

# INVESTING IN THE PARTNERS' PLAN









Cintas offers two major types of investment funds: pre-mixed portfolios and core funds. Both can help you save for retirement, but their approaches to investing are very different.

## Pre-Mixed Portfolios

A pre-mixed portfolio is a mix of funds that is chosen and managed by investment professionals. It may be a smart choice if you:

- Don't know a lot about saving and investing
- Want investment decisions to be made for you
- Understand that diversification and asset allocation is important, but don't want to worry about them

The asset allocations of each T. Rowe Price Target Date Fund below are based on the appropriate amount of risk for an expected retirement date.

PORTFOLIO	OBJECTIVES	TARGETED ASSET ALLOCATION*
<b>T. Rowe Price Retirement Balanced Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born in 1952 or prior</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>30%</b></li> <li>• Bonds <b>70%</b></li> </ul>
<b>T. Rowe Price 2020 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1953 and 1957</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>53%</b></li> <li>• Bonds <b>47%</b></li> </ul>
<b>T. Rowe Price 2025 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1958 and 1962</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>61%</b></li> <li>• Bonds <b>39%</b></li> </ul>
<b>T. Rowe Price 2030 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1963 and 1967</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>71%</b></li> <li>• Bonds <b>29%</b></li> </ul>
<b>T. Rowe Price 2035 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1968 and 1972</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>81%</b></li> <li>• Bonds <b>19%</b></li> </ul>
<b>T. Rowe Price 2040 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1973 and 1980</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>91%</b></li> <li>• Bonds <b>9%</b></li> </ul>
<b>T. Rowe Price 2050 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born between 1981 and 1990</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>98%</b></li> <li>• Bonds <b>2%</b></li> </ul>
<b>T. Rowe Price 2060 Retirement Trust C**</b>	<ul style="list-style-type: none"> <li>• For investors born 1991 or later</li> <li>• Seeks the highest total return over time consistent with an emphasis on both capital growth and income</li> </ul>	 <ul style="list-style-type: none"> <li>• Stocks <b>98%</b></li> <li>• Bonds <b>2%</b></li> </ul>



## Partner Tips for Saving in the 401(k)

"I find it much easier to save in my 401(k) after my wife and I sat down and discussed our dreams for retirement. Making my contributions used to feel like a chore. Now, I see those contributions as a down payment on the plans my wife and I are making."

See the **Making Smart Choices** insert to learn about the online tools available to help you make decisions about how much to save and see the choices that others have made.

\* Targeted asset allocation as of August 31, 2022.

\*\*Funds changing from T. Rowe B class to T. Rowe C class effective January 8, 2024.

## Core Funds

You can create your own portfolio using core funds. The core funds may be a smart choice if you:

- Want more choice and flexibility
- Like to make your own investment decisions
- Understand enough about basic investment concepts to feel comfortable managing your own savings

With the core fund options, you decide two things: which funds meet your investment needs and how much to invest in each.

FUND NAME	OBJECTIVES	ASSET CLASS
<b>Partners' Plan Stable Value Fund</b>	<ul style="list-style-type: none"> <li>• Seeks to preserve principal and provide a stable rate of return</li> <li>• Stable value funds typically invest in contracts that specify a given rate of return</li> </ul>	<b>Stable Value</b>
<b>Dodge &amp; Cox Income Fund</b>	<ul style="list-style-type: none"> <li>• Seeks a high and stable rate of current income, consistent with long-term preservation of capital</li> <li>• Invests in a diversified portfolio of bonds and other debt securities</li> </ul>	<b>Bond Fund</b>
<b>PIMCO Investment Grade Credit Bond Fund</b>	<ul style="list-style-type: none"> <li>• Seeks to maximize total return, consistent with preservation of capital and prudent investment management</li> <li>• Invests primarily in a diversified portfolio of investment grade fixed-income securities</li> </ul>	<b>Bond Fund</b>
<b>PIMCO Real Return Fund</b>	<ul style="list-style-type: none"> <li>• Seeks to maximize total return, consistent with preservation of capital and prudent investment management</li> <li>• Invests primarily in inflation-indexed bonds</li> </ul>	<b>Bond Fund</b>
<b>DFA U.S. Large Cap Value Portfolio</b>	<ul style="list-style-type: none"> <li>• Seeks to achieve long-term capital appreciation</li> <li>• Invests in a broad and diverse group of readily marketable securities of large U.S. companies that the manager determines to be value stocks</li> </ul>	<b>Large Cap Value</b>
<b>Fidelity 500 Index Fund</b>	<ul style="list-style-type: none"> <li>• Seeks to replicate the performance of the broadly diversified S&amp;P 500 Index</li> </ul>	<b>Large Cap</b>
<b>Vanguard Russell 1000 Growth Index*</b>	<ul style="list-style-type: none"> <li>• Seeks long-term capital growth and increasing dividend income through investments in the common stocks of well-established growth companies</li> </ul>	<b>Large Cap Growth</b>
<b>Artisan Mid Cap Fund</b>	<ul style="list-style-type: none"> <li>• Seeks long-term capital growth by investing in a diverse portfolio of U.S. stocks of mid-cap growth companies</li> </ul>	<b>Mid Cap Growth</b>
<b>Vanguard Small Cap Index Institutional</b>	<ul style="list-style-type: none"> <li>• Seeks to track the performance of a benchmark index that measures the investment of small-capitalization stocks</li> </ul>	<b>Small Cap</b>
<b>Fidelity Advisor International Capital Appreciation Fund</b>	<ul style="list-style-type: none"> <li>• Seeks capital appreciation</li> <li>• Invests primarily in non-U.S. Securities, including securities of issuers located in emerging markets, allocating investments across different countries and regions</li> <li>• Uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments</li> </ul>	<b>International</b>
<b>Cintas Company Stock</b>	<ul style="list-style-type: none"> <li>• Invests in stock issued by Cintas</li> <li>• Fund performance is in line with the performance of the Company</li> <li>• Partners may choose to receive dividends in cash or have them reinvested (the election can be made online when you enroll; if no election is made, your dividends will be reinvested)</li> </ul>	<b>Company Stock</b>

See the **Your Financial Future** insert to learn more about the Partners' Plan.

\* Vanguard Russell 1000 Growth Index is replacing T.Rowe Price Growth Stock Fund effective January 8, 2024.