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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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Reminder! If you are currently making catch-up contributions, your 2010 amount will revert to zero on January 3, 2011. If you want to make catch-up contributions in 2011, you will need to re-elect an amount on or after January 4, 2011. (The first possible catch-up contribution deduction will be taken from the January 31, 2011 paycheck.) You can do this any time during the year on or after January 4, 2011 by logging on to Fidelity NetBenefits® at www.publicisbenefitsconnection.com and clicking on *401(k) Plan* in the navigation bar on the left. Then click on *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, 2011 and those who are currently 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 \$16,500 in 2011. Please note that you can make your catch-up contribution simultaneously with your regular pre-tax contribution. Catch-up contributions are not eligible for the employer match.

What is the catch-up amount limit?

- In 2011, you may contribute up to \$5,500 more to your account (the same as in 2010).
- After 2011, 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, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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