



An

RR Donnelley

Group

Pension Plan

Summary Plan Description

January 1, 2015

Bowne Pension Plan

Banta Danbury Component

Bowne Pension Plan (the “Plan”)

Part A (of Parts A and B) of the Summary Plan Description for the Banta Danbury Component of the Plan

January 1, 2015

If you are a participant in the Banta Danbury Component of the Plan, **this Part A** of the Summary Plan Description for that Component, together with **Part B** of the Summary Plan Description for the Plan, constitute your Summary Plan Description for that Component. Members in the Plan are participants in one or more of the following Components or Benefits of the Plan:

RR Donnelley Component
RR Donnelley Printing Companies Component
Haddon Component
Banta Employees Component
Banta Book Group Component
Banta Danbury Component
Banta Specialty Converting Component
Moore Wallace Component (other than Cardinal
Brands Benefit and Check Printers Benefit)
Cardinal Brands Benefit of the Moore Wallace Component
Check Printers Benefit of the Moore Wallace Component
Bowne Component

The Bowne Pension Plan is Not Only for Bowne Employees

The RR Donnelley Controlled Group of Companies previously maintained several pension plans, each for one or more different employee groups. As explained in more detail on page 1 of this Summary, many of those plans have over time merged together and are now Components of the Bowne Pension Plan, with each such Component covering one or more of the same employee groups covered by its original plan.

For example, the previous Banta Hourly Pension Plan prior to any mergers is now three Components of the Bowne Pension Plan, one of which is the Banta Danbury Component, which covers the same employee group previously covered by the Danbury Component of that Banta plan. Similarly, the previous Retirement Benefit Plan of R.R. Donnelley & Sons Company prior to any mergers is now the RR Donnelley Component of the Bowne Pension Plan, covering the same employee groups previously covered by that RR Donnelley plan.

Accordingly, the Bowne Pension Plan no longer covers only employees of Bowne. **Because of the plan mergers, the Bowne Pension Plan, through its Components, covers the many employee groups of the RR Donnelley Controlled Group of Companies previously covered by separate plans.**

This is Part A of the Summary Plan Description for employees of Banta Corporation and other RR Donnelley companies previously covered by the Danbury Component of the Banta Hourly Pension Plan.

Table of Contents

| | <u>Page</u> |
|---|-------------|
| INTRODUCTION AND HIGHLIGHTS | 1 |
| WHO IS COVERED..... | 3 |
| SERVICE..... | 3 |
| ACCRUED BENEFIT | 5 |
| RETIREMENT PENSIONS | 6 |
| COMMENCEMENT OF BENEFITS | 7 |
| FORMS OF PENSIONS..... | 8 |
| DEATH BENEFITS | 9 |
| REEMPLOYMENT AND SUSPENSION OF BENEFITS | 11 |
| LOSS OF BENEFITS | 11 |
| RR DONNELLEY PENSION SERVICE CENTER..... | 13 |

INTRODUCTION AND HIGHLIGHTS

We all plan for the future and look forward to the time when we can retire with a secure income for the rest of our lives. The Banta Danbury Component of the Bowne Pension Plan (the “Plan”) is provided to help you achieve, along with your Social Security benefits and personal savings, financial security during your retirement years.

This **Part A** of the Summary Plan Description (“SPD”) for the Banta Danbury Component of the Plan (the “Banta Danbury Component” or the “Component”), together with **Part B** of the SPD for the Plan, constitute the SPD for the Banta Danbury Component. If you do not have a copy of Part B of the SPD, contact the RR Donnelley Pension Service Center (“Pension Service Center”) at 1-866-767-1212 or visit rrdspdxpress.com.

Important Note: References in this document to the Banta Danbury Component of the Plan include the following:

- With respect to periods after December 31, 2013, the Banta Danbury Component of the Bowne Pension Plan,
- With respect to periods after December 31, 2010 and on or before December 31, 2013, the Banta Danbury Component of the Retirement Benefit Plan of R.R. Donnelley & Sons Company, and
- With respect to periods on or before December 31, 2010, the Danbury Component of the Banta Hourly Pension Plan.

Recent Plan Mergers

Banta Corporation was acquired by R. R. Donnelley & Sons Company (“Donnelley”) on January 8, 2007. Banta Corporation continued to maintain the Banta Hourly Pension Plan after being acquired by Donnelley.

At various times prior to 2014, Donnelley and other members of the Donnelley Controlled Group of Companies maintained the following seven pension plans (among others) for various employee groups of the Donnelley Controlled Group of Companies:

1. Retirement Benefit Plan of R.R. Donnelley & Sons Company (the “Donnelley Plan”);
2. Merged Retirement Income Plan for Employees of R.R. Donnelley Printing Company, L.P. and R.R. Donnelley Printing Company (for employees of the business acquired from Meredith/Burda);
3. Haddon Craftsmen, Inc. Retirement Plan;
4. Banta Corporation Employees Pension Plan;
5. Banta Hourly Pension Plan (comprised of (i) the Danbury Component, (ii) the GCIU Local 531, Maintenance Department, Bookbinders and Lithographers Component (the “Book Group Component”), and (iii) the Specialty Converting Component);
6. Retirement Income Plan of Moore Wallace North America, Inc. (which included, among others, the Cardinal Brands Benefit and the Check Printers Benefit); and

7. Bowne Pension Plan.

Between 2010 and 2012, the Donnelley Controlled Group of Companies merged the second through sixth of these pension plans into the first of these plans, namely the Retirement Benefit Plan of R.R. Donnelley & Sons Company (the “Donnelley Plan”). As a result, the Banta Hourly Pension Plan became a component of the Donnelley Plan. On December 31, 2013, the Donnelley Plan was merged into the Bowne Pension Plan. Accordingly, all benefits accrued under the first through sixth plans are now instead being provided under the Bowne Pension Plan.

The Bowne Pension Plan continues after those mergers to have the same Plan Sponsor and Plan Number as before the mergers, *i.e.*, the Plan Sponsor is RR Donnelley Financial, Inc. (federal employer identification number 13-2618477) (the “Company”), previously named Bowne & Co., Inc., and the Plan Number is 001. The Bowne Pension Plan now consists of nine Components: three Components for the benefits previously provided under the three components (including the Danbury Component) of the prior Banta Hourly Pension Plan, five Components for the benefits previously provided under the other five prior plans, and one Component for the benefits previously provided under the Bowne Pension Plan as it existed prior to December 31, 2013.

If you were previously in an employee group covered by the Danbury Component of the Banta Hourly Pension Plan, or if you were subsequently in an employee group covered by the Banta Danbury Component of the Donnelley Plan, your benefits previously provided thereunder will instead be provided by the Banta Danbury Component of the Bowne Pension Plan.

Any plan merger described above did not affect the benefits you have accrued prior to the merger. The merger also does not affect your benefit starting date or the forms in which you can receive your benefits.

Part B of the SPD provides more information regarding the prior plans, including their previous plan numbers and the names and federal employer identification numbers of their previous plan sponsors.

Your Summary Plan Description

This **Part A** of the SPD relates to the Banta Danbury Component of the Plan and contains information specific to the participants in the Banta Danbury Component such as who is eligible to participate in this Component, how this Component’s benefit is calculated, when a participant in this Component can start receiving his benefit, and the different payment forms for that benefit.

Part B of the SPD contains information about the Plan that is consistent for all the nine components (and their covered employee groups), such as the procedures for applying for benefits, income taxes applied to your benefits, situations affecting your benefit, how to make an inquiry, claim or appeal regarding your benefit, details regarding who to contact for assistance, and your rights as a participant in a component of the Plan.

We urge you to read this SPD carefully for a better understanding of the benefits that are available to you. A statement of your benefits can be obtained from the Pension Service Center. To contact the Pension Service Center, call 1-866-767-1212.

The Banta Danbury Component provides for:

- a monthly income to you for life when you retire.
- full vesting (a nonforfeitable right to benefits) after 5 Years of Vesting Service.
- normal retirement beginning at age 65.
- optional early retirement between ages 60 and 65 after 10 Years of Vesting Service.
- a surviving spouse's pension payable if you die before payment of your vested benefits has begun.
- full cost of benefits funded solely by employer contributions.

The employee group described in this SPD is represented by Graphic Communications International Union Local 298-M, AFL-CIO. To find out if you are eligible for a pension benefit from the Banta Danbury Component, contact the Pension Service Center. To contact the Pension Service Center, call 1-866-767-1212.

If you are married, please share your SPD with your spouse.

CAUTION: This is only a summary of the Banta Danbury Component of the Plan. The actual Plan document determines and governs your rights under the Component. In the case of any conflict between the contents of this SPD and the Plan document, the terms of the Plan document will control.

The Plan and this SPD will not be construed to give you any right to be retained in employment nor any right or claim to a benefit unless the right to such benefit is in accordance with the Component's terms.

WHO IS COVERED

You were eligible to become a Participant if you were an hourly employee of Danbury Printing & Litho, Inc. or Banta Corporation (both referred to herein as "Banta") in the collective bargaining unit represented by Graphic Communications International Union Local 298-M, AFL-CIO. With respect to the employees to whom this SPD is addressed, an eligible employee began participating on the January 1 nearest to the later of (i) his attainment of age 21, and (ii) his completion of 12 months of employment.

SERVICE

In order to earn benefits under the Component, you must complete service in the employment of Banta. The terms explained below are used by the Component in determining the amount of your Service credits.

Hours of Employment: These are hours for which you are paid including hours for which you are paid while absent from work due to vacation, holiday, illness, disability, jury duty, military duty, leave of absence or for similar reasons. However a maximum of 501 Hours of Employment will be recognized for any single continuous period of paid absence.

Vesting Service: You are credited with years of “Vesting Service” for your actual periods of employment with the Company and with corporations affiliated with Banta. If you have a Break in Service of less than 12 months, the Break in Service will be included in your Vesting Service. However, your service for employment with Banta prior to March 8, 1994, will not be counted for purposes of determining your Vesting Service.

Credited Service: “Credited Service” is used to determine the amount of your benefit from the Component. You will be credited for all your actual periods of employment with Banta from the later of January 1, 1999 or your employment commencement date until your termination of employment.

Break in Service: A “Break in Service” begins on the later of (A) the date you quit, are discharged, retire or die, or (B) the first anniversary of the date you are absent from work for any other reason, and ends on your date of rehire.

The effect of a Break in Service is that, unless you have previously completed at least 5 years of Vesting Service, your pre-Break years of Vesting Service and Credited Service will be cancelled if your Break in Service equals or exceeds 5 years. In addition, you must complete 12 months of employment upon your return to prevent cancellation of your pre-Break Vesting Service and Credited Service. If you have completed at least 5 years of Vesting Service, a Break in Service, will not affect your right to receive benefits under the Component.

There are special provisions to ensure that approved leaves of absence due to certain circumstances are not the sole cause of a Break in Service. A Break in Service will not be considered to begin until the first anniversary of a quit or discharge if your employment terminates on account of pregnancy, the birth or adoption of a child, or the caring for such child immediately after such event. If you take a leave of absence for military leave, and you return to employment within the time prescribed by federal law or you die or become disabled while performing qualified military service, your leave will not be considered a Break in Service.

Special Provisions Regarding Affiliate and Military Service

Employment by any other corporation or other trade or business that is affiliated with Banta (*e.g.*, R. R. Donnelley & Sons Company, Moore Wallace North America, Inc., or a subsidiary of Banta Corporation) will count for purposes of determining eligibility to participate or Vesting Service.

If you take a leave of absence for qualified military leave, and you return to employment within the time prescribed by federal law or you die or become disabled while performing qualified military service, you may be entitled to Vesting Service and Credited Service for your period of military service. Please contact the Pension Service Center for more information regarding these special provisions.

ACCRUED BENEFIT

Important Terms

Accrued Benefit: This is the amount of the pension you will be entitled to receive each month for the rest of your life beginning on your “Normal Retirement Date.” The amount of your Accrued Benefit is based in part on your “Average Monthly Compensation” and “Covered Compensation” when you terminate employment.

Average Monthly Compensation: This is the monthly average of your total compensation (excluding bonuses and other extraordinary payments) from the five consecutive completed calendar years when your compensation from Banta was the highest (excluding years for which you received no Credited Service). However, if you were an active Participant in the Component immediately before your termination of employment, your Average Monthly Compensation will be based upon your compensation (excluding bonuses and other extraordinary payments) for the 60 consecutive months immediately preceding your termination of employment, if that period produces a higher average. If you take a leave of absence for qualified military leave and receive differential pay from Banta, such pay is included when determining your pension amount. The maximum annual amount of compensation which can be considered for any Participant is \$210,000 (as of 2015, adjusted annually for cost of living increases).

Covered Compensation: This is the average of the Social Security taxable wage bases in effect for each calendar year during the 35-year period ending with the calendar year in which you attain your Social Security retirement age. Generally, the amount of your Covered Compensation changes automatically each year the Social Security taxable wage base changes and is different for Participants born in different years. If, however, your employment with Banta is terminated prior to your attainment of your Social Security retirement age, the taxable wage base in effect for each year following your year of termination will be assumed to be the same as the taxable wage base in effect for your year of termination. The following table shows approximate annual Covered Compensation for Participants born in different years who retire or terminate employment during 2012:

| Year of Birth | Covered Compensation |
|----------------------|-----------------------------|
| 1944 | \$59,268 |
| 1949 | \$72,096 |
| 1954 | \$82,824 |
| 1959 | \$93,600 |
| 1964 | \$100,824 |
| 1969 | \$106,176 |
| 1974 | \$109,224 |
| 1979 or later | \$110,100 |

Normal Retirement Date. The first day of the month following the later of your 65th birthday or the fifth anniversary of the date you became a Participant in the Component.

Calculation of Your Accrued Benefit

Your Accrued Benefit will be the greater of the amounts calculated under the following formulas:

- A. 0.89% of your Average Monthly Compensation multiplied by your years of Credited Service (up to a maximum of 35 years),

plus,

0.50% of that portion of your Average Monthly Compensation in excess of 1/12th of your Covered Compensation multiplied by your years of Credited Service (up to a maximum of 35 years);

Or
- B. \$17.00 multiplied by your Years of Credited Service.

If you are also entitled to receive a pension from another defined benefit plan to which Banta or any other company affiliated with Banta has contributed, your Accrued Benefit described above will be reduced by your accrued benefit under the other plan to the extent that Credited Service under this Component is also used to determine the amount of your benefit from the other plan.

RETIREMENT PENSIONS

The Component provides four different types of retirement pensions. If you have completed at least 5 years of Vesting Service, you will be eligible for one of these pensions even if you terminate your employment before you reach retirement age. However, except in the case of disability retirement, your pension will not start until you are at least 60 years old.

The types of retirement pensions the Component provides are:

Normal Retirement. You will qualify for a Normal Pension if you terminate employment on or after your 65th birthday with at least 5 years of Vesting Service.

Early Retirement. You will qualify for an Early Pension if you terminate employment between your 60th and 65th birthdays and after completing at least 10 years of Vesting Service.

Deferred Vested Pension. You will qualify for a Deferred Vested Pension if you terminate employment prior to your 65th birthday but after completing at least 5 years of Vesting Service.

Disability Retirement. You will qualify for a Disability Pension if your employment terminates due to a Total and Permanent Disability (as defined in the Plan document) and you have completed at least 15 years of Vesting Service.

COMMENCEMENT OF BENEFITS

Normal Pension payments will begin with a payment for the month next following the date of your retirement.

Early Pension payments may begin with a payment for the month next following the date of your retirement, or you may delay payment as long as age 65. If you begin to receive your Early Pension prior to age 62, your pension will equal your full Accrued Benefit, reduced by 0.5% each month (6% per each year) between the date your Early Pension starts and the first day of the month following your 62nd birthday.

Deferred Vested Pension payments begin with a payment for the month specified in your deferred retirement benefit application, but not before you have attained age 60 (or age 65 if you have less than 10 years of Vesting Service). If you begin to receive your Deferred Vested Pension prior to age 62, your Accrued Benefit will be reduced by 0.5% for each month (6% per each year) between the date your Deferred Vested Pension starts and the first day of the month following your 62nd birthday. In order to receive a Deferred Vested Pension under the Component, you must file a written application with the Pension Service Center. Since a former employee entitled to a Deferred Vested Pension may not make this request sooner than 6 months before his attainment of age 60, he should always give the Pension Service Center written notice of any change of address after leaving the Company. See Part B of the SPD for information on how to contact the Pension Service Center.

If you are not eligible for benefits under a Banta long-term disability plan, Disability Pension payments begin with a payment for the month next following the date your employment terminates due to a Disability. Disability Pension payments will stop if (a) you return to work, (b) Banta determines that your disability no longer exists, or (c) there is a failure to provide satisfactory proof of the continued existence of the Disability.

If you are eligible for long-term disability benefits under a Banta-sponsored plan, Disability Pension payments will not begin until the first of the month after you attain age 65 or, if later, the first day of any month following the date you file an application for your Disability Pension with the Pension Service Center. In such case, the period of Disability prior to the Normal Retirement Date shall be considered a period of Credited Service, and Average Monthly Compensation shall be computed by considering compensation prior to the Disability Retirement.

If the single sum value of your benefit under the Component (which includes any benefit under the Banta Danbury Component plus any benefit under any other component of the Plan) is less than \$5,000 when you terminate employment, your benefit will automatically be paid to you in a lump sum no later than the end of the year following the year in which you terminate employment.

You may choose to have all or part of any taxable portion of your lump sum payment (of less than \$5,000) that you receive transferred directly to another qualified plan, a 403(a) plan, a 403(b) (not-for-profit) plan, a 457(b) (state or local government) plan that agrees to separately account for amounts so transferred (including earnings), or to a traditional IRA or

Roth IRA. You may choose to transfer all or part of any nontaxable portion of your lump sum payment directly to another qualified plan or a 403(b) (not-for-profit) plan that agrees to separately account for amounts so transferred (including earnings) or to a traditional IRA or Roth IRA. If you roll your balance over directly, you will avoid a mandatory 20% withholding tax and a possible 10% penalty tax.

Similarly, if upon your death your beneficiary is entitled to a lump sum payment (of less than \$5,000) of a death benefit described in this summary, and if your beneficiary is your spouse, the distribution may be made as a direct transfer to the same types of plans and accounts to which you could make a transfer as described above. If your beneficiary is not your spouse, the distribution may be made as a direct transfer to a traditional IRA or a Roth IRA established for the purpose of receiving this distribution.

FORMS OF PENSIONS

Normal Forms of Payment

If you are not married, payment of your Normal, Early, Deferred Vested or Disability Pension, as the case may be, is a monthly amount payable to you for your life. This form is known as the Single-Life Pension.

If you are married when your pension payments start, the usual form of payment will be a monthly payment to you during your lifetime, and if you should die before your spouse does, your spouse will continue to receive a monthly payment equal to 50% of that pension for his or her life. This is known as a “50% Joint and Survivor Pension.” The payments under this form are in reduced amounts which are actuarially equivalent to the benefits you would otherwise have received, in order to reflect the fact that they will be paid during the lifetimes of two people rather than one. As an example, assume that you are age 65, your spouse is 63 of age and your basic pension if you had no spouse would be \$500.00 per month. Under the 50% Joint and Survivor Pension your benefit would be actuarially adjusted so that you would receive approximately \$440.00 per month for life, and, if you died first, your spouse would receive about \$220.00 for life.

Optional Forms of Payment

Subject to the spouse consent requirement described below, if you are married, you can elect to receive your Normal, Early, Deferred Vested or Disability Pension in the form of a Single Life Pension, rather than the 50% Joint and Survivor Pension. If you are married, the Component also allows you to choose payment of a Normal or Early Pension as a joint and survivor pension, with reduced monthly payments to you during your lifetime, and upon your death, continued payments to your spouse equal to 100% or 75% (as you elect) of the monthly benefits you were receiving prior to your death. If you are married, the Component also allows you to choose payment of a Deferred Vested or Disability Retirement Pension as a joint and survivor pension, with reduced monthly payments to you during your lifetime, and upon your death, continued payments to your spouse equal to 75% of the monthly benefits you were receiving prior to your death.

If you are not married, but you have a domestic partner, you may elect to receive your pension in the form of a 50% Joint and Survivor Pension, or in any of the optional forms of payment available to married participants described in the previous paragraph. You must name your domestic partner as the recipient of any 50%, 75% or 100% survivor pension. No consent is required from your domestic partner in order for you to elect an optional form of payment.

Finally, if you are eligible for an Early Pension prior to age 62, you can elect the level income option. This provides you with a steady level of retirement income from both the Component and Social Security. Under this option (available only in the Single-Life form) your pension is paid at a higher rate before your Social Security benefits begin and at a lower rate after such time.

The pensions payable under the forms described above are adjusted so as to be actuarially equivalent to the pensions you would otherwise receive.

When you are about to retire, contact the Pension Service Center. You will be provided with an explanation of your accrued benefit and the amounts that would be payable to you under the normal and optional forms of pensions available to you. You may select an optional form of payment (or you may revoke a prior selection) at any time prior to the first day of the month in which the pension payments are to begin. Any election by a married Participant of a form of payment other than a Joint and Survivor Pension will be valid only if the Participant's spouse consents in writing to such election within the 90-day period ending on the date benefits are to commence and such consent is witnessed by a notary public or Plan representative.

Definition of "Married" and "Spouse"

Effective June 26, 2013, for all purposes of the Component, "married" or "marriage" means the legal union between a participant and a person who thereby became the spouse of the participant. With respect to a participant or other person, "spouse" means only a person who is legally married to the participant under the laws of any domestic or foreign jurisdiction that has the legal authority to sanction marriages. A former spouse is treated as a spouse to the extent provided under a qualified domestic relations order. "Domestic partner" means only a person with whom you have a domestic partnership that is currently registered with a governmental body pursuant to state or local law authorizing such registration.

DEATH BENEFITS

If you die before payment of your pension begins, have been married throughout the one-year period immediately prior to your death, and any of the following circumstances apply to you, your surviving spouse will be entitled to the benefit described below:

- (1) you were eligible for a Normal or Early Pension; or
- (2) you terminated employment and you were entitled to a Deferred Vested Pension;

This spouse benefit is a monthly amount payable for your spouse's life equal to one-half the amount you would have received if you had ceased benefit accrual on the date of your death and elected to begin receiving the 50% Joint and Survivor annuity form of pension when first eligible to receive it. Payment of this spouse benefit will begin:

- (1) if you die after age 60, on the first day of the month after your death;
- (2) if you die before age 60 with 10 Years of Vesting Service, on the first day of the month after your 60th birthday; and
- (3) in any other case, on the first day of the month after your 65th birthday.

An optional pension will be available to your surviving spouse if you have completed at least 15 years of Vesting Service and die before your actual retirement. The optional pension payments begin in the month following your death in an amount equal to 50% of the amount you would have been entitled to receive if you had retired on the day preceding your death and elected a 50% Joint and Survivor form of pension. The amount is calculated without reduction for the fact that payments start before your 65th birthday, but monthly payments under this option will continue for only 10 years (or until the earlier death of your spouse). This form of benefit is automatic if you were receiving a Disability Retirement Pension at the time of your death, you had elected a single-life pension, and you die before age 65.

Neither of the surviving spouse's pensions described above will begin payment until an application for benefits has been filed by your surviving spouse with the Pension Service Center.

If you die before payment of your pension begins and you were in a domestic partnership with your domestic partner throughout the one-year period immediately prior to your death, your domestic partner may be entitled to a survivor's pension benefit similar to the surviving spouse pension described above. You must meet all the same requirements described above in order for your domestic partner to be eligible for the survivor's pension. The form of the payment for such benefit, the starting date for such benefit and all other terms and conditions for such benefit are the same as those for a spouse. However, the payment of such death benefits must start within 12 months of your death.

If you are not married and do not have a domestic partner, and you die before payment of your pension begins, there is no survivor pension benefit.

You must report any change in your marital or domestic partner status to the Pension Service Center. See Part B of the SPD for information on how to contact the Pension Service Center. The individual who is your spouse or domestic partner on the date of your death is the individual who is eligible for the pre-retirement death benefit.

Effective as of January 1, 2011, if you are married or have a domestic partner and elect to receive your pension benefit in the form of a joint and survivor pension with continued payments to your spouse or domestic partner equal to 100% or 75% of the monthly benefits you were receiving prior to your death, but die before your pension payment begin, your surviving

spouse or domestic partner, as applicable, will receive the 100% or 75% portion of the survivor's pension benefit, rather than the 50% survivor portion of a 50% Joint and Survivor annuity.

REEMPLOYMENT AND SUSPENSION OF BENEFITS

If you are receiving benefits under the Component and are rehired by the Company or a related employer, your pension payments will be suspended during your reemployment. Upon your subsequent retirement, your pension amount will be recalculated based on the following factors:

- (a) your total Credited Service credited before and during your reemployment;
- (b) the benefit rates in effect upon your final termination of employment; and
- (c) an actuarial reduction for benefits paid to you prior to the first day of the month following your 65th birthday.

However, if you have reached age 65 and receive payment for less than 8 days in a calendar month, you will be considered to have retired and will be entitled to receive a pension payment for that month. Your pension will be suspended if you subsequently receive payment for working 8 or more days in a calendar month.

If you die before suspended pension payments to you resume, the only benefit payable will be the Pre-Retirement Surviving Spouse Pension or the domestic partner survivor's pension, if applicable.

It is your responsibility to notify the Pension Service Center that you have been reemployed after receiving pension payments as well as when you will be retiring again. You must also notify the Pension Service Center when you receive payment for less than 8 days in any calendar during your reemployment in order to receive your pension payment for that month. If you would receive a pension payment for any calendar month in which you actually receive payment for working 8 or more days after retirement, your subsequent payments will be offset for all pension payments mistakenly made to you.

LOSS OF BENEFITS

The Component is designed to help meet the needs of all employees who are Participants. There are, however, certain situations in which no benefits are payable, including the following:

- (1) If you leave the employ of Banta with less than 5 years of Vesting Service, you are not eligible for any benefit under the Component.
- (2) If you die before payments of your vested benefits have begun, no benefits will be payable except the Surviving Spouse's Pension, if applicable.

- (3) If the Plan terminates and its assets are not sufficient to pay all benefit liabilities, all or part of your accrued benefit may not be payable.

RR DONNELLEY PENSION SERVICE CENTER

Milliman provides administrative support at the following address and phone number:

RR Donnelley Pension Service Center
3800 American Blvd West
Suite 400
Minneapolis, MN 55431
1-866-767-1212

Pension Service Center Representatives are available between the hours of 7 a.m. and 7 p.m. CT, Monday through Friday, except holidays.

Website: www.MillimanBenefits.com

You may want to record your Login ID and password (PIN) below, however, please note such information should be kept secure.

Login ID: _____
Password (PIN): _____

As explained in greater detail in Part B of this SPD, contact Milliman for any questions concerning benefits, such as information about eligibility, pension estimates, how to apply for pension benefits and how to begin receiving benefits.