



TRANSFORM

your retirement outlook



RETHINK.
REFOCUS.
RELAX.

Welcome

Transformational ideas are the ones that help us see the world with fresh eyes and to arrive at goals that might have been out of reach.

Joining the CGI Technologies and Solutions Inc. 401(k) Savings Plan could transform the way you think about saving and investing for retirement.

What might seem to be a complex, time-consuming process can be something else entirely: a clearly defined and convenient plan that gives you control while staying out of your way. Starting now, you can be laying the groundwork for your retirement years while you stay focused on making the most of today.

READ ON TO LEARN MORE

To sign up and explore the plan in detail, visit rps.troweprice.com.

Three things to do now:

1

ENROLL IN THE PLAN

You can do it right now at rps.troweprice.com or by calling **1-800-922-9945**.

2

NAME YOUR BENEFICIARY

It's important to make sure your savings will go to the person or people you choose. You can name your beneficiary online at rps.troweprice.com.

3

VERIFY YOUR PREFERRED EMAIL ADDRESS

Visit rps.troweprice.com and provide an email address so that you can receive timely, helpful information and guidance about your plan.

YOU'RE IN CONTROL

You can increase or decrease how much you save each pay period or change your investments at any time. Visit rps.troweprice.com or call us at **1-800-922-9945**.



Choose how you want to build your savings.

You may contribute up to 80% of your annual pay in before-tax contributions, Roth contributions, or a combination of the two, subject to IRS salary deferral limits.

Note: IRS limits for before-tax, Roth, and catch-up contributions are subject to change from year to year.

BEFORE-TAX CONTRIBUTIONS

Your contributions come out of each paycheck before income taxes are taken out, which can reduce your overall taxable income. In addition, you don't have to pay taxes on your earnings until you take a qualified withdrawal from your account.

ROTH CONTRIBUTIONS

Roth contributions are made with money that has already been taxed. This means if you take a qualified distribution,* you won't have to pay taxes on the money you've contributed or on any earnings in your Roth account.

The combination of before-tax and Roth contributions cannot exceed 80% of your pay, subject to IRS salary deferral limits.

CATCH-UP CONTRIBUTIONS FOR AGE 50+

If you'll be age 50 or older by the end of this year—and you plan to contribute the maximum allowed by the plan—you can also make catch-up contributions. These contributions can help make up for any gaps in your savings history.

ROLLOVER CONTRIBUTIONS

The plan accepts rollover contributions of vested balances from other employers' eligible plans. For more information, contact T. Rowe Price at **1-800-922-9945**.

*A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If your distribution is not qualified, any earnings from the Roth portion will be taxable in the year it is distributed. These rules apply to Roth distributions only from employer-sponsored plans. Additional plan distribution rules apply.

You've got matching funds coming.

CGI will help your savings grow by matching a portion of your annual contributions to the plan. Here's how the numbers add up:

MATCHING CONTRIBUTIONS

For every dollar you contribute up to 4% of your salary per pay period, CGI will add 50 cents, up to a maximum of \$2,500 per year. **Total contribution: 6%**

Remember, we recommend saving 15% of your pay each year toward retirement—and company matching funds count toward that goal.

ABOUT VESTING

Vesting refers to the portion of your account that you may take with you when you leave the company. You're always 100% vested in the part of your account balance that comes from your own contributions, including rollovers.

Matching contributions from CGI are vested as follows:

After one year: **50%** | After two years: **100%**

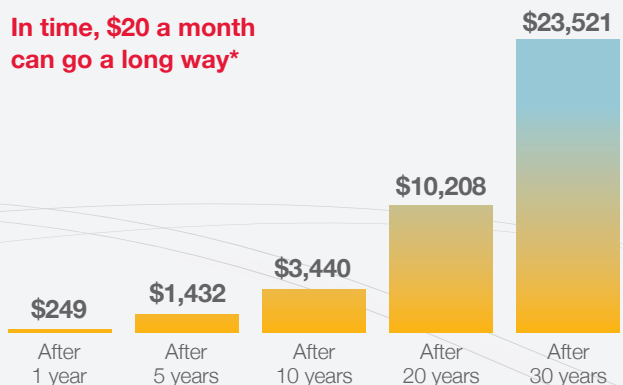
HOW TO INCREASE YOUR SAVINGS AUTOMATICALLY

The amount you contribute to your plan account could have a big impact on your total savings when you retire. That's why the plan offers the T. Rowe Price Automatic Increase service. This service automatically increases your contribution amount each year by a percentage you choose, up to a maximum of 20%. You have the flexibility to change the month of the annual increase, the amount of the increase, or to turn off the service at any time.

COMPOUND EARNINGS: WHY TIME CAN BE ON YOUR SIDE

When you save through the plan, any earnings on your investments are put right back into your account—so even your earnings have the opportunity to grow. We call that compounding. It means the longer and sooner you invest, the more compounding can work for you. Consider this example:

In time, \$20 a month can go a long way*



**The chart assumes a 7% annual return net of fees, with earnings compounded monthly. This chart is for illustrative purposes only and does not represent the performance of any of your plan's investment options. The \$20 monthly contribution is assumed to be invested at the beginning of each period.*

All investments involve risk, including possible loss of principal.



SET YOUR COURSE, TRACK YOUR PROGRESS

Your plan website, rps.troweprice.com, features a wealth of information and interactive tools to support your decision-making and retirement planning. Think of it as your personal control panel for managing your retirement strategy.

Invest in your future your way.

The plan provides options for investing your contributions. Choose the approach that suits your style and comfort with investing. If you don't choose an investment path, your plan contributions will be automatically invested in a Vanguard Target Retirement Trust with the target date closest to the year in which you turn 65.



OPTION 1: AGE-BASED INVESTMENT

If you want a portfolio that automatically adjusts over time, you may want to consider a Target Series Retirement Trust. The Target Series Retirement Trusts:

- Provide a single diversified investment designed for investors of specific ages.
- Are managed to a specific retirement year (target date) included in each Trust's name.

Diversification cannot assure a profit or protect against loss in a declining market.

Please note that the Target Series Retirement Trusts should not be considered as a complete retirement solution. Before investing, be sure to weigh your objectives, time horizon, and risk tolerance as well as your retirement needs and other sources of income.

Target Series Retirement Trusts Lineup

Vanguard Target Retirement 2015 Trust, II

Vanguard Target Retirement 2020 Trust, II

Vanguard Target Retirement 2025 Trust, II

Vanguard Target Retirement 2030 Trust, II

Vanguard Target Retirement 2035 Trust, II

Vanguard Target Retirement 2040 Trust, II

Vanguard Target Retirement 2045 Trust, II

Vanguard Target Retirement 2050 Trust, II

Vanguard Target Retirement 2055 Trust, II

Vanguard Target Retirement 2060 Trust, II

Vanguard Target Retirement Income Trust, II

The principal value of target date investments is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire. These investments typically invest in a broad range of underlying investment options that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. In addition, the objectives of target date investments typically change over time to become more conservative.

2

OPTION 2: BUILD-YOUR-OWN PORTFOLIO

If you want more control, consider building your own portfolio.

- Choose among your plan's investment options.
- Manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

WHAT TO DO NEXT:

To create your portfolio using these investments, log in to the participant website at rps.troweprice.com.

Stock Investments

Investment	Ticker
Columbia Focused Large Cap Growth	N/A
DFA World Ex US Core Equity, Inst'l.	DFWIX
Fidelity Contrafund Commingled Pool	N/A
Sound Shore Large Cap Value, Class 1	N/A
Vanguard Developed Markets Index, Inst'l.	VTMNX
Vanguard Institutional Index, Inst'l. Plus	VIIIIX
Victory Integrity Small Mid Cap Value, Class W	N/A
Wells Fargo Discovery, CIT	N/A

Bond Investments

Investment	Ticker
Prudential Core Plus Bond, Class 6	N/A
Vanguard Total Bond Market Index, I	VBTVX

Money Market/Stable Value Investments

Investment	Ticker
Vanguard Federal Money Market, Inv.^	VMFXX
Wells Fargo Stable Value, C*	N/A

Consider the investment objectives, risks, and charges and expenses carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, call 1-800-922-9945. Read it carefully.

WANT EVEN MORE CHOICES?

As a plan participant, you have the option of opening a **Schwab Personal Choice Retirement Account® (PCRA)**. It's a self-directed brokerage account that lets you invest within the CGI 401(k) Savings Plan with the freedom of a brokerage account. In addition to the investment choices offered by the plan, a PCRA lets you invest in a much wider range of investments.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Charles Schwab & Co., Inc. is not affiliated with T. Rowe Price Retirement Plan Services, Inc. or any T. Rowe Price entity.

^You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

**Formerly registered as the Transamerica Stable Pooled Fund.*

Put online tools to work for you.

Your plan offers tools and services to help you manage your saving and investing strategy. Find out more at rps.troweprice.com. Once you're participating, you'll have the support you need to save and invest with ease:



Your retirement plan website:
[**rps.troweprice.com**](https://rps.troweprice.com)



Dedicated representatives:
Call **1-800-922-9945**.



Mobile solutions:
Visit [**troweprice.com/mobilesolutions**](https://troweprice.com/mobilesolutions)
to choose the option that's best for you.

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