan Administrator may seek an additional 30-day extension.

In this situation, the Plan Administrator will communicate to you, within the first 30-day extension period, the circumstances requiring the additional extension and the date a decision may be expected. If the Plan Administrator gives you notice that you need to provide additional information regarding your claim, you must do so within 45 days of that notice.

The Plan Administrator's written notice will:

- State the specific reason or reasons your claim was denied.
- Reference the specific provisions of the Plan on which the decision was reached.
- Describe any additional information or material necessary to correct your claim and an explanation of why such material or information is necessary.
- If the claim has been denied for an in-service withdrawal from a Disability Eligible Account due to disability and the denial relates to the disability, the specific rule, guideline, protocol, or other similar criterion relied upon to make the adverse determination (if any), or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon and that a copy of the same will be provided to you free of charge.
- If the claim has been denied for an in-service withdrawal from a Disability Eligible Account due to disability and the denial relates to the disability, an explanation of the scientific or clinical judgment, applying the terms of the Plan to your circumstances, if your claim is based on a medical necessity or experimental treatment, or a statement that such explanation will be provided to you free of charge.
- Explain the appeal procedure described in the following paragraph.

If your claim is denied, you will then be permitted to proceed to the appeal stage described below.

You or your Beneficiary have the right to appeal the Plan Administrator's decision by submitting a written application to the Plan Administrator within 60 days (180 days for claims relating to an in-service withdrawal from a Disability Eligible Account due to disability) after your receipt of written notification of the denial. You may inspect documents relating to your claim, and you may submit written comments, documents, records, and other information to support your claim.

For claims relating to an in-service withdrawal from a Disability Eligible Account due to disability, the Plan Administrator will assign an individual to conduct the appeals review who (a) was not involved in the initial review, and (b) is not subordinate to the individual who made the initial benefit determination. The review will be handled independently of the findings and decision made regarding your initial claim. If your claim requires a medical judgment (including whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate), the individual conducting the appeals review will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment. Health care professionals consulted during the initial review, or their subordinates, will not be consulted for the appeals review.

You will be provided the identity of any health care professionals consulted during the appeals review, whether or not their advice was relied upon in making the benefit determination.

Within 60 days (45 days for claims relating to an in-service withdrawal from a Disability Eligible Account due to disability) after your appeal is filed with the Plan Administrator, or within 120 days (90 days for claims relating to an in-service withdrawal from a Disability Eligible Account due to disability) if special circumstances require additional time (and if notice of the extension is provided to you within the initial applicable period), the Plan Administrator will issue you a written or electronic notice that includes reasons for its decision on appeal. The Plan Administrator's determination will be a full and fair review that takes into account all comments, documents, and other information you submit relating to the claim, regardless of whether such information was considered in the initial claim determination.

The Plan Administrator's written notice will:

- State the specific reason or reasons your appeal was denied.
- Reference the specific provisions of the Plan on which the decision was reached.
- Remind you that you are entitled to receive, upon request and free of charge, reasonable access to (and copies of) all documents, records, and other information relevant to your claim and appeal.
- Remind you that you may file suit in federal court under ERISA Section 502(a).
- If the claim has been denied for an in-service withdrawal from a Disability Eligible Account due to disability and the denial relates to the disability, the specific rule, guideline, protocol, or other similar criterion relied upon to make the adverse determination (if any), or a statement

- that such a rule, guideline, protocol, or other similar criterion was relied upon and that a copy will be provided to you free of charge.
- If the claim has been denied for an in-service withdrawal from a Disability Eligible Account due to disability and the denial relates to the disability, an explanation of the scientific or clinical judgment, applying the terms of the Plan to your medical circumstances, if your claim is based on a medical necessity or experimental treatment, or a statement that such explanation will be provided to you free of charge.
  - If the claim has been denied for an in-service withdrawal from a Disability Eligible Account due to disability and the denial relates to the disability, a statement discussing options for alternative dispute resolution and whom to contact to learn more.
  - If your claim is denied on review, you will then be permitted to file suit in federal court if you wish. You must follow both stages of the claims procedures described herein before you are allowed to file suit.

### **Your Rights under USERRA and Related Laws**

Under the provisions of the Uniformed Services Employment and Reemployment Rights Act (USERRA), if you return to active work following a USERRA-recognized military service leave, you have certain rights regarding your participation in the Plan.

Upon returning from a qualified military leave, you have the right to make up contributions you would have made to the Plan for the period of time contributions were not made due to the qualified military leave. These contributions will be made to the Plan from Eligible Compensation paid following your qualified military service.

These additional contributions will be based on the amount of Eligible Compensation that you would have received if you were not on a military leave, and will be subject to the provisions of the Plan in effect during the applicable period of military service. These contributions may be made during the period beginning on the date of your reemployment following military service, and ending on the date that is the earlier of five years from the date of reemployment or a period equal to the length of military service multiplied by three.

Additional contributions made due to military leave shall not be taken into account in the year in which they are made for purposes of any limitation or requirement identified in Section 414(u)(1) of the IRC. However, these special contributions, when added to contributions previously made, shall not exceed the applicable limits in effect during the period of military service, if you continued to be employed by the Company during that period. In addition, payments on any loan or loans outstanding during the period of military service will be suspended for the duration of your military leave, and upon return to work, loan payments may be extended for a period of time equal to the period of qualified military service, if you request.

If you become disabled (as defined by Plan provisions) or die while performing qualified military service, you will be treated as if you had resumed active employment on the day before your disability or death, and you or your Beneficiary will be entitled to the additional contributions described above, in accordance with the provisions of Section 414(u)(9) of the IRC.

You also have the right to take a distribution of your salary deferral contributions if you are a member of a reserve unit called or ordered to active duty for a period of more than 179 days or for an indefinite period while you are on such active duty. The 10% early withdrawal penalty that might otherwise be applicable to such distributions shall not apply.

After your active duty ends, you may choose to repay the distribution(s) you received into an individual retirement plan such as an IRA. These repayments may be made at any time for a period of two years from the day after your last day of active duty. These repayments are not taken into account in the year in which they are made for purposes of any limitations or requirements otherwise applicable to IRA contributions.

You may also have the right to take a distribution of your Account while you are performing qualified military service, regardless of whether you were a reservist. If you elect to take a distribution during this

time, you will be prohibited from making 401(k) salary deferral contributions or catch-up contributions for six months following the month in which you take the distribution.

If you die while performing qualified military service, your Beneficiary will be entitled to any additional applicable benefits that might be provided under the Plan had you resumed employment and then terminated employment due to your death.

Any differential wage payments made to you by your employer as a result of your qualified military leave will be counted as part of your Eligible Compensation.

If you think you have been or may be affected by these provisions, you should contact a Fidelity Retirement Benefits Line representative at 1-800-835-5095.

## **Your Rights under ERISA**

Receive Information about Your Plan and Benefits

As a Participant in the Publicis Benefits Connection 401(k) Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan Participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and at other specified locations, all documents governing the Plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the latest annual report (Form 5500 Series). The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each Participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have the right to receive a benefit at your normal retirement age and, if so, what your benefits would be at normal retirement age if you stop working now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get a right to a benefit. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

## **Prudent Action by Plan Fiduciaries**

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

## **Enforce Your Rights**

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

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### **Assistance with Your Questions**

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

### **Plan Documents**

Copies of the Plan document and Trust agreement are available for your inspection during regular working hours at the following:

**Administrative Committee c/o Re:Sources USA Benefits Department**  
35 West Wacker Drive  
Chicago, IL 60601

You may also request copies of the Plan document and Trust agreement at any time by sending a request to the address above. You may be charged a fee for these copies.

This Summary Plan Description is available online at any time at [www.PublicisConnections.com](http://www.PublicisConnections.com) under the Guides/ Forms section.

### **ERISA 404(c) Plan**

The Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) and Title 29 of the Code of Federal Regulations, Section 2550.404c-1, in that the fiduciaries of the Plan may be relieved of liability for any losses that are the direct and necessary results of investment instructions given by a Participant or Beneficiary. This means that you are responsible for the investment decisions that you make regarding your Accounts in the Plan.

All contributions to the Plan are held in the Trust.

You may direct the Plan Administrator to invest the contributions you make and those made for you by the Company in one or more of the investment options available under your Plan. See "Your Investment Options" to learn how to request fund prospectuses and other information about your investment alternatives.

### **Assignment of Benefits**

Benefits under the Plan are intended only for you (or if you die, your Beneficiary). Except as may be required under what is called a "qualified domestic relations order" or a judgment, neither you nor your Beneficiary can transfer, assign, or pledge any of your Plan benefits.

### **Qualified Domestic Relations Order**

In general, a qualified domestic relations order (QDRO) is a domestic relations order issued by a court that assigns to an alternate payee the right to receive all or a portion of the amounts payable to a Participant under a qualified retirement plan. In order for a domestic relations order to be qualified, the order must be determined to meet certain requirements under the Internal Revenue Code and ERISA. In determining whether a domestic relations order submitted to the Plan is qualified, the Plan Administrator follows the Plan's QDRO procedures. You may obtain a copy of the Plan's procedures for



processing QDROs without charge on NetBenefits® at [www.PublicisConnections.com](http://www.PublicisConnections.com) by clicking “Enroll/ Manage Your 401(k),” or directly at [www.netbenefits.com](http://www.netbenefits.com), or by calling a Fidelity Retirement Benefits Line representative at 1-800-835-5095.

### Judgments

Your Account may also be offset if you are ordered or required to pay an amount to the Plan under certain judgment or settlement agreements.

### Not an Employment Contract

No provision of the Plan or this Summary Plan Description gives any employee any right to continued employment, prohibits changes in the terms of employment of any employee, or prohibits the termination of any employee’s employment.

### Plan Directory

Plan Name	Publicis Benefits Connection 401(k) Plan
Plan Number	002
Plan Sponsor Name and Address	<b>MMS USA Holdings, Inc. c/o Re:Sources USA Benefits Department</b> 35 West Wacker Drive Chicago, IL 60601
Plan Sponsor Telephone Number	1-800-933-3622
Employer Identification Number	36-2677628
Other Employers Related to the Plan Sponsor Who Also Contribute to the Plan	MMS USA Holdings, Inc., companies that have adopted the Plan
Type of Plan	401(k) Defined Contribution Plan
Type of Administration	Administration by the Administrative Committee
Plan Year	January 1 through December 31
Plan Administrator, Address, and Telephone Number	<b>Administrative Committee c/o Re:Sources USA Benefits Department</b> 35 West Wacker Drive Chicago, IL 60601 1-800-933-3622
Record Keeper Name, Address, and Telephone Number	<b>Fidelity Institutional Retirement Services Company, Inc. 900 Salem Street</b> Smithfield, RI 02917 1-800-835-5095
Trustee Name and Address	<b>Fidelity Management Trust Company (FMTC)</b> 900 Salem Street Smithfield, RI 02917
Agents for Service of Legal Process	Service of legal process may be made upon the Plan Administrator or the Trustee at the addresses shown above.

*The information contained herein has been provided by Publicis and is solely the responsibility of Publicis.*  
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