



Contributions Matter, So Do the Investment Options You Choose

At Cintas, we recognize that our success is because of you — and we're committed to investing in your financial future. That's why we encourage you to make the most of your Partners' Plan 401(k) account. With our recent annual contributions, now's a great time to review your investment elections and overall portfolio to make sure they align with your retirement goals and your comfort with risk. One key area to focus on: how diversified are your investments?

WHAT IS DIVERSIFICATION?

Being diversified means having a variety of investments to spread out your risks. It's important not only to have a mix of asset classes (for example, stocks and bonds) but to also have a variety of investments within each of those asset classes.

WHAT ARE THE BENEFITS OF DIVERSIFICATION?

There are many!

- **Helps manage risk.** If one of your investments or asset classes does poorly, you have other investments and asset classes that hopefully can balance out the loss.
- **More ways to grow.** Investing in different assets gives you many opportunities to earn.
- **Smoother performance.** Markets go up and down, but diversification can help make the ride less bumpy.
- **Greater peace of mind.** You're not putting all your retirement eggs in one basket.
- **It's a long-term strategy you can stick to.** A diversified portfolio can support your goals over time — just remember to review it regularly and rebalance if needed.

Check Your Investment Elections

Visit PartnerConnect.cintas.com today to review your current contribution and investment elections — and make any desired changes.

SIMPLIFY YOUR INVESTING WITH A PRE-MIXED PORTFOLIO OPTION

Not an investment expert? No problem. The Cintas Partners' Plan offers the T. Rowe Price Target Date Funds — professionally managed pre-mixed portfolios that automatically adjust according to your estimated retirement date. Simply choose the portfolio that matches your target retirement date and receive a diversified mix of investments.

PREFER A MORE HANDS-ON APPROACH? YOU GOT IT

In addition to pre-mixed portfolios, the Cintas Partners' Plan offers an option to build your own portfolio. If you decide to build your own portfolio, you'll choose from core funds in a variety of asset classes, including stable value, bond fund, US large, mid and small cap stock funds, international stock funds and Company stock. Remember, to achieve a diversified portfolio, you'll need to choose a variety of investments and asset classes, and review those investments regularly to be sure your risk stays balanced.

Want a Little Help Planning?

Call **888.331.1327 (1EAP)** to take advantage of a free, confidential consultation with a licensed financial counselor.

QUESTIONS TO ASK YOURSELF TO GET THE MOST OUT OF THE CINTAS PARTNERS' PLAN

- **Am I contributing enough?** If you're contributing less than 10% of your pay,* consider increasing your contribution so you can maximize the company match.
- **Do I know how my contributions and the ones I receive from Cintas will be invested?** Your current choice of 401(k) investments will determine where Cintas will place any 401(k) matching contributions and Profit Sharing contributions you receive.
- **How comfortable am I choosing investments?** Some people like researching investments and feel confident in their ability to choose; others prefer a simpler path. That's why we give options for both types of investors. Be sure you pick the one that matches your comfort level.
- **Are my investments diversified?** If you're in a T. Rowe Price Target Date Fund, experts are monitoring its diversification. If you've built your own portfolio, maintaining diversification is up to you so you'll need to regularly review your investments and make adjustments, as needed.
- **Am I taking advantage of the free financial wellbeing resources Cintas offers?** Cintas offers many resources to help you manage your finances — today and in the future. Visit mycintasbenefits.com > **MY FUTURE > RESOURCES & TOOLS** to learn about financial counseling, how to assess your financial wellness and more.

*6% if considered a highly compensated employee

