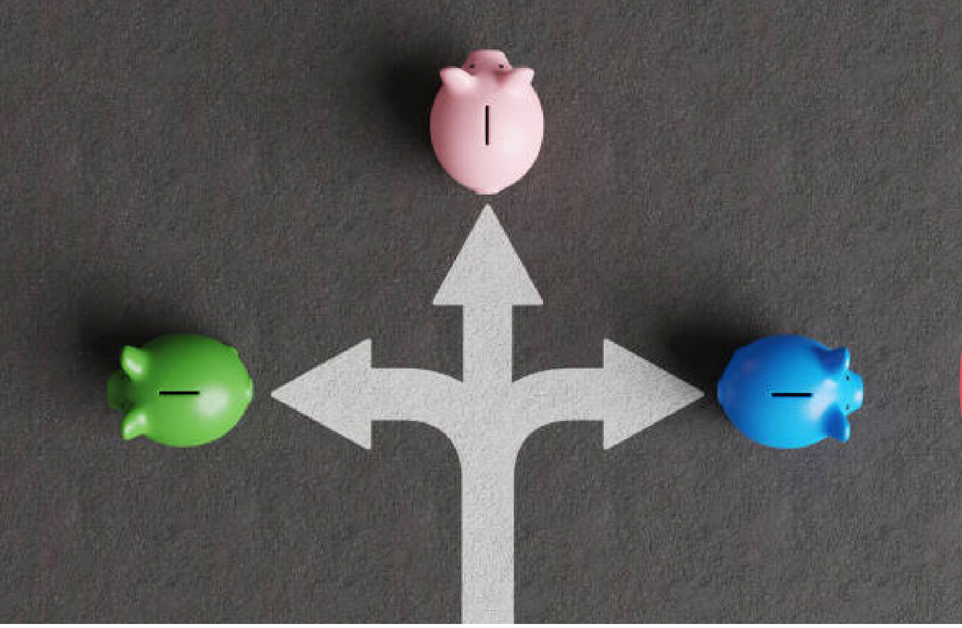

Is Your Investment Mix Still Right for You?

Visit **PartnerConnect.cintas.com** today to review your current investment selections and make updates if needed.

Remember: Any Company matching and Profit Sharing contributions you receive will be invested according to your current 401(k) investment elections on file.

Strengthen Your Financial Future with Diversification

At Cintas, we're building a strong future…together. Our contributions to your Partners' Plan 401(k) help to build your retirement savings. But it's up to you to make the most of these contributions (and your own contributions) by carefully selecting investment options that align with your retirement goals. Not sure what's right for you? Remember, diversification is key.

UNDERSTANDING DIVERSIFICATION

Ever heard the phrase "Don't put all your eggs in one basket"? It's a simple way to describe diversification. Being diversified means having a variety of investments.

Keep in mind that diversification is more than just having a mix of asset classes (for example, stocks and bonds); it's also about having a variety of investments within each of those asset classes.

TOP 3 REASONS TO DIVERSIFY YOUR INVESTMENTS

1

You'll have less risk.

Markets go up and down. Having a variety of investments and asset classes helps to balance your risk because if one does poorly, there are others that hopefully do well.

2

Your savings will have more opportunities to grow.

You're not putting all your eggs in one basket. More investment types mean more ways to build savings.

3

It's a tried-and-true long-term savings strategy.

No matter what your retirement goals are, having a diversified portfolio is a best practice for achieving smoother investment performance over time.

CINTAS® READY FOR THE WORKDAY®

CINTAS PARTNERS' PLAN INVESTMENT OPTIONS: PRE-MIXED PORTFOLIO VS. BUILD YOUR OWN PORTFOLIO

See the chart below to learn how each path works so you choose the one that is right for you.

	PRE-MIXED PORTFOLIO	BUILD YOUR OWN PORTFOLIO
If You Choose This Option	You get a Target Date Fund that includes a mix of pre-selected investments that are professionally managed and automatically adjusted according to your estimated retirement date.	You'll select 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.
Diversification Considerations	This option has built-in diversification. All you have to do is choose the portfolio that matches your target retirement date. Investment experts will regularly check to be sure your portfolio stays diversified.	Diversification is up to you. You'll need to choose a variety of investments and asset classes, and review those investments regularly to ensure your portfolio stays diversified.
It Might Be Right for You If...	• You're looking for an easy way to diversify your investments. • You aren't comfortable making investment choices on your own. • You'd like an investment expert to keep an eye on your investments and re-adjust them as needed.	• You prefer a more hands-on approach. • You are comfortable choosing investments. • You have the time and desire to research your investment options and regularly review their performance to ensure your risk stays balanced.

BEYOND DIVERSIFICATION—OTHER THINGS TO DO TO GET THE MOST OUT OF THE CINTAS PARTNERS' PLAN

- **Contribute as much as you can.** If you're currently contributing less than 10% of your pay,* consider increasing your contribution so you can get the maximum Company matching contribution.
- **When you contribute matters.** The sooner you contribute, the better because your account will have more time to benefit from compound interest (interest paid on both your account's principal and the previously earned interest).
- **Take advantage of free financial wellbeing resources.** Cintas offers many resources to help you build a strong financial future. Visit **mycintasbenefits.com > MY FUTURE > RESOURCES & TOOLS** to learn about financial counseling and more.

*6% if considered a highly compensated employee

Need Some Financial Advice?

Call **888.331.1327 (1EAP)** for a free, confidential consultation with a licensed financial counselor.