

Publicis Benefits Connection 401(k) Plan Match Reinstatement

What is the company match contribution?

Publicis Groupe will match 100% of the first 3% of pay you contribute and then 50% of the next 2% of pay you contribute to the Plan, which comes to a maximum company match of 4%. Note: To take advantage of the full company match, you'll want to contribute at least 5%.

Does the company match contribution apply to both regular traditional 401(k) contributions and the PBC ROTH contributions?

Yes. The company match contribution is applicable to both pre-tax and Roth contributions. However, if you are contributing a minimum of 5% to pretax and/or Roth combined, the maximum company match contribution would be 4% combined.

What is the vesting schedule?

The vesting schedule is located on the PBC website [here](#). (Note: you may have to copy the hyperlink and put it in the URL.) You keep 100% of your own contributions, and you'll receive 100% of the company match after four years.

If I stopped my employee contribution during the entire match pause period, would I be eligible for the lump sum contribution?

No. If you were not contributing during the match pause period (June 1 – November 1, 2020), you would not be eligible for the lump sum contribution.

Do I still receive the lump sum contribution if I temporarily stopped my 401(k) contribution for part of the period June 1 – November 1, 2020, and later resumed contributing in that same period?

Yes. You'll receive a lump sum contribution only for the period in which you contributed. You will not receive a company match contribution for any period you did not actively contribute.

I am going on a leave of absence. Will I be eligible for the lump sum match contribution?

Yes. As long as you were eligible during the match pause period (June 1 – November 1, 2020) and were contributing to the plan, you will receive the applicable lump sum contribution by November 30, 2020.

I am currently on a leave of absence. Will I be eligible to receive the lump sum match contribution?

Yes. As long as your leave was paid and you continued to contribute to the plan, you will receive the applicable lump sum contribution by November 30, 2020.

If I transfer to another Publicis Groupe agency outside of the US, will I still be eligible for the lump sum contribution?

Yes. As long as you were contributing during the match pause period (June 1 – November 1, 2020).

My employment is ending before November 2, 2020. Will I still be eligible for the lump sum contribution?

No. You have to be actively employed on November 2, 2020, to receive the lump sum contribution.

Prior to the match pause, there was information on the true-up contribution. Will that information be available once the match is re-instated?

Yes. The true-up information will be visible on the PBC site by November 2, 2020.

What is a true-up contribution?

At the end of the year, eligible employees may receive an additional "true-up" contribution. This is an amount of additional matching contributions necessary to bring the total amount of company contributions to the lesser of 4% of your eligible pay for the year or the appropriate matching percentage based on your actual pretax and/or Roth after-tax contributions for the year. The true-up is usually posted at the ending of the first quarter in the new year.

Where can I find more information on the 401(k) plan?

Information on the 401(k) plan is located on the PBC website [here](#). Note: You may have to copy the hyperlink and put it in the URL.