



Plan It.

Manage It.

Achieve It.

My Retirement.



You Are Retiring Soon

TIP: START THE PROCESS THREE MONTHS OUT

If possible, start the retirement process about three months before you retire. This will give both you and Deluxe enough time to get everything in place for a smooth transition.

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 have retired, too.

CONGRATULATIONS! RETIREMENT IS A BIG STEP.

As your retirement date nears, you will be asked to make many important decisions about your Deluxe benefits and your financial security. This guide is designed to help you get ready during the weeks or months ahead of your retirement by taking you step-by-step through the Deluxe retirement process.

It also gives you information about some of the other things you need to know, do, and consider to make sure that your retirement starts off right.

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 401(k) options. These will include:

- What your benefit options are;
- The forms and information you will receive in the mail about your benefits;
- How to begin your Social Security and Medicare benefits; and
- The action steps you need to take and when.

ACCESSING YOUR BENEFITS

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

By Phone: 1-877-827-5359

Online: www.ybr.com/deluxe

The Empower Retirement phone line and website provides you with convenient access to your 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 8 p.m. Central time.
- 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 Retirement Action Checklist

Use this checklist to keep track of what you need to do as you work through the retirement process.

YOUR DELUXE 401(k) AND PROFIT SHARING PLAN BENEFITS

You may be eligible for benefits under the Deluxe 401(k) and Profit Sharing Plan.

YOUR ELIGIBILITY FOR PROFIT SHARING CONTRIBUTIONS

Based on your hours worked in the year you retire or leave the company, you may be eligible to receive Deluxe Profit Sharing Plan contributions. 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 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.

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 call Empower Retirement at 1-844-465-4455.

Your Deluxe Retirement Plan Benefits

Deluxe 401(k) and Profit Sharing Plan

What You Need to Know

- 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.

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.

- 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. (See the information above for more details.)
- 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.

What You Need to Do

- To defer payment, your plan balance must be greater than \$5,000 (keep your balance invested in the plan):**

- 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 by 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:**

- Go to www.empower-retirement.com/participant to review your payment and rollover options and make an election.

Your Deluxe 401(k) and Profit Sharing Plan

Deluxe 401(k) and Profit Sharing Plan.	What You Need to Know	What You Need to Do
		<ul style="list-style-type: none"> • <i>To initiate total or partial account distributions, set up installment payments, or roll over your balance:</i> <ul style="list-style-type: none"> — Request a Retirement Plan Services Distribution Form by calling 1-844-465-4455. If you are no longer an active Deluxe employee, you can also access this form online at www.empower-retirement.com/participant or to be mailed to you. — Choose the type of payments you want, as well as how and when you want to receive them. 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.
		<ul style="list-style-type: none"> • <i>To purchase an annuity (only with your "pension" money source):</i> <ul style="list-style-type: none"> — Call Empower Plan Services at 1-844-465-4455 Monday through Friday between 7 a.m. and 9 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. <p><i>For more details about your annuity options, see page 9.</i></p>

For more details about your payment options see page 8

Your Deluxe Retiree Health and Insurance Benefits

Your Deluxe Retiree Health and Insurance Benefits		
Medical Plan	What You Need to Know <ul style="list-style-type: none"> You (and your spouse or other dependents) may be eligible for the Deluxe qualified retiree medical plan. You are not required to purchase coverage as an active employee to be eligible to participate in the qualified retiree medical plan. (Ask your HR Business Partner for details on who is eligible). The plan works in conjunction with Medicare when you reach age 65. It is important to sign up for Medicare to receive full plan benefits. (See page 12.) If you elect qualified retiree medical coverage, you will be mailed a bill each month for your premium, or you can sign up for direct debit. If you are a qualified retiree and decide not to be covered under the plan when you retire, you (and your eligible dependents) can enroll anytime in the future during annual enrollment or in the event of a qualified status change (such as marriage, starting a domestic partnership, or the birth or adoption of a child). 	What You Need to Do <ul style="list-style-type: none"> Find out if you are eligible to enroll by calling 1-877-U-ASK-DLX (1-877-827-5359). Decide if you want to enroll. <ul style="list-style-type: none"> If you do not want to enroll, you may temporarily continue your coverage through COBRA (see below). Enroll after you retire by calling the Deluxe Benefits Center or going online to http://www.ybr.com/deluxe. Have your bank or other account information available to set up direct debit. Call the Deluxe Benefits Center or visit http://www.ybr.com/deluxe for more information.
Medical for Non-Qualified Retirees, Dental, Vision, and Health Care Reimbursement Account	What You Need to Know <ul style="list-style-type: none"> Coverage ends on your retirement date. You may temporarily continue your coverage through COBRA (see below). You may submit Healthcare Flexible Spending Account claims for expenses that you incurred before your retirement date until April 30th of the following year. 	What You Need to Do <ul style="list-style-type: none"> See COBRA (below).
COBRA	What You Need to Know <ul style="list-style-type: none"> If you are a qualified retiree and decide not to enroll in the retiree medical plan or are not eligible, you may temporarily continue your medical, dental, and vision coverage—as well as your health care reimbursement account contributions—through COBRA. Medical, dental, and vision coverage can continue for 18 months. Your Healthcare Flexible Spending Account can continue until the end of the current plan year. 	What You Need to Do <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 direct debit. Call YBR at 1-877-827-5359 if you have questions or need help.

Your Deluxe Retiree Health and Insurance Benefits (continued)

Life Insurance	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> Employee life, dependent life, and accidental death and dismemberment insurance coverage ends on your retirement date. However, you may be able to port or convert your employee life or dependent life insurance within 31 days of your retirement date. 	<ul style="list-style-type: none"> After you terminate, 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 the Deluxe Benefits Center or go online to http://www.ybr.com/deluxe for more information.
Disability	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> Short- and long-term disability coverages end on the day you retire. 	
Group Legal Plan	What You Need to Know	What You Need to Do
	<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"> Think carefully about continuing your coverage. If you want to continue your coverage, contact Your Benefits Resources at 1-877-827-5359.
Group Homeowner/ Automobile Insurance	What You Need to Know	What You Need to Do
	<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"> Think carefully about continuing your coverage. If you want to continue your coverage, contact MetLife at 1-800-438-6388.
Paid Time Off (PTO)	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> Any accrued and unused PTO will be paid to you upon retiring. 	



Other Resources/Action Steps		
Social Security	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> You may begin receiving a reduced benefit as early as age 62; you will begin receiving a full benefit between ages 65 and 67, depending on your birth date. <p>Important: Apply for Social Security benefits three months before your retirement date to ensure that your benefits will begin when you need them.</p>	<ul style="list-style-type: none"> Apply for benefits through the Social Security Administration. Visit www.socialsecurity.gov or call 1-800-772-1213.
Medicare Part A and Part B (See page 12 for more information.)	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> You will be automatically enrolled in Medicare when you sign up for Social Security benefits, unless you elect otherwise. You need to enroll within three months before you reach age 65. If you wait, you may have to pay a premium penalty. <p>Important: Enroll in Medicare three months before your retirement date to ensure that your benefits will begin when you need them and to avoid possible premium penalties.</p>	<ul style="list-style-type: none"> Enroll in Medicare before you reach age 65. Visit www.socialsecurity.gov or call 1-800-772-1213. For information about Medicare, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).
Pension and Savings Plan Benefits From Previous Employers	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> Are you eligible for retirement plan benefits from past employers? Do you have balances in past employers' savings plans? 	<ul style="list-style-type: none"> Factor these benefits into your planning. Decide how and when you want your benefits to be paid. Contact your former employers and/or financial institutions to confirm your options and the steps you need to take.
Personal Savings	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> Your personal savings, including bank accounts, IRAs, brokerage accounts, and other investments, are additional sources of retirement income. 	<ul style="list-style-type: none"> Factor these savings into your planning. Contact your financial institutions to confirm your options and the steps you need to take.
Estate Planning	What You Need to Know	What You Need to Do
	<ul style="list-style-type: none"> An estate plan ensures that you and your beneficiaries get the maximum value from your hard-earned money—both before and after your death. You should consider having a will, living trust, durable power of attorney, power of attorney for health care, and/or a living will. Estate planning is for everyone, not just wealthy people. 	<ul style="list-style-type: none"> Gather and review all your financial records, current will, etc. Contact a lawyer and a financial advisor.

Your Retirement Plan Payment Options and Considerations

TIP: USE DIRECT DEPOSIT

Direct deposit makes receiving retirement plan payments easy and convenient. To set up direct deposit, please contact Empower Retirement.

If you are eligible, you will be asked to choose among several retirement plan payment options as part of the retirement process. Because these rules are very complex, you should consider talking with a qualified financial advisor about your personal situation.

See pages 3–4 of this guide for the steps you need to take.

For more information, contact Empower Retirement Plan Services at **1-844-465-4455**.

A Closer Look: Your Payment Options

Note: *If your vested balance in the 401(k) and Profit Sharing Plan account is \$1,000 or less, your balance will be automatically paid to you as a lump sum unless you make an alternative election within 90 days after your date of separation.*

If your plan balance is \$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.

Payment Options and Considerations	
Option	How It Works
Lump-sum payment (payable to you)	<ul style="list-style-type: none"> You can elect to receive a full or partial account distribution. Your distribution will be subject to a federal withholding rate of 20% (unless you elect a higher rate). If you are less than age 55 in the year you leave Deluxe and take out a lump sum before you are age 59 1/2, you may owe an extra 10% tax penalty in addition to your regular income taxes. You will not be subject to this 10% penalty if you are age 55 or older in the year you leave Deluxe. <p>To consider: <i>If you take your payment in cash, how will the tax bite affect your retirement security? If this is a concern, consider rolling over your balance into an IRA or another qualified plan.</i></p>
Rollover into an IRA or another qualified plan	<ul style="list-style-type: none"> You can elect to make a full or partial rollover of your account balance into a designated IRA or another qualified plan. <p>To consider: <i>Will tax-deferred growth improve your retirement security? Will you be in a lower tax bracket in a few years and be able to pay lower taxes on the money you withdraw from an IRA? Are the IRA provider fees comparable to Deluxe's?</i></p>

Payment Options and Considerations (continued)

Option	How It Works
Installments – Fixed or Variable	<ul style="list-style-type: none"> • You can designate a fixed installment payment amount you wish to be paid on a monthly, quarterly, or annual basis, until your account balance runs out. • A variable payment is made over a fixed period of time. Each year the payment amount is recalculated based on the year and balance and the remaining time period. • At any time, you have the option of changing your installment amount, or stopping installments and requesting a lump sum. • If upon setup your payments are not expected to last at least 10 years, you will be subject to a federal withholding rate of 20% (unless you elect a higher rate).
Lifetime installments	<ul style="list-style-type: none"> • Once installments begin, you should not change your installments until <i>either</i> after five years <i>or</i> upon reaching age 59 1/2, whichever is later. • If you change or stop the installments, then you may incur retroactive penalties & interest back to the time you initiated the payments. We strongly recommend talking with your tax advisor prior to making a change. • You are not subject to the 10% early distribution tax. • You can choose to receive installment payments over your lifetime. Your actual installment amounts will fluctuate each year on account market performance and your life expectancy. • You can elect to receive installments on a monthly, quarterly, or annual basis. • Installments greater than 10 years are not rollover eligible.
Purchase annuity (only if you have monies in the "Pension" money source.)	<ul style="list-style-type: none"> • You can choose to receive your benefit as a monthly payment for the rest of your life. If you elect this option, your entire "pension" money source balance will be used to purchase an annuity policy from a third-party annuity provider. • Generally speaking, you can choose from two different annuity options: <ul style="list-style-type: none"> — Single life annuity: Payable as a fixed monthly payment to you for the rest of your life, with payments ending upon your death. — Joint and survivor annuity: Payable to you for the rest of your life, with payment at a lower rate than under the single life annuity. In the event of your death, your surviving spouse will continue to receive payment at a reduced rate (there are 75% and 50% lifetime benefit options). The benefit amount depends on your age, your beneficiary's age, and the percentage of the benefit that will be paid to your beneficiary when you die. <p style="margin-left: 20px;">If you are married and elect the annuity option, your benefit will be paid as a joint and survivor annuity unless your spouse provides a notarized waiver of his or her benefit on the Empower Retirement Distribution Form.</p> • For more information about Deluxe's annuity options or process, contact Empower Retirement Plan Services at 1-844-465-4455. • An annuity waiver form must be completed by you, and if you are married, signed by your spouse in the presence of a notary. <p><i>To consider: If you choose a single life annuity and are married or have dependents, will this hurt their financial security after your death? Do you have life insurance or other income or savings that will support them?</i></p>



Payment Options and Considerations (continued)	
Option	How It Works
Keep your balance in the plan	<ul style="list-style-type: none">• If you do not take action, the balance in your account(s) will remain invested and you can continue to make investment elections until age 70 1/2. As required by federal law, you would then automatically start receiving minimum distributions from your account, as calculated based on your balance and estimated life expectancy. If you have money in the "Pension" money source, you will be sent paperwork about the annuity option prior to being able to begin the minimum required distribution process.• Minimum distribution payments would begin by April 1 of the year following the year you reach age 70 1/2.• You can select more payment options at any time. <p><i>To consider: Can you live comfortably now if you defer your benefits? Can your personal savings or other sources of income meet your needs in the meantime?</i></p>

Medicare Coverage

Medicare is a federal health insurance program for people who are age 65 and older and others, including some disabled people under age 65 and people with end-stage renal disease. It has three parts:

Part A—This covers hospital stays, care in skilled nursing facilities, home health care, hospice care, and blood transfusions. Everyone who is eligible for Medicare gets Part A; there is no charge for it.

Part B—This covers doctors' services, outpatient hospital care, and some medical supplies and equipment. It also covers some services that Part A does not cover, such as certain physical and occupational therapy and home health care services. Part B, which is optional, has a monthly premium that is deducted from your monthly Social Security benefit.

Part D—This covers prescription drugs. Part D is optional—a monthly premium applies. Medicare delivers Part D coverage by contracting with private prescription drug plans. These plans offer standard Part D coverage and may also offer more coverage and additional drugs for higher monthly premiums. Several Medicare prescription drug plans are available in each state, so you will need to determine which plan best meets your needs. You may enroll in Medicare Part D between November 15 and December 31 each year. Enrollment is not automatic—if you want coverage, you must enroll directly with the private prescription drug plan.

Important: If you are a Deluxe qualified retiree eligible for the Deluxe medical insurance program and are enrolled in Deluxe qualified retiree medical coverage, you must enroll in Medicare Parts A and B when you become eligible to obtain maximum benefits. Deluxe medical benefits are reduced by an amount equal to the benefits you are entitled to receive under Medicare Parts A and B. This reduction in benefits will occur whether or not you actually enroll in Medicare Parts A and B or pay the required Medicare premium.

You cannot participate in an independent Medicare Part D plan and the Deluxe retiree medical plan at the same time. If you enroll in an independent Medicare Part D prescription drug plan, your medical coverage in the Deluxe qualified retiree medical plan will be terminated.



ENROLLING IN MEDICARE

You are eligible for Medicare when you reach age 65. For your convenience, you may enroll in Medicare and apply for Social Security benefits at the same time—as early as three months before you reach age 65. (If you are younger than age 65 and are already receiving Social Security benefits, you will be automatically enrolled in Medicare as of the first day of the month in which you reach age 65.) If you wait to enroll in Medicare until you are already 65, the start of your coverage may be delayed. Also, if you enroll after you are age 65, you may have to pay higher premiums unless you were still working and covered by Deluxe’s medical plan or your spouse’s plan.

QUESTIONS?

- For complete information about Medicare, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**.
- To enroll in Medicare Parts A and B, visit the Social Security Administration Website at www.socialsecurity.gov or call **1-800-772-1213**.
- To enroll in Medicare Part D, enroll directly with the private Medicare Part D prescription drug plan of your choice.
- If you are a Deluxe qualified retiree and are eligible for retiree medical coverage and have general questions about how Deluxe’s medical coverage works with Medicare, contact the Deluxe Benefits Center at **1-877-U-ASK-DLX (1-877-827-5359)**.



Your Last Day at Work: To-Do List

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

- 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 manager:
 - ID card
 - Access card/employee badge
 - Parking ID
 - Credit card
 - Phone card
 - Keys (building, desk, cabinets, vehicles, storage, etc.)
 - Cell phone, pager
 - Computer, laptop, printer, fax machine
 - Software
 - Office supplies
 - Company car

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 retire, 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 retirement plans, 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 the address on your stock 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 plan at any time.

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