



# Synchronize 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 2 for details). 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 in to 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 Register.
- Enter your Social Security number, 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 Hybrid Trust<sup>^</sup> 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 T. Rowe Price 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**.

<sup>^</sup>The principal value of the T. Rowe Price Retirement Hybrid Trusts is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the trust. If an investor plans to retire significantly earlier or later than age 65, the trusts may not be an appropriate investment even if the investor is retiring on or near the target date. The trusts' allocations among a broad range of underlying T. Rowe Price stock and bond portfolios will (with the exception of the Retirement Balanced Trust) change over time. The trusts (other than the Retirement Balanced Trust) emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term postretirement withdrawal horizon. The trusts are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The trusts maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

The T. Rowe Price Retirement Trust (Trust) is not a mutual fund; rather, the Trust is operated and maintained so as to qualify for exemption from registration as a mutual fund pursuant to Section 3(c)(11) of the Investment Company Act of 1940, as amended. The Trust is established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Act of 1933. Investments in the Trust 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 fund being offered, including a trust fact sheet, please call T. Rowe Price.



# 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 CONTRIBUTION

The Plan offers a matching contribution. The company determines when this contribution is made and the amount of the contribution. For more information about this contribution, see your summary plan description.

## 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 according to the schedule below:

Service Period	Total Vesting %
0–1 Years	0.00%
1–2 Years (1+)	0.00%
2–3 Years (2+)	0.00%
3–4 Years (3+)	100.00%

NOTE: Participants with an employment date of 12/31/2023 or earlier will be 100% vested automatically.



## 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 Hybrid 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 Hybrid Trusts 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 hybrid 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.

# 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.

### **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.

# Now's the time to take action.

You're on your way. Soon you'll be auto-enrolled in your plan. Take time now to understand all the features of your plan.

- 1 Set up your online account.
- 2 Confirm your enrollment selections.
- 3 Name your beneficiary

## 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.

### ¿HABLA ESPAÑOL?

Si tiene preguntas o dudas, visite el sitio [rps.troweprice.com](https://rps.troweprice.com), disponible 24 horas al día, o llame al 1-800-368-2768 para hablar con un representante de T. Rowe Price. Para acceder al servicio de TTY, llame al 1-800-521-0325. Para información general sobre los planes de jubilación, visite [rps.troweprice.com/espanol](https://rps.troweprice.com/espanol).

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