

## **ARISTOCRAT TECHNOLOGIES, INC. 401(K) SAVINGS PLAN**

### **Automatic Contribution Arrangement and Qualified Default Investment Alternative Notice**

Aristocrat Technologies, Inc. is making saving for retirement under the ARISTOCRAT TECHNOLOGIES, INC. 401(K) SAVINGS PLAN (the Plan) even easier by offering an automatic enrollment feature.

The automatic feature won't change your contribution level if you've already elected the level of your contributions to the Plan or affirmatively elected not to contribute. Your earlier election will continue to be followed.

If you do not affirmatively elect a contribution rate or elect not to participate ("opt out") within 30 days after you become eligible as described in your Summary Plan Description (SPD) you will be automatically enrolled in the Plan as shown below:

<u>Contribution Source</u>	<u>Deferral Rate</u>
Employee 401(k)	4%

This means that amounts will be taken from your eligible pay on a pre-tax basis each pay period and contributed to the Plan, unless you choose otherwise.

This notice gives you important information about some Plan rules, including the Plan's automatic investment and enrollment feature. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you;
- What amounts will be automatically taken from your pay and contributed to the Plan;
- How your Plan account will be invested;
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can get your Plan account; and
- How you can change your contributions.

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD). If you would like a copy of the Plan's SPD or other Plan documents, please contact Schwab at **800-724-7526 (en español 877-905-2553)**.

#### **1. Does the Plan's automatic enrollment feature apply to me?**

The Plan's auto features may apply to you unless you have already elected to make contributions to the Plan or you have elected to not contribute ("opt out"). If you made such an election, your contribution level will not automatically change. Remember, you can always change your contribution level.

#### **2. If I do nothing, how much will be taken from my pay and contributed to my Plan account?**

If you choose not to make an election when you first become eligible (either to contribute or opt out), each pay period an amount will be taken from your eligible pay and contributed to your Plan account as shown below:

<u>Contribution Source</u>	<u>Deferral Rate</u>
Employee 401(k)	4%

Your 401(k) contributions to the Plan are taken out of your pay and are not subject to federal income tax at that time. Instead, they are contributed to your Plan account and may grow over time with earnings. This helpful tax rule is a reason to save for retirement through 401(k) contributions. Your account will be subject to federal income tax when withdrawn.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. You may elect to defer up to the Plan's maximum rate of your eligible compensation into the Plan for each employee contribution source. In general, the current maximum rate is:

<u>Source Name</u>	<u>Maximum Rate</u>
Employee 401(k)	100%
Employee Catch Up 401(k)	100%
Employee Roth 401(k)	100%
Employee Catch Up Roth 401(k)	100%

Employee 401(k) contributions are subject to an IRS-imposed limit. If you are age 50 or older during the calendar year, you may also make catch-up contributions to the Plan up to the IRS imposed limit. These limits are described in the section of the Plan's Summary Plan Description (SPD) related to contributions.

Again, you are already enrolled in the Plan and contributions may be taken out of your pay unless you have made an election to not participate. But you are in charge of the amount that you contribute. You may decide to contribute an amount that better meets your needs.

#### **3. How will my Plan account be invested?**

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The Plan lets you allocate your account in a number of different options. Unless you choose differently, your Plan account may be automatically allocated as outlined below:

An option will be selected for you based upon your birth date in the chart below, as determined by the Plan. Each option is designed to provide different degrees of long-term appreciation and income through a mix of stock, bond and capital preservation alternatives based on the target retirement date. The investments and associated risk level change over time with the objective of becoming more conservative as time goes by. The models range from more aggressive, for a participant with a longer investment horizon, to more conservative, for those near and in retirement. The more aggressive models will likely have a greater chance of having a short term loss versus the more conservative models. There is no guarantee a fund will accomplish its objective and the investments can lose money. The underlying options have expenses for investment management and administration of the options. This is shown below as Operating Expense. For more detailed information about the investment objectives, risks, expenses, fees or other restrictions, please see the fact sheet available on [workplace.schwab.com](http://workplace.schwab.com) or refer to the information previously sent to you in your Plan Enrollment guide.

<b>Date of Birth</b>	<b>Default Position</b>	<b>Election Percent</b>	<b>Operating Expense</b>
1998 & after	Fidelity Freedom Index 2065 Instl Prm	100%	0.08%
1993 - 1997	Fidelity Freedom Index 2060 Instl Prem	100%	0.08%
1988 - 1992	Fidelity Freedom Index 2055 Instl Prem	100%	0.08%
1983 - 1987	Fidelity Freedom Index 2050 Instl Prem	100%	0.08%
1978 - 1982	Fidelity Freedom Index 2045 Instl Prem	100%	0.08%
1973 - 1977	Fidelity Freedom Index 2040 Instl Prem	100%	0.08%
1968 - 1972	Fidelity Freedom Index 2035 Instl Prem	100%	0.08%
1963 - 1967	Fidelity Freedom Index 2030 Instl Prem	100%	0.08%
1958 - 1962	Fidelity Freedom Index 2025 Instl Prem	100%	0.08%
1953 - 1957	Fidelity Freedom Index 2020 Instl Prem	100%	0.08%
1948 - 1952	Fidelity Freedom Index 2015 Instl Prem	100%	0.08%
1943 - 1947	Fidelity Freedom Index 2010 Instl Prem	100%	0.08%
1942 and Prior	Fidelity Freedom Index Inc Instl Prem	100%	0.08%
Undetermined*	Fidelity Freedom Index Inc Instl Prem	100%	0.08%

\* Undetermined is used if SRPS does not know your date of birth when contributions are made.

Data provided by Morningstar, Inc. at [www.morningstar.com](http://www.morningstar.com) or by your plan administrator.

**Fidelity Freedom Index Inc Instl Prem.** The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2010 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2015 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2020 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2025 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2030 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2035 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international

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equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2040 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2045 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2050 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2055 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2060 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

**Fidelity Freedom Index 2065 Instl Prem.** The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. The Operating Expense for the fund is 0.08%.

The Plan may change from time to time which alternative is used for investing your contributions that are deposited before you make your own investment election (the "default fund"). Any previous contributions may remain invested in the Plan's default fund in place at the time contributions were made. Your current balances are illustrated on [workplace.schwab.com](http://workplace.schwab.com) along with more detailed information which is available for all positions currently held in the Plan, including investment alternatives which may have previously been the Plan's default fund.

If some or all of your account in the Plan is automatically invested, you still have the opportunity to choose the allocation in your account in any combination of the investment options offered by the Plan by requesting a transfer or rebalance (subject to prospectus requirements and trading restrictions placed by your plan sponsor).

To learn more about the Plan's investment alternatives and to change how your Plan account is invested you can visit [workplace.schwab.com](http://workplace.schwab.com) anytime or call 800-724-7526 (en español 877-905-2553). We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time.

#### **4. When will my Plan account be vested and available to me?**

You will always be fully vested in your contributions to the Plan. Each source of employer contributions in the Plan may have its own vesting schedule. You will be fully vested in each employer contribution source after completing the years of service outlined below:

<u>Source Name</u>	<u>Years of Service for Full Vesting</u>
QNEC	Always Fully Vested
QMAC	Always Fully Vested
Prior Vested Employer Balance	Always Fully Vested
Prior Vested Employer Match	Always Fully Vested
Employer Matching	After 2 Years
Prior Safe Harbor Match	Always Fully Vested
Employer Profit Sharing	After 2 Years

To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. Your beneficiary is entitled to any vested amount remaining in your account when you die. For more information about years of service and vesting, you can review the section of the Plan's SPD related to vesting.

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Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally you may only withdraw vested money after you leave your job, reach age 59 ½, or become disabled. Also, there is generally an extra 10% tax on distributions before age 59 ½.

You may be able to borrow certain amounts from your vested Plan account, and may be able to take out certain vested money if you have a hardship. Hardship distributions are permitted from those accounts as provided for under the Plan. Hardship distributions must be for a specified reason as provided by the Plan. Before you can take a hardship distribution, you must have taken other permitted withdrawals from qualifying employer plans. Qualified Birth or Adoption Distribution (QBAD) are permitted in the plan.

A portion of your account may also be available for other withdrawals while you are still employed with the employer. You may withdraw your rollover contributions at any time. After age 59 ½, you may be able to withdraw certain 401(k), matching contribution, employer profit sharing, rollover, QNEC-QMAC, other, and after-tax contributions.

You can learn more about the Plan's withdrawal and loan rules in the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

#### **5. Can I change the amount of contributions?**

You can always change the amount you contribute to the Plan.

#### **6. Contact Us**

You can contact us or make changes to your account on [workplace.schwab.com](http://workplace.schwab.com) anytime or by calling **800-724-7526 (en español 877-905-2553)**. We're here Monday - Friday from 8 a.m. to 10 p.m. Eastern Time.

You may contact us if you would like to change your contribution level or opt out, make changes to your elections, have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

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Since a commodity fund is typically not diversified and focuses its investments in a single commodity or basket of commodities, the fund may involve a greater degree of risk than an investment in other mutual funds with greater diversification.

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This notice is intended to comply with notification requirements applicable to safe harbor, automatic enrollment, and automatic investment programs. The contribution percentage and investments listed do not constitute recommendations by your employer or SRPS. You are responsible for determining an investment strategy to meet the needs of your retirement.

You should consult the Plan Document and Summary Plan Description for further information regarding your rights under the Plan. This notice is not intended to, nor should you construe it as, modifying any aspect of the Plan Document or SPD. Subject to certain conditions, your employer retains the right to amend the Plan, including the right to change or discontinue Safe Harbor contributions. Your employer also has the right to terminate the Plan at any time, which will result in the discontinuance of all contributions to the Plan, including any Safe Harbor contributions accrued after the date of Plan termination.

This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, Financial Planner or Investment Manager.

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Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Trust, custody and deposit products and services are available through Charles Schwab Bank and Charles Schwab Trust Bank, Member of FDIC.

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