

# Synch ronize your plan

Plexus Corp. 401(k) Retirement Plan

# Welcome to a **Plan** that's aligned with you.

Every single day comes with enough challenges and distractions that make it easy to let retirement planning fall to the bottom of a long list of to-dos. You, however, have a plan for that. The Plexus Corp. 401(k) Retirement Plan (Plan) lets you take control of saving and investing for retirement while also staying out of your way.

You'll be automatically enrolled in the Plan at a contribution rate of 4% of your annual pay (see page 4 for details)—which ensures that you receive the full company match. But you can save as much or as little as you want. Choose before-tax or Roth contributions. And choose how you want your savings to be invested.

Your Plan is designed to help you save and invest for your future. And automatic enrollment is just the beginning. Be sure to read on to learn about all of the features of your Plan.

## **WE'RE COMMITTED TO YOUR SUCCESS**

Your retirement savings can be one of your most valuable assets. That's why Plexus has selected T. Rowe Price as your retirement plan service provider. As a leader in the retirement industry, we currently help more than 2 million employees across the country save and plan for their future.

We're here to help you feel confident about taking the first steps. As you move forward, we can provide education and information to help you reach your long-term financial goals.



## Three things to do now

Your automatic enrollment in the Plexus Corp. 401(k) Retirement Plan will happen very soon. Meanwhile, here are a few simple—but important—actions you can take right now:

# 1

### Set up your online account

Keep your account safe by setting up your secure access at [rps.troweprice.com](https://rps.troweprice.com).

# 2

### Confirm your enrollment selections

Take a minute to review your default savings rate and investments on the following pages. Make sure they're right for you and fit into your overall retirement planning needs.

# 3

### Name your beneficiary

It's important to make sure your savings will go to the person or people you choose. You can do this online at [rps.troweprice.com](https://rps.troweprice.com).

#### ACCESSING YOUR ACCOUNT FOR THE FIRST TIME

- Go to [rps.troweprice.com](https://rps.troweprice.com).
- Click Enable Online Access.
- Enter your Social Security number (SSN), birth date, and ZIP code.
- Follow the instructions for establishing your account and additional account security.



## Here's how auto-enrollment works

Once you're enrolled, 4% of your before-tax pay will be deducted from your paycheck and automatically invested in a pre-assembled, age-based T. Rowe Price Retirement Trust with the target date that's closest to the year you'll turn 65. Your first payroll deduction will begin approximately 30 days after your eligibility date.

### **YOU'RE ALWAYS IN CONTROL**

As part of the automatic enrollment service, you'll receive details about your contributions 30 days before payroll deductions are scheduled to begin. During this 30-day window, you can contact T. Rowe Price at [rps.troweprice.com](https://rps.troweprice.com) or call **1-800-922-9945** to start contributing sooner, change your contribution rate, or change your investment election. You can also opt out of the Plan altogether before your first contribution is deducted from your pay.

Once your contributions begin, you can change your contribution rate or investments at any time.

### **HAVE OTHER INVESTMENT ACCOUNTS OUTSIDE OF THE PLEXUS PLAN?**

Maybe you've changed jobs over time and left an old 401(k) plan behind. We can discuss your options, including rolling over your previous employer's plan into your current Plan, leaving the money in your previous employer's plan, rolling over to an IRA, or taking a distribution. You should consider your unique financial needs and goals and the differences each option offers, including fees and expenses, withdrawal options, and tax implications.

To learn more, talk with a retirement specialist at **1-800-922-9945**.

# Here's how your savings can add up

## YOUR CONTRIBUTIONS

You can contribute between 1% and 75% of your pay each year to the Plan with before-tax and/or Roth contributions. If you make both types of contributions, your total combined contribution may not exceed 75% of your pay. And all of your contributions are subject to IRS annual salary deferral limits.

### Before-tax contributions

You can contribute up to 75% of your pay each year on a before-tax basis, subject to IRS salary deferral limits. Your contributions come out of your paycheck before income taxes are taken out, which reduces your current taxable income. In addition, you don't have to pay taxes on your contributions and associated earnings until you withdraw them from your account.

### Roth contributions

You may contribute up to 75% of your pay each year in Roth contributions, subject to IRS salary deferral limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. When you take a qualified distribution, you won't have to pay taxes on the money you've contributed or on any earnings in your Roth account.\*

## CATCH-UP CONTRIBUTIONS

If you'll be age 50 or older by the end of this year—and you plan to contribute the maximum allowed by the Plan—you can also make catch-up contributions. The IRS catch-up contribution limit may vary each year.

\*A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If your distribution is not qualified, any earnings from the Roth portion will be taxable in the year it is distributed. These rules apply to Roth distributions only from employer-sponsored plans. Additional Plan distribution rules apply.

## AUTOMATIC INCREASE: A CONVENIENT WAY TO ELEVATE YOUR SAVINGS

The amount you contribute to your Plan account could have a big impact on your total savings when you retire. That's why the Plan offers the T. Rowe Price Automatic Increase service.

This service automatically increases your contribution amount annually on January 1 by 1% up to a maximum of 15%. You have the flexibility to change the month of the annual increase, to change the amount of the increase, and to turn off the service at any time. You'll receive more details about auto-increase, including how to opt out, prior to the effective date.

## COMPANY CONTRIBUTIONS

Plexus adds additional money to your retirement savings with matching contributions when you make before-tax and/or Roth contributions:

### Plexus matches 100% of the first 4% you contribute to the Plan.

That means if you're not contributing at least 4% of your pay, you're leaving money for your retirement on the table.

## VESTING: WHAT IT IS AND HOW IT WORKS

Vesting refers to the portion of your account that you may take with you should you leave Plexus. You are always 100% vested in the part of your account balance that comes from your own contributions, including rollovers. Any matching contributions from Plexus will also become 100% vested immediately.

## Invest with purpose

The Plan offers two paths for investing your retirement savings. Choose the one that suits your goals, time horizon, and comfort with investing. For more details, such as investment descriptions and fact sheets, visit [rps.troweprice.com](https://rps.troweprice.com).

### OPTION 1: AGE-BASED INVESTMENT

If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled, age-based investment. You're automatically enrolled in an age-based Retirement Trust, but you may change this at any time.

### OPTION 2: BUILD-YOUR-OWN PORTFOLIO

If you want more control, you can create your own portfolio from the Plan's core funds lineup.

## 1 Age-based portfolios

The T. Rowe Price Retirement Trusts<sup>1</sup> are target date investments designed for investors looking for a portfolio that automatically adjusts over their working years (until age 65) and continues 30 years into retirement.

The trusts are diversified, each investing in several T. Rowe Price trusts. And each underlying trust invests in a broad mix of stocks, bonds, and short-term investments. While diversification cannot assure a profit or protect against loss in a declining market, it can be an important part of an investment strategy.

T. Rowe Price Retirement 2005 Trust, F  
T. Rowe Price Retirement 2010 Trust, F  
T. Rowe Price Retirement 2015 Trust, F  
T. Rowe Price Retirement 2020 Trust, F  
T. Rowe Price Retirement 2025 Trust, F  
T. Rowe Price Retirement 2030 Trust, F  
T. Rowe Price Retirement 2035 Trust, F

T. Rowe Price Retirement 2040 Trust, F  
T. Rowe Price Retirement 2045 Trust, F  
T. Rowe Price Retirement 2050 Trust, F  
T. Rowe Price Retirement 2055 Trust, F  
T. Rowe Price Retirement 2060 Trust, F  
T. Rowe Price Retirement 2065 Trust, F  
T. Rowe Price Retirement Balanced Trust, F



<sup>†</sup>The T. Rowe Price Retirement Trusts (Trusts) are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. For additional information on the common trust funds being offered, including a trust fact sheet, please call T. Rowe Price.

# 2

## Build-your-own portfolio

You have the option to build your own portfolio by choosing among the Plan’s core investment options. The core investment options include a selection of mutual funds and trusts so you can create a portfolio that fits your risk tolerance and time horizon.

Stock Investments	Bond Investments	Money Market/ Stable Value Investment
American Beacon Small Cap Value, R6	Fidelity Inflation-Protected Bond Index	T. Rowe Price Stable Value Common Trust, N <sup>†</sup>
American Funds EuroPacific Growth®, R6	Fidelity U.S. Bond Index	
DFA International Small Company Portfolio, Inst'l.	MFS® Emerging Markets Debt, R6	
Fidelity 500 Index		
Goldman Sachs Emerging Markets Equity Fund, R6		
Nationwide Geneva Small Cap Growth, R6		
PIMCO CommoditiesPLUS® Strategy, Inst'l.		
PLEXUS Company Stock		
T. Rowe Price Blue Chip Growth, I		
T. Rowe Price Equity Income Trust, D <sup>†</sup>		

<sup>†</sup>The T. Rowe Price Equity Income Trust, D, and the Stable Value Common Trust Fund (Trusts) are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. Although the T. Rowe Price Stable Value Common Trust Fund seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the Trust. For additional information on the common trust funds being offered, including a trust fact sheet, please call T. Rowe Price.





### **A NOTE ABOUT PLEXUS CORP. THINLY TRADED COMPANY STOCK**

If you currently own or you're considering including company stock as part of your retirement savings strategy, it's important to understand the potential risks. Company stock can be a valuable investment, but a portfolio concentrated in company stock may not be appropriately diversified for retirement investing.

In addition, please note that Plexus Corp. stock is thinly traded. This means it may be difficult to buy or sell the stock due to a limited number of other potential buyers and sellers in the market. This low volume of trades may delay the execution of Plexus Corp. common stock trades in your Plan.

# Accessing your savings

In many instances, it's best to leave your money in the Plan until you're ready to retire. That way, your assets have an opportunity to grow tax-deferred. But you can make withdrawals from your account if you:

- Leave the company
- Experience a financial hardship
- Are at least 59½ years old

For more information about available withdrawal options for your specific circumstances, log in to [rps.troweprice.com](https://rps.troweprice.com) or call **1-800-922-9945**.

## LOANS: BEFORE YOU BORROW, KNOW THE FACTS

Sometimes, you need extra cash. Before you borrow from your retirement savings, it's important to understand the consequences:

- **Your account may earn less:** The amount of interest you pay may be less than what you could have earned by keeping your money invested in your Plan.
- **Your budget may be stressed:** Monthly loan repayments come out of your paycheck, decreasing your take-home pay for the life of your loan, which may make it more difficult to maintain retirement contributions.
- **You may pay taxes twice:** You pay interest with after-tax money. Plus, when you take a distribution later, the interest you've paid is taxed again.

Visit the Loan Center at [rps.troweprice.com](https://rps.troweprice.com) to learn more.



## Connect with us

If you need a hand getting started—  
or anywhere along the way—we can help.



**Your retirement Plan website:**  
[rps.troweprice.com](https://rps.troweprice.com)



**Dedicated representatives:**  
Call **1-800-922-9945**.



**Mobile solutions:**  
Visit [troweprice.com/mobilesolutions](https://troweprice.com/mobilesolutions)  
to choose the option that's best for you.

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