



**PUBLICIS**

Publicis Benefits Connection  
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**benefits  
connection**

**make the most** OF YOUR 401(k) PLAN WITH CATCH-UP CONTRIBUTIONS

Publicis Benefits Connection 401(k) Plan



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## make the most OF YOUR 401(k) PLAN WITH CATCH-UP CONTRIBUTIONS

**Reminder! If you are currently making catch-up contributions, your 2011 amount will revert to zero on January 3, 2012.** If you want to make catch-up contributions in 2012, you will need to re-elect an amount on or after January 4, 2012. (The first possible catch-up contribution deduction will be taken from the January 31, 2012, paycheck.) You can do this any time during the year on or after January 4, 2012, by visiting [www.publicisbenefitsconnection.com](http://www.publicisbenefitsconnection.com), clicking *Income Security* at the top of the page, then clicking *Enroll/Manage Your 401(k)* under the "Tools" menu on the right. This will bring you to the login page for Fidelity NetBenefits.® Then click *Contribution Amount* under *Act* on the left-hand side to change your deduction election amount. Elections must be made in whole dollar amounts. Please remember to enter your catch-up deduction election amount as a **per-pay-period** deduction.

### Who can make a catch-up contribution?

Participants who turn age 50 before December 31, 2012, and those who are currently age 50 or older may be able to make a catch-up contribution. Catch-up contributions can help you accumulate more in your 401(k) Plan account. You'll be able to make a catch-up contribution as long as you contribute the IRS 401(k) pretax limit of \$17,000 in 2012. Please note that you can make your catch-up contribution simultaneously with your regular pretax contribution. Catch-up contributions are not eligible for the employer match.

### What is the catch-up amount limit?

- In 2012, you may contribute up to \$5,500 more to your account (the same as in 2011).
- After 2012, the \$5,500 limit may be increased in \$500 increments for cost-of-living adjustments (COLAs).

**Don't miss out on an opportunity to make a "catch-up" contribution to help you save more for retirement! If you have questions or need assistance, please call the Fidelity Retirement Benefits Line at 1-800-835-5095.**

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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