

PUBLICIS BENEFITS CONNECTION 401(k) PLAN

ELIGIBLE AUTOMATIC CONTRIBUTION ARRANGEMENT NOTICE QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

Saving for retirement under the Publicis Benefits Connection 401(k) Plan (the "Plan") is easy with an automatic enrollment feature.

If you are currently a participant in the Plan, your contribution level won't be changed, whether you are already enrolled in the Plan by electing the rate of your contributions to the Plan or by electing not to contribute. Your earlier elections will continue to be followed, and matching contributions will be made based on your contribution level. You can change your contribution level on Fidelity NetBenefits® which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095 (see question 3 for more information). Matching contributions will then be based on your new contribution level. The rest of this notice contains information that is required to be provided to all eligible employees on an annual basis regarding the automatic enrollment feature and default investment of the Plan and thus we are providing it to you as required.

If you are a new or rehired employee, you will be automatically enrolled in the Plan starting as soon as administratively practicable in 2017. This means that amounts will be taken from your pay and contributed to the Plan. For pay during 2017, these automatic contributions will be 5% of your eligible pay each pay period, deducted on a pre-tax basis; however, you can choose a different amount by electing to contribute more, less, or even nothing.

If you are a part-time employee expected to work less than 1,000 hours of service in a calendar year, once you have completed 1,000 hours of service within one calendar year, you will become eligible and will be automatically enrolled with your next paycheck or as soon as administratively feasible.

Keep in mind that the Company will match one dollar for each dollar you contribute, up to 3% of your eligible pay. The Company will also match 50 cents for each dollar you contribute that is between 3% and 5% of your eligible pay. The Company match applies to both traditional pre-tax and Roth 401(k) after-tax ("Roth") contributions. To get the most from these matching contributions, you must contribute at least 5% of your eligible pay in traditional pre-tax and/or Roth contributions, each pay period. This may be more than your current contribution rate.

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature and Company matching contributions. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- What other amounts the Company will contribute to your Plan account;
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can receive a distribution from your Plan account;
- How you can change your contributions; and
- How your Plan account will be invested.

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD).

1. Does the Plan's automatic enrollment feature apply to me?

The Plan's automatic enrollment feature will not apply to you if you already elected to make pre-tax and/or Roth contributions to the Plan or to not contribute. If you made an election, your contribution level will not automatically change. But you can always change your contribution level on Fidelity NetBenefits®

which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

As a new or rehired employee (if eligible), if you do not elect a contribution level (or to make no deferrals), you will be enrolled in the Plan starting as soon as administratively practicable in 2017. This means money will be automatically taken from your pay, on a pre-tax basis, and contributed to your Plan account.

2. If I do nothing, how much will be taken from my pay and contributed to the Plan?

If you do not make an election on Fidelity NetBenefits[®] which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095 within 30 days of your date of hire or rehire or the date your information is provided to Fidelity Investments—whichever is later—5% of your eligible pay for each pay period will be taken from your gross pay, pre-tax, and contributed to the Plan. This will start as soon as administratively practicable in 2017 and continue through the end of 2017 or until you change it. You will receive an automatic enrollment notice from Fidelity with additional details regarding key dates. To learn more about the Plan's definition of eligible pay, you can review the "Compensation" definition in the Plan's SPD.

Your pre-tax contributions to the Plan are taken out of your pay and are not subject to federal income tax at that time. Instead, they are contributed to your Plan account and can grow over time with earnings. Pre-tax contributions to your account will be subject to federal income tax only when withdrawn. This helpful tax rule is a reason to save for retirement through Plan contributions. Roth contributions to the Plan are not subject to taxes upon withdrawal if certain conditions are met. These conditions are described in the "Withdrawals" section of the Plan's SPD.

Pre-tax contributions will be taken out of your pay if you do nothing. You are in control of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount that better meets your financial needs. You can change your pre-tax contributions by making a new election on Fidelity NetBenefits[®] which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. These limits are described in the "Contribution Limits" section of the Plan's SPD.

3. In addition to the contributions taken out of my pay, what amounts will the Company contribute to my Plan account?

In addition to contributing the amounts taken from your pay, the Company will make other contributions to your Plan account. The Company will match, on a dollar-for-dollar basis, the first 3% of eligible pay you contribute each pay period. The Company will also match 50 cents for each dollar you contribute between 3% and 5% of your eligible pay each pay period. The Company match applies to both pre-tax and Roth contributions. These matching contributions will be made if you are automatically enrolled or if you choose your own contribution level.

The Company's matching contributions depend on the amount you contribute out of your pay each pay period.

For example:

If you earn \$2,000 in eligible pay during a pay period and you elect to contribute 6% of your pay on a pre-tax basis, the Company will deduct \$120 from your pay for the pay period (that is, 6% x \$2,000). The \$120 will be put in your Plan account. The Company will also make matching contributions to your Plan account of \$80 for the pay period. In other words, the Company will make a dollar-for-dollar matching contribution on your pre-tax contributions up to 3% of eligible pay (100% of 3% x \$2,000, or \$60) plus a 50¢-per-dollar matching contribution on your contributions between 3% and 5% of eligible

pay (50% of 2% x \$2,000, or \$20). Or, if you contribute 3% of your eligible pay for the pay period, the Company will take \$60 out of your gross pay and put it in your Plan account, and will also make \$60 in matching contributions for the pay period. Or, if you choose not to contribute to the Plan for a pay period, you will get no matching contributions for the pay period.

Remember, you can always change the amount you contribute to the Plan by making a new election on Fidelity NetBenefits® which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

4. When will my Plan account be vested and available to me?

You will always be fully vested in your pre-tax and Roth contributions to the Plan. To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. You will become vested in matching contributions made on your behalf by the Company over several years of service. After 1 year of service, you will be 25% vested; that is, you will be entitled to 25% of the matching contributions (plus investment earnings or loss) in your account if you leave your job. After 2 years of service, you will be 50% vested; after 3 years of service, you will be 75% vested; and after 4 years of service, you will be 100% vested. For more information about years of service, you can review the "Vesting Years of Service" definition in the Plan's SPD.

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally you may only withdraw vested money after you leave your job, reach age 59½, or become disabled. Also, there is generally an extra 10% tax on distributions before age 59½. Your beneficiary can get any vested amount remaining in your account when you die. (You automatically become 100% vested in the Matching Account if you are an active employee or on a leave of absence and become disabled or die.)

You also can borrow certain amounts from your vested Plan account, and may be able to take out certain vested money if you have a hardship. Hardship distributions are limited to the dollar amount of your contributions. They may not be taken from earnings or matching contributions. Hardship distributions must be for a specified reason—for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, or qualifying burial or funeral expenses. Before you can take a hardship distribution, you must have taken other permitted withdrawals and loans from qualifying Company plans. If you take a hardship distribution, you may not contribute to the Plan or other qualifying Company plans for 6 months.

You can learn more about the Plan's hardship withdrawal and loan rules in the "Accessing the Money in Your Account" section of the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

5. Can I change the amount of my contributions?

You can always change the amount you contribute to the Plan. If you know now that you do not want to contribute to the Plan, you will want to make your election by logging in to Fidelity NetBenefits® at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095 within 30 days of your date of hire or rehire. That way, you avoid any automatic contributions.

If you do not make an election in time to prevent automatic contributions, you can withdraw the automatic contributions for a short time, despite the general limits on Plan withdrawals. During the 90 days after automatic contributions are first taken from your pay, you can withdraw the prior automatic contributions by contacting the Fidelity Retirement Benefits Line at 1-800-835-5095. The amount you withdraw will be adjusted for any gain or loss. If you take out your automatic contributions, you lose Company contributions that matched the automatic contributions. Also, your withdrawal will be subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). If you take out automatic contributions, the Company will treat you as having chosen to make no further contributions.

However, you can always choose to continue or restart your contributions by making a new election on Fidelity NetBenefits[®] or by calling the Fidelity Retirement Benefits Line.

6. How will my Plan account be invested?

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund or funds, your Plan account will be invested in the Plan's designated default option (the "Plan Designated Fund"). The FIAM Index Target Date Commingled Pools Class Y are the Plan Designated Fund. These are described in more detail below. Upon participation in the Plan, you have the right under the Plan to direct the investment of your account, including the right to transfer out of the Plan Designated Fund to any of the Plan's available investment options.

The FIAM Index Target Date Commingled Pools Class Y used as the default for you will be based on the assumption that you will retire at age 60. The table in this section indicates which fund your contributions are being directed to, based on your date of birth on file with Fidelity.

Fund Name	Retirement Date Range (assuming a retirement age of 60)	Date of Birth Range
FIAM Index Target Date Income Commingled Pool Class Y	Retired before 2003	On or before 12/31/1942 or missing/invalid birth date
FIAM Index Target Date 2005 Commingled Pool Class Y	2003-2007	1/1/1943 - 12/31/1947
FIAM Index Target Date 2010 Commingled Pool Class Y	2008-2012	1/1/1948 - 12/31/1952
FIAM Index Target Date 2015 Commingled Pool Class Y	2013-2017	1/1/1953 - 12/31/1957
FIAM Index Target Date 2020 Commingled Pool Class Y	2018-2022	1/1/1958 - 12/31/1962
FIAM Index Target Date 2025 Commingled Pool Class Y	2023-2027	1/1/1963 - 12/31/1967
FIAM Index Target Date 2030 Commingled Pool Class Y	2028-2032	1/1/1968 - 12/31/1972
FIAM Index Target Date 2035 Commingled Pool Class Y	2033-2037	1/1/1973 - 12/31/1977
FIAM Index Target Date 2040 Commingled Pool Class Y	2038-2042	1/1/1978 - 12/31/1982
FIAM Index Target Date 2045 Commingled Pool Class Y	2043-2047	1/1/1983 - 12/31/1987
FIAM Index Target Date 2050 Commingled Pool Class Y	2048-2052	1/1/1988 - 12/31/1992
FIAM Index Target Date 2055 Commingled Pool Class Y	2053-2057	1/1/1993 - 12/31/1997
FIAM Index Target Date 2060 Commingled Pool Class Y	2058 and later	1/1/1998 and later

To obtain information about other plan investment options, please call the Fidelity Retirement Benefits Line at 1-800-835-5095 to speak to a representative. You may also log onto Fidelity NetBenefits[®] which can be accessed through www.netbenefits.com. From the landing page, click on "Enroll/Manage Your 401(k)." You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits[®] or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

The Objectives, Strategies, and Risks information are the same across all of the FIAM Index Target Date Commingled Pools Class Y with the exception of the FIAM Index Target Date Income Commingled Pool Class Y. Please see below for the fund information on the FIAM Index Target Date Commingled Pools Class Y.

<p>FIAM Index Target Date 2005, 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060 Commingled Pool Class Y</p> <p>Expense Ratio: 0.07%</p> <p>Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.</p> <p>Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65 and plan to gradually withdraw the value of their account in the fund over time. Investing in a combination of Fidelity domestic equity funds, international equity funds (developed and emerging markets), bond funds, and short-term funds (underlying FIAM pools). Allocating assets among underlying FIAM pools according to a "neutral" asset allocation strategy that becomes increasingly conservative until it reaches an allocation similar to that of the FIAM Target Date Income Commingled Pool - approximately 17% in domestic equity funds, 7% in international equity funds, 46% in bond funds, and 30% in short-term funds (approximately 10 to 19 years after the target year). Ultimately, the fund will merge with the FIAM Target Date Income Commingled Pool. Through an active asset allocation strategy, the Adviser may increase or decrease neutral asset class exposures by up to 10 percentage points for equity (includes domestic and international equity funds), bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term. The Adviser may also make active asset allocations within other asset classes (including commodities, high yield debt, floating rate debt, real estate debt, inflation-protected debt, and emerging markets debt) from 0% to 10% individually but no more than 25% in aggregate within those other asset classes. The Adviser may continue to seek high total return for several years beyond the fund's target retirement date in an effort to achieve the fund's overall investment objective.</p> <p>Risk: The investment risk of each FIAM Target Date Income Commingled Pool changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.</p>
<p>FIAM Index Target Date Income Commingled Pool Class Y</p> <p>Expense Ratio: 0.07%</p> <p>Objective: Seeks high total current income and, as a secondary objective, capital appreciation.</p> <p>Strategy: Investing in a combination of FIAM domestic equity funds, international equity funds (developed and emerging markets), bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying FIAM pools according to a stable "neutral" asset allocation strategy of approximately 17% in domestic equity funds, 7% in international equity funds, 46% in bond funds, and 30% in short-term funds. Through an active asset allocation strategy, the Adviser may increase or decrease neutral asset class exposures by up to 10 percentage points for equity (includes domestic and international equity funds), bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term. The Adviser may also make active asset allocations within other asset classes (including commodities, high yield debt, floating rate debt, real estate debt, inflation-protected debt, and emerging markets debt) from 0% to 10% individually but no more than 25% in aggregate within those other asset classes.</p> <p>Risk: The fund is subject to risks resulting from the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk, and interest rate risk (as interest rates rise, bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.</p>
<p>Footnotes</p> <p>These investment options are collective investment trusts. They are managed by Fidelity Institutional Asset Management. The description is only intended to provide a brief overview of the funds.</p> <p>These investment options are not mutual funds.</p> <p>FIAM Index Target Date 2005, 2010, 2015, 2020, 2025, 2030, 2035, 2045 and Income Commingled Pool Class Y</p> <p>The inception date of this Y share class of the Pool was 01/08/2016. The earliest share class of this Pool had an inception date of 07/02/2007. Performance between the inception date of the earliest share class and the inception date of this Y share class was calculated by subtracting Class Y's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.</p> <p>FIAM Index Target Date 2040, 2050 Commingled Pool Class Y</p> <p>The inception date of this Y share class of the Pool was 01/08/2016. The earliest share class of this Pool had an inception date of 07/05/2007. Performance between the inception date of the earliest share class and the inception date of this Y share class was calculated by subtracting Class Y's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.</p>

FIAM Index Target Date 2055 Commingled Pool Class Y

The inception date of this Y share class of the Pool was 01/08/2016. The earliest share class of this Pool had an inception date of 06/03/2011. Performance between the inception date of the earliest share class and the inception date of this Y share class was calculated by subtracting Class Y's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

FIAM Index Target Date 2060 Commingled Pool Class Y

The inception date of this Y share class of the Pool was 01/08/2016. The earliest share class of this Pool had an inception date of 03/09/2015. Performance between the inception date of the earliest share class and the inception date of this Y share class was calculated by subtracting Class Y's management fee and the Pool's net administrative expenses for that period from the Pool's gross performance.

7. What if I have questions?

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator at:

Administrative Committee
c/o Re:Sources USA
Benefits Department
35 W. Wacker Dr.
Chicago, IL 60601
1-800-933-3622

You may access your account to make changes to your contribution election or to your investment elections, or to get information on taking a loan or other available withdrawal, or obtain other information regarding your account, on Fidelity NetBenefits[®] which can be accessed at www.netbenefits.com via the "Enroll/Manage Your 401(k)" link or by calling the Fidelity Retirement Benefits Line at 1-800-835-5095.

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