# Capgemini

# Capgemini Safe Harbor 401(k) Plan

VINOD PREMNATH 899 POWER FERRY ROAD APT N2 MARIETTA, GA 30067-

Your Account Summary

## **Retirement Savings Statement**

Customer Service: (800) 492-2363 Fidelity Brokerage Services LLC 900 Salem Street, Smithfield, RI 02917

Statement Period: 01/01/2018 to 12/31/2018

Beginning Balance	\$0.00
Employee Contributions	\$6,831.10
Employer Contributions	\$2,596.05
Change in Market Value	-\$722.88
Ending Balance	\$8,704.27
Additional Information	
Vested Balance	\$8,704.27
Dividends & Interest	\$184.37

# Your Personal Rate of Return

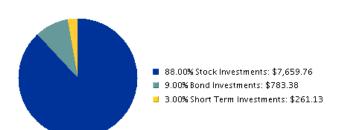
#### This Period

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

# Your Asset Allocation

Statement Period: 01/01/2018 to 12/31/2018

-7.4%



Your account is allocated among the asset classes specified above as of 12/31/2018. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

# **Market Value of Your Account**

Statement Period: 01/01/2018 to 12/31/2018

This section displays the value of your account for the period, in both shares and dollars.

Investment	Shares as of 12/31/2017	Shares as of 12/31/2018	Price as of 12/31/2017	Price as of 12/31/2018	Market Value as of 12/31/2017	Market Value as of 12/31/2018
Blended Fund Inv	estments*				\$0.00	\$8,704.27
Vang Inst TR 2050	0.000	405.983	\$23.82	\$21.44	\$0.00	\$8,704.27
Account Totals					\$0.00	\$8,704.27

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

\*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Fund Information section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions or limitations on

#### Fidelity Netbenefits - SOD detail page

those?rights visit NetBenefits and click on "Plan Information".

To help achieve long-term retirement security, you should give careful?consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry,?your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside?of the Plan. No single approach is right for everyone because, among?other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

## Your Contribution Elections as of

This section displays the funds in which your future contributions will be invested.

## Your Current Investment Elections as of 01/28/2019

All Eligible Sources

Investment Option	Current %	
Blended Fund Investments*		
VANG INST TR 2050	100%	
Total	100%	

## Your Contribution Summary

Contributions	Pre-Tax	Roth	Safe Harbor Match
Period to date	\$6,149.34	\$681.76	\$2,596.05
Inception To Date	\$6,149.34	\$681.76	\$2,596.05
Vested Percent	100%	100%	100%
Total Account Balance	\$5,639.68	\$673.94	\$2,390.65
Total Vested Balance	\$5,639.68	\$673.94	\$2,390.65

# Your Account Activity

Statement Period: 01/01/2018 to 12/31/2018

Statement Period: 01/01/2018 to 12/31/2018

As of 01/28/2019

Use this section as a summary of transactions that occurred in your account during the statement period.

Activity	Vang Inst TR 2050	Total		
Beginning Balance	\$0.00	\$0.00		
Employee Contributions	\$6,831.10	\$6,831.10		
Employer Contributions	\$2,596.05	\$2,596.05		
Change in Market Value	-\$722.88	-\$722.88		
Ending Balance	\$8,704.27	\$8,704.27		
Dividends & Interest	\$184.37	\$184.37		
Your Account Inform	nation		As of 01/25/2019	
General Information Participant Status			Active	
Additional Fund Infe	ormation		As of 01/28/2019	
Use this section to determine the asset allocation of your blended investments.				

Blended Investment	Stocks	Bonds	Short-Term/Other
Vang Inst TR 2050	88%	9%	3%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds. Questions? Call (800) 492-2363 NetBenefits® provided by

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https://retiretxn.fidelity.com/nbretail/savings2/sod/soddetail