

DELUXE EXIT GUIDE

A Guide to Help You When Leaving Deluxe

HOW TO GET STARTED

After reviewing this guide, you will need to call **1-877-827-5359** to learn more about your health and insurance options and **1-844-465-4455** to learn more about your Deluxe 401(k) and Profit Sharing Plan options.

Available information includes:

- Benefit options
- Forms and information you will receive in the mail
- Action steps you need to take and when

TIP: REMEMBER YOUR USER ID AND PASSWORD

For your security, you will need your user ID and password to access your personalized information online or by phone. Do not forget your security information – you will need it to call or log on after you leave Deluxe.

ACCESSING YOUR BENEFITS

The Empower Retirement phone line and website provide you with convenient access to your Deluxe 401(k) and Profit Sharing Plan

By Phone: 1-844-465-4455

Online: www.empower-retirement.com/participant

- Retirement plan representatives are available Monday through Friday between 7 a.m. and 9 p.m. Central time.

The YBR phone line and website provide you with convenient access to your Deluxe health and insurance benefits.

By Phone: 1-877-827-5359 • Online: www.ybr.com/deluxe

- Health and insurance representatives are available Monday through Friday between 7 a.m. and 8 p.m. Central time.

BOTH WEBSITES ARE AVAILABLE VIRTUALLY 24 HOURS A DAY.

YOUR 401(K) AND PROFIT SHARING PLAN OPTIONS CHECKLIST

You may be eligible for benefits under the Deluxe 401(k) and Profit Sharing Plan. Effective for 2014, the Deluxe Defined Contribution Pension Plan was merged into the Deluxe 401(k) and Profit Sharing Plan. Those monies are called the “Pension” money source. You will see the reference to the “Pension” money source later in this document. If you have any questions about this, please contact Empower Retirement at 1-844-465-4455.

What You Need to Know	What You Need to Do
<ul style="list-style-type: none"> • When you retire, you can choose to maintain your balance in your account (if your Plan balance is greater than \$5,000), receive your balance as a full or partial distribution, set up installment payments, or roll over the balance into an IRA or another qualified plan. If you do nothing, your balance will remain in your account until you reach age 70 1/2, after which time you will be subject to IRS “required minimum distribution” rules and must begin receiving payments. Because of the plan’s considerable size, the fee structure in this plan is generally lower than what you would pay at the retail level, such as in an Individual Retirement Account (IRA). Results from fee studies that are conducted every two years have shown the plan’s fees to be favorably ranked. <p>Note: If your plan balance is \$1,000 or less, it will be automatically paid to you as a lump sum unless you make a different election within 90 days. Similarly, if your plan balance is from \$1,000.01 – \$5,000.00, it will be automatically rolled over to an IRA service provider, unless you withdraw or rollover the balance within 90 days. Visit www.empower-retirement.com/participant for more details.</p> <ul style="list-style-type: none"> • Your 401(k) contributions stop when you retire, but if you are eligible for a profit sharing contribution and a profit sharing contribution is awarded (based on working 1,000 hours in the year you retire), it may be deposited in your account in February of the following year. • You must fully pay back plan loans within 90 days of your termination date, or the outstanding obligation will become taxable income. Your notice from Empower Retirement will provide more detail. 	<ul style="list-style-type: none"> • To defer payment, your plan balance must be greater than \$5,000 (keep your balance invested in the plan): <ul style="list-style-type: none"> — If you wish to keep your balance invested in the plan—until you reach age 70 1/2—do nothing. Your balance will remain in the plan, and you can continue to choose your investment options as desired. — If you have not elected to receive payments by age 70 1/2, you are required to start receiving minimum distributions from your account, as calculated annually based on your balance and estimated life expectancy. Minimum distribution payments would begin on April 1 of the year following the year you reach age 70 1/2. — If you have monies remaining in the “Pension” money source, then Empower Retirement will send you paperwork to complete, which includes an annuity waiver. You need to complete this paperwork, otherwise an annuity from an outside company will be purchased for you. • To initiate total or partial account distributions, set up installment payments, or roll over your balance: <ul style="list-style-type: none"> —Go to www.empower-retirement.com/participant to review your payment and rollover options. Under “Forms and Publications” there is a distribution options document. • <ul style="list-style-type: none"> — If you have monies in the “Pension” money source, you will need to request an Empower Retirement Plan Services Distribution Form by calling 1-844-465-4455. You will also automatically receive this form from Empower a few weeks after termination— If desired, you can request to have your distribution(s) sent to your bank, just request an ACH form. In addition, if you still have a “pension” money source, you will need to complete the annuity waiver section of the form to decline your right to purchase an annuity from an outside provider. If you are married, this waiver must include your spouse’s notarized consent. — Sign and mail back your completed form to Empower Retirement Plan Services. Your form typically will be processed within 48 hours of receipt. • To purchase an annuity (only with your “pension” money source): <ul style="list-style-type: none"> — Call Empower Retirement Plan Services at 1-844-465-4455 Monday through Friday between 7 a.m. and 8 p.m. Central time to speak with a representative. The representative can provide more information for you. — You will need to complete your paperwork and mail back to Empower Retirement Plan Services.

YOUR ELIGIBILITY FOR PROFIT SHARING CONTRIBUTIONS

If you worked at least 1,000 hours during the year in which you leave Deluxe, you may be eligible to receive Deluxe Profit Sharing contribution for that year. If applicable – based on the requirements below – these contributions will be deposited into your profit sharing account early (typically in February) in the following year.

Profit Sharing Contribution Eligibility

Deluxe’s profit sharing contribution is a discretionary amount deposited each year into your profit sharing account, depending on the company’s profitability. To be eligible to receive a profit sharing contribution for a plan year, you must satisfy Deluxe’s requirements for the recognized employment,* have completed at least 12 months of eligible service before the last entry date of the plan year (i.e., before October 1), and have worked at least 1,000 hours during that plan year.

* For complete eligibility information, please see your summary plan description or call the Retirement Plan Services at **1-844-465-4455** or log onto **www.empower-retirement.com/participant**.

YOUR DELUXE HEALTH & INSURANCE BENEFITS

BENEFIT	WHAT YOU NEED TO KNOW	WHAT YOU NEED TO DO
Medical, Dental, Vision and Healthcare Flex Spending Account	<ul style="list-style-type: none"> Coverage ends on your last day of employment with Deluxe. You may temporarily continue your coverage through COBRA (see below). You may submit healthcare flex spending account claims for expenses that you incurred before the date of termination until April 30 of the following year. 	<ul style="list-style-type: none"> See COBRA (below)
COBRA	<ul style="list-style-type: none"> You may temporarily continue your medical, dental, and vision coverage – as well as your healthcare flex spending account contributions – through COBRA. Medical, dental, and vision coverage can continue for 18 months. Your healthcare flex spending account can continue until the end of the current plan year. 	<ul style="list-style-type: none"> Decide if you want COBRA coverage. Enroll when you receive your COBRA enrollment materials in the mail. Have your bank or other account information available to set up your direct debit. Call Your Benefits Resources (YBR) or go online to www.ybr.com/deluxe for more information.
Life Insurance	<ul style="list-style-type: none"> Employee life, dependent life, and accidental death and dismemberment insurance coverage ends on your last day of employment. However, you may be able to port or convert your employee life or dependent life insurance within 31 days of your termination date. 	<ul style="list-style-type: none"> After you leave Deluxe, you will receive information from Your Benefits Resources™ to port or convert your employee life and dependent life coverage. If you want to enroll, you must respond within 31 days from your date of termination. Call Your Benefits Resources (YBR) or go online to www.ybr.com/deluxe for more information.
Disability	<ul style="list-style-type: none"> Short-and long-term disability coverages end on your last day of employment with Deluxe, including any LTD coverage for which you were paying. 	

BENEFIT	WHAT YOU NEED TO KNOW	WHAT YOU NEED TO DO
Group Legal Plan	<ul style="list-style-type: none"> You may be able to continue your group legal plan coverage by paying premiums directly to Your Benefits Resources. 	<ul style="list-style-type: none"> If you want to continue your coverage, contact Your Benefits Resources at 1-877-827-5359.
Group Homeowner/ Automobile Insurance	<ul style="list-style-type: none"> You may be able to continue your homeowner/automobile coverage by paying premiums directly to MetLife. 	<ul style="list-style-type: none"> If you want to continue your coverage, contact MetLife at 1-800-438-6388.
Last Paycheck	<ul style="list-style-type: none"> Every state has rules regarding when your last check will be processed. This varies depending on whether you leave voluntarily or involuntarily. Please talk with your HR rep for the specific rules regarding your situation. 	
PTO and Floating Holidays	<ul style="list-style-type: none"> Your accrued PTO balances will usually be paid out with your final regular paycheck and will be taxed according to your current W-4. Floating Holiday's are not paid out (with the exception of California due to state law). 	
Tuition Reimbursement	<ul style="list-style-type: none"> If you have received reimbursement for a graduate degree in the past 12 months, you must repay Deluxe (unless you left in a severance situation). If you received reimbursement for an associate or undergraduate degree, or reimbursement for your graduate degree was paid to you more than 12 months ago, no repayment is necessary. <p>No further payments will be made to you upon termination (if you are in a severance situation, please refer to the Q&A you received).</p>	<ul style="list-style-type: none"> If you were in a graduate program, you will need to set up the repayment plan with your HR representative.
Address Changes	<ul style="list-style-type: none"> Please keep Deluxe informed of address changes until you receive your final W2. You will also want to keep your address updated with appropriate providers if you are continuing any benefits with YBR or have funds with Empower Retirement. 	<ul style="list-style-type: none"> Update the following if you move: Deluxe: 1-800-784-7382, Option #3 YBR: 1-877-827-5359 Empower Retirement: 1-844-465-4455
Job Verification	<ul style="list-style-type: none"> You may want to print copies of your pay advices for your last month of employment for future reference. 	<ul style="list-style-type: none"> Print a few of your past payroll statements before you leave Deluxe. You may also want to print your Federal Taxable Wages Report, which is in HR online under your payroll information. If a new employer wants to validate your prior employment, have them call Verify Job System at 1-800-800-4857 Option 4. The Deluxe Company Code is 8996 and the PIN is the last 4 digits of your SSN + 4 digit birth year .
Incentive Programs	<ul style="list-style-type: none"> You must be actively employed on December 31 of the plan year to be eligible for a bonus. (If you are in a severance situation, please refer to the Q&A you received). 	

BENEFIT	WHAT YOU NEED TO KNOW	WHAT YOU NEED TO DO
Stock Purchase	<ul style="list-style-type: none"> All deductions for stock purchase will stop at the time of termination. Any balance in your stock account will be reimbursed to you at the time of termination. Shares you already own will remain in your account with Wells Fargo. 	<ul style="list-style-type: none"> Call Wells Fargo Share Owner Services directly at 1-877-536-3557 or go to www.shareowneronline.com to update your address or get information regarding your shares.
EAP (Employee Assistance Program)	<ul style="list-style-type: none"> You are eligible to use this program as an active employee, or if you are carrying medical coverage through COBRA when you leave Deluxe. 	<ul style="list-style-type: none"> If you are eligible and want to access EAP services, you can go to www.liveandworkwell.com and enter access code 11080.
Adoption Assistance	<ul style="list-style-type: none"> You are only eligible for the adoption assistance benefit as an active employee. If you have been paid a benefit, you do not owe anything back once you leave Deluxe. 	<ul style="list-style-type: none"> If you are currently working through an adoption, only adoptions that are final will be reimbursed under the plan guidelines. If your adoption will be final prior to your last day of employment, you can submit for reimbursement. If your adoption is final after your last day of employment, you will not be eligible for reimbursement.
Referral Bonuses	<ul style="list-style-type: none"> If you were employed by Deluxe at the time you made the referral, and you remain employed by Deluxe through the date the referral bonus is payable, you are eligible to receive a referral bonus. Otherwise, you are not eligible for a referral bonus. 	
Spending Accounts	<ul style="list-style-type: none"> Dependent care spending accounts end on your last day of employment. Healthcare spending accounts can be continued through COBRA in the plan year you leave Deluxe (i.e. if you leave in November, you can continue your account through the end of December of that year). 	<ul style="list-style-type: none"> Refer to the Summary Plan Descriptions on the deadlines to submit expenses. These can be accessed at www.deluxe.com/employees.
Matching Gift/Time is Money	<ul style="list-style-type: none"> Matching Gift and Time is Money are no longer available after your last day of employment. 	
Hotchkiss Scholarship	<ul style="list-style-type: none"> If a Hotchkiss scholarship has already been awarded, it will remain in effect. 	
United Way	<ul style="list-style-type: none"> Your United Way donation will end with your last paycheck. 	

YOUR LAST DAY AT WORK: A TO-DO LIST

TIP: REMEMBER TO REPORT ADDRESS CHANGES

If your address changes, you will have to update the information in several places:

- If your address changes in the same year you terminate from Deluxe, please call Payroll at: **1-800-784-7382** (option #3) to ensure your W-2 is mailed to the correct address.
- To change your address for the 401(k) and Profit Sharing Plan call Empower Retirement at **1-844-465-4455**.
- To change your address for health and insurance, call **1-877-827-5359**.
- Contact Wells Fargo Share Owner Services at **1-877-536-3557** to change your address on your stock information.

Below is a list of what you should do before you leave work on your last day.

- Complete an exit interview with your HR business partner
- Complete and submit your final expense report
- Cancel your subscriptions
- If you are a manager, complete or update employee evaluations
- Return the following company property to your HR representative:
 - ID card
 - Access card/employee badge
 - Parking ID
 - Credit card
 - Phone card
 - Keys (building, desk, cabinets, vehicles, storage, etc.)
 - Cell phone
 - Computer, laptop, grid card, printer, fax machine
 - Software
 - Office supplies
 - Company car
- Print your last few payroll statements through HR Online
 - Also print your My Federal Taxable Wages Report list in My Employee Record on HR Online under your payroll information

This guide provides a summary of Deluxe's health insurance and retirement plan benefits. This guide does not supersede the description of benefits contained in the plan documents. In the event of any discrepancy between this guide and the plan documents, the plan documents will govern. Deluxe retains the right to make changes to the plans at any time.

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