



An

RR Donnelley

Group

Pension Plan

Summary Plan Description

January 1, 2015

Bowne Pension Plan

Moore Wallace Component

Bowne Pension Plan (the “Plan”)

Part A (of Parts A and B) of Summary Plan Description for **Moore Wallace Component of the Plan**

January 1, 2015

If you are a participant in the Moore Wallace 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 employee groups previously covered by the Retirement Income Plan of Moore Wallace North America, Inc. prior to any mergers are now covered by the Moore Wallace Component of the Bowne Pension 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 group 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 RR Donnelley and other RR Donnelley companies previously covered by the Retirement Income Plan of Moore Wallace North America, Inc., excluding, however, the Cardinal Brands Benefit and the Check Printers Benefit of that Component (for each of which there is a separate Part A).

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Introduction

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

Important Note: References in this Part A of the SPD to the Moore Wallace Component of the Plan include the following:

- with respect to periods after December 31, 2013, the Moore Wallace Component of the Bowne Pension Plan,
- with respect to periods after December 31, 2012 and on or before December 31, 2013, the Moore Wallace Component of the Retirement Benefit Plan of R. R. Donnelley & Sons Company, and
- with respect to periods on or before December 31, 2012, the Retirement Income Plan of Moore Wallace North America, Inc.

Recent Plan Mergers

At various times prior to 2014, R. R. Donnelley & Sons Company (“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) (the “Moore Wallace Plan”); 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 Retirement Income Plan of Moore Wallace North America, Inc. 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 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 Retirement Income Plan of Moore Wallace North America, Inc., or if you were subsequently in an employee group covered by the Moore Wallace Component of the Donnelley Plan, your benefits previously provided thereunder will instead be provided by the Moore Wallace 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. However, no further benefits are earned or otherwise accrue with regard to periods after December 31, 2011. (See the later section titled “Your Moore Wallace Component Benefit”.)

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 Moore Wallace Component of the Bowne Pension Plan and contains information specific to the participants in the Moore Wallace Component (the “Component”) such as who is eligible to participate in the Component, how the Component’s benefit is calculated, when a participant in the 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 of the nine other 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.

You accrued a benefit under the Moore Wallace Component while you were an employee of a participating employer and a participant in the Component prior to December 31, 2011. If, prior to December 31, 2011, you were an employee of an employer that did not participate in the Component, you did not accrue a benefit described in this SPD for your service with that employer. To find out if you are eligible for a pension benefit from the Component, contact the Pension Service Center at 1-866-767-1212.

Your SPD is based on the official Plan document. It is written to be understandable and attempts to be as complete, accurate, and up-to-date a description as possible of your Component benefit. However, it does not include every detail of the Component. In the event that there is any discrepancy between your SPD and the Plan document, the actual Plan document always governs. The Plan document has changed over the years and only the relevant Plan document applies unless specifically provided otherwise. For example, someone who started benefit payments from the Component in November, 2003 only had the benefit forms available at that time as an election.

In addition, nothing in your SPD should be interpreted as an employment contract, nor does your SPD create an entitlement to any benefit from your employer. Your SPD merely describes certain pension benefits offered to eligible employees as of January 1, 2015. The Company reserves the right to change or terminate the Plan at any time.

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

Note: This SPD contains information about the career average pay formula that was in effect (under the Moore Wallace Plan) from January 1, 2005 to December 31, 2011. There is a separate SPD that contains information about the benefit formulas prior to 2005. That SPD includes information about the pension equity and retirement income formulas that were in effect prior to 2001 (both of which were frozen so that there were no benefit accruals under the Moore Wallace Plan from 2001 through 2004). That SPD also includes information about how benefits accrued prior to 2001 under those formulas are paid. Some participants in the Moore Wallace Component may have benefits under those prior pension equity or retirement income formulas with relation to service, compensation, and contributions prior to 2001. Nothing in the career average pay formula that was in effect from January 1, 2005 to December 31, 2011 affects those benefits. See the “A Word About the Moore Wallace Component and Prior Plan Formulas” section for further information. Contact the Pension Service Center at 1-866-767-1212 if you have questions or need information about the benefit formulas prior to 2001, or how benefits accrued prior to 2001 under those formulas are paid. When calling the Pension Service Center, you will need your password (PIN).

Who Is Eligible

General Information

The Moore Wallace Component was amended to be closed to new participants effective December 31, 2011. Accordingly, each person who was not a participant in the Moore Wallace Component on December 31, 2011 will not be or become a participant in the Component after December 31, 2011. Each person who was a participant in the Moore Wallace Component on December 31, 2011 and ceases to be a participant after that date will not again become a participant after that date.

Employees participating in the Moore Wallace Plan on December 31, 2012, immediately prior to that plan merging into, and becoming the Moore Wallace Component of, the Donnelley Plan, continue participation in the Moore Wallace Component as long as they continue to otherwise be eligible. However, no further benefits are earned or otherwise accrue with regard to service rendered or compensation earned or paid, or otherwise, with regard to periods after December 31, 2011. (See the later section titled “Your Moore Wallace Component Benefit”.)

Subject to other rules outlined in this section, active employees were eligible to become participants in the Moore Wallace Component if they were (i) at least 21 years old, and (ii) classified by their employer as employees of Moore Wallace North America, Inc. or of any other member of the RR Donnelley Controlled Group of Companies that was a participating employer of the Moore Wallace Plan (all these participating employers are referred to collectively as “Moore Wallace”) prior to December 31, 2011. As of December 31, 2011, Moore Wallace North America, Inc. and Check Printers, Inc. were the only members of the RR Donnelley Controlled Group of Companies that were participating employers.

An individual must have been classified by Moore Wallace as an employee of Moore Wallace in order to be eligible to become a participant in the Moore Wallace Component, regardless of whether a court, an administrative agency or some other person classifies the individual as an employee of Moore Wallace.

Participation in the Moore Wallace Plan took effect on the January 1 nearest to the last day of your completed “Qualifying Period” except if you were younger than age 21 on that day, your participation in the Moore Wallace Plan took effect on the January 1 nearest to your 21st birthday. A “Qualifying Period” was a 12-month period in which you completed 1,000 hours of service. Your initial Qualifying Period was the 12-month period following your first day of employment. If you did not qualify in the initial 12 months, subsequent periods started each January 1 following your date of employment until you satisfied the Qualifying Period requirement. You did not need to enroll to become a participant of the Moore Wallace Plan. You automatically participated after you completed a Qualifying Period and satisfied the age 21 requirement. Once you became a participant, service for vesting and benefit accrual generally started from your

original hire date (except where there are special rules if you rehired or transferred in from a non-eligible employment status or from a non-participating employer).

To illustrate, Maria was hired May 15, 2009. She was over age 21 when she was hired. She completed 1,000 hours of service by May 14, 2010. She became a participant in the Moore Wallace Plan January 1, 2010 (the nearest January 1) and her service for benefit vesting and accrual counts from May 15, 2009.

James was hired August 15, 2009. He was over age 21 when he was hired. He completed 1,000 hours of service by August 14, 2010. He became a participant in the Moore Wallace Plan on January 1, 2011 (the nearest January 1) and his service for vesting and benefit accruals counts from August 15, 2009.

You were not eligible to participate in the Moore Wallace Plan if you were:

- Covered by a collective bargaining agreement that did not provide for participation in that plan;
- An independent contractor;
- A leased employee;
- An employee at a subsidiary or other employer that did not participate in that plan;
- A non-resident alien who received no U.S. source earned income; or
- A former employee of R.R. Donnelley & Sons Company or RR Donnelley Seymour, Inc. who was part of the Direct Business Unit and who transferred employment to Moore Wallace.

If you were not eligible for the Moore Wallace Plan when you were first hired by Moore Wallace, you may have become eligible when you changed from an ineligible to eligible status, assuming other conditions of eligibility were satisfied.

If, when you were initially hired by Donnelley or any member of its Controlled Group of Companies, you were designated as included in a group of employees who will be ineligible for participation in the retirement plans of Donnelley and its Controlled Group of Companies, and if you subsequently transferred to a group that was not excluded, you remained ineligible to participate in the Moore Wallace Component. Those designated groups of ineligible employees are as follows:

- Pro-Line Printing
- Confort & Company
- Prospectus Central
- Nimblefish Technologies, Inc.
- 8touches, Inc.
- Journalism Online, LLC

Donnelley maintained the Retirement Benefit Plan of R. R. Donnelley & Sons Company, which became the RR Donnelley Component of that plan and later became the RR Donnelley Component of the Plan (all of which are referred to in this subsection as the

“RR Donnelley Component”), for certain employees of certain members of the RR Donnelley Controlled Group of Companies (all these participating employers are referred to collectively as “RR Donnelley”). In addition, Banta Corporation maintained the Banta Corporation Employee Pension Plan, which became the Banta Employees Component of R. R. Donnelley & Sons Company and later became the Banta Employees Component of the Plan (all of which are referred to in this subsection as the “Banta Employees Component”) for certain employees of Banta Corporation and certain subsidiaries of Banta Corporation (all these participating employers are referred to collectively as “Banta”). Furthermore, RR Donnelley Financial, Inc. (formerly named Bowne & Co., Inc.) prior to December 31, 2013 maintained the Bowne Pension Plan, which later became the Bowne Component of the Bowne Pension Plan (both of which are referred to in this subsection as the “Bowne Component”), only for certain employees of RR Donnelley Financial, Inc. and certain subsidiaries of RR Donnelley Financial, Inc. (all these participating employers are referred to collectively as “RR Donnelley Financial”).

Persons who were employees of Banta, RR Donnelley Financial or RR Donnelley were generally not eligible to participate in the Moore Wallace Component, and, similarly, persons who were employees of Moore Wallace were generally not eligible to participate in the RR Donnelley Component, the Banta Employees Component or the Bowne Component. In addition, if you transferred employment from RR Donnelley, Banta or RR Donnelley Financial to Moore Wallace, you were generally not eligible to participate in the Moore Wallace Component because you continued to participate in your previous employer’s plan. See the subsection titled “If You Are Transferred to an Affiliate.”

If You Terminate Employment or Become Ineligible

If you terminated employment with Moore Wallace or were no longer classified as an eligible employee, you stopped earning an annual pension accrual under the Plan. However, if you remain employed by another member of the RR Donnelley Controlled Group of Companies, you will continue to accrue vesting service.

If you were an employee of Moore before January 1, 2001 and you participated in the pension equity or retirement income formula that was offered under the Moore Wallace Plan to eligible Moore employees until that date, you may have a pre-2001 frozen accrued benefit. If you do, that benefit is protected under the Moore Wallace Component.

If You Were Rehired or Again Become Eligible

Generally, if on or before December 31, 2011 you terminated employment or became no longer classified as an eligible employee with Moore Wallace and were reemployed or reclassified as an eligible employee of Moore Wallace within 30 days, you were reinstated and continued to accrue a pension benefit under the Moore Wallace

Component (but not beyond December 31, 2011) as though your employment or eligibility did not terminate.

If on or before December 31, 2011 you were reemployed or reclassified as an eligible employee more than 30 days after you terminated or were classified as ineligible, or if on or before December 31, 2011 you did not meet the Moore Wallace Plan's eligibility requirements before you left but were subsequently rehired in an eligible position, you became a participant of the Moore Wallace Plan on the later of your date of reemployment or the January 1 nearest to the last day of your completed Qualifying Period except if you were younger than age 21 on that day, in which case your eligibility to participate in the Moore Wallace Plan began on the January 1 nearest to your 21st birthday.

For Employees of New Participating Subsidiaries and Other New Participating Employers

The Component described in this document applies to eligible employees of Moore Wallace to whom benefits have been extended. If you have questions concerning your eligibility to participate in the Component or in the Plan, contact the Pension Service Center. See the final page of this Part A for information on how to contact the Pension Service Center.

A complete list of the employers sponsoring the Moore Wallace Component or the Plan may be obtained by you upon written request to the Administrative Fiduciary, whose contact information is provided in Part B. This list is also available for examination by you.

Also, you may receive from the Administrative Fiduciary, upon written request, information as to whether a particular employer is a sponsor of the Moore Wallace Component or the Plan and, if so, the employer's address.

If You Are Transferred to an Employer That Participates in a Different Component

Except as provided in the next paragraph, in the event you are transferred to or terminate employment and are employed by a participating employer in any other component of the Plan, you will no longer be a participant under the Moore Wallace Component, but will be eligible to participate in such other component, as applicable.

If You Are Transferred to an Affiliate

You remain a participant in the Moore Wallace Component in the event you are transferred to, or terminate employment and are reemployed by, a participating employer in the RR Donnelley Component, the Banta Employees Component or the Bowne Component. In that case, you are not eligible to participate in the RR Donnelley Component or Banta Employees Component or the Bowne Component following that transfer or reemployment. Similarly, participants in the RR Donnelley Component, the

Banta Employees Component and the Bowne Component (and persons who would be participants in any such plan or component except for satisfying any service or age requirement) who transfer to, or become reemployed by, Moore Wallace are not eligible to participate in the Moore Wallace Component because they will remain participants in the RR Donnelley Component or Banta Employees Component or the Bowne Component (and because the Moore Wallace Component was closed to new participants effective December 31, 2011).

What “Service” Means

The Moore Wallace Component counts “service hours” to determine two types of service:

- Vesting service; and
- Benefit service.

Service Hours

You are credited with an hour of service for any hour that you are paid or are entitled to be paid. If you are being paid but are not working, such as when you are on vacation or sick leave, you will be credited with hours of service. If you are on an unpaid approved leave, you will be credited with the number of hours in your normal workday for each day that you are on the unpaid approved leave.

Vesting Service

Your years of vesting service determine whether you are entitled to a pension benefit from the Moore Wallace Component. Being vested means that you will receive a pension benefit from the Component, even if you stop working at Moore Wallace or the RR Donnelley Controlled Group of Companies before you reach normal retirement age – age 65. If you leave before you are vested, you will not receive a benefit from the Component.

You earn one year of vesting service for each calendar year during which you are credited with at least 1,000 hours of service. For vesting, service hours with Moore Wallace or any company while it is a member of the RR Donnelley Controlled Group of Companies are counted. You started earning vesting service on the day you started work, or at age 18 (whichever is later). Unlike benefit service (discussed under the next heading), you are eligible to earn vesting service even for calendar years beginning after December 31, 2011.

You are vested after you earn five years of vesting service. You also are vested when you reach age 65, even if you have less than five years of vesting service.

If you have an accrued benefit under the RR Donnelley Component, the Bowne Component or the Banta Employees Component of the Plan, and if you are fully vested in that benefit, then you are vested in your entire benefit under the Moore Wallace Component.

Note: If you were actively employed by Moore and participating in the Moore Wallace Plan as of December 1, 2000, you are vested in all your benefit accruals under the Moore Wallace Component without regard to your years of vesting service. If you accrued a benefit under the Moore Wallace Plan at any time from July 1, 1997 through December 1, 2000, and have three years of vesting service, you are vested in your

entire benefit under the Moore Wallace Component. If you have an accrued benefit under either the RR Donnelley Component or the Banta Employees Component of the Plan, and if you are fully vested in that benefit, then you are vested in your entire benefit under the Moore Wallace Component.

Benefit Service

Your benefit service for a calendar year determines whether you receive an annual pension “accrual” for that year – the pension benefit amount that you earn for the calendar year. You were eligible for an annual accrual for any calendar year beginning on or after January 1, 2005 and before December 31, 2011 in which you earned a year of benefit service. In general, you earn a year of benefit service for any calendar year from 2005 to 2011 during which you were credited with at least one hour of service as a participant in the Moore Wallace Component. Service hours with Moore Wallace (which includes its participating subsidiaries and other participating employers) are counted.

The sum of the annual pension accruals that you earned on or before December 31, 2011 is used to determine your total annual pension benefit. The total monthly pension benefit is equal to the total annual pension benefit divided by 12.

Breaks in Service

You have a break in service if you are credited with less than 501 hours of service in any calendar year. If you have more than 500 hours, but less than 1,000 hours of service in any calendar year, you will not have a break in service. However, you will not earn a year of vesting service for that calendar year (you need at least 1,000 hours to earn a year of vesting service).

If You Are Not Vested Before a Break in Service

If you are not vested, rehired, and credited with more than 500 hours of service in a calendar year before you have five consecutive break-in-service years, you will not lose the vesting service or the benefit service you previously earned. The count of consecutive breaks in service starts over if you earn less than 501 hours in any subsequent calendar year.

If you are not vested and then have **five or more** consecutive one-year break-in-service years before you are rehired, here is what happens to your vesting service and your benefit service:

- You will lose the vesting service and benefit service you previously earned;
- You will not earn benefit service again until the calendar year prior to 2012 in which you were credited with more than 500 hours of service; and
- You will not earn vesting service again until the calendar year in which you are credited with at least 1,000 hours of service.

If You Are Vested Before a Break in Service

Once you become vested, you generally cannot lose credit for vesting service or benefit service. Therefore, if you are vested before you have a break in service, you remain vested regardless of the length of the break.

A Break in Service Example

To show how a break in service works, assume that you are not vested prior to 2010 and you are credited with hours of service as follows:

Year	Service Hours	One-Year Break in Service
2010	375	Yes
2011	425	Yes
2012	250	Yes
2013	490	Yes
2014	350	Yes
2015	525	No

You would have your fifth consecutive break in service in 2014. Any vesting service and benefit service you earned to date would be lost. Since you are not credited with more than 500 service hours until 2015, your break in service continues until 2015 and you will lose all annual pension accruals earned prior to that calendar year. You will not be credited with a year of benefit service for 2012 or any subsequent calendar year (*i.e.*, because benefit accruals were frozen effective December 31, 2011).

Special Provisions to Avoid a Break in Service

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.

Unpaid Approved Leaves and Leaves Covered by the Family and Medical Leave Act (FMLA)

There are special provisions to ensure that an unpaid approved leave or a leave covered by FMLA is not the sole cause of a break in service. Under these provisions, you are credited with hours of service for each workday during which you would have been paid if you were not on an approved leave of absence. Please contact the Pension Service Center for more information regarding what happens under an approved leave of absence. See the final page of this Part A for information on how to contact the Pension Service Center.

Military Service

Special provisions apply if you take a leave of absence for qualified military leave. Any differential pay you receive from 2005 to 2011 from a participating employer or subsidiary is included when determining your pension amount. As long as you return to

employment within the time prescribed by federal law, you may be entitled to vesting service and, from 2005 to 2011, benefit service for your period of military service. Other special provisions apply if you die or become disabled while performing qualified military service, regardless of whether you return to employment within the time prescribed by federal law. Please contact the Pension Service Center for more information regarding military leave and return from military leave. See the final page of this Part A for information on how to contact the Pension Service Center.

Your Moore Wallace Component Benefit

How Your Moore Wallace Component Benefit Is Calculated

The Moore Wallace Component uses a career average pay formula to calculate the annual pension benefit payable at your normal retirement age – age 65. The formula takes into account the calendar years from 2005 to 2011 for which you earned a year of benefit service and your pensionable earnings for those years.

For each year from 2005 to 2011 that you earned a year of benefit service, the Component applies a percentage to your pensionable earnings for that year to calculate an annual pension “accrual” for that year. This is the benefit amount that you earned for that calendar year. If you are vested when you leave Moore Wallace and the RR Donnelley Controlled Group of Companies, all of your annual pension accruals are then added up to determine your total annual pension benefit payable to you beginning at the Component’s normal retirement age – age 65.

Pensionable Earnings

Pensionable earnings (your “pay”) are used to calculate your pension benefit. Your pensionable earnings for a year are all amounts that are reported as compensation on your Form W-2, including:

- Base pay;
- Overtime;
- Commissions;
- Shift differential;
- WinShare;
- Most cash bonuses (including Gainsharing and Management Incentive Compensation);
- Vacation pay; and
- Holiday pay.

In addition, pensionable earnings include your:

- Before-tax contributions to the Moore Wallace North America, Inc. Savings Plan or to the RR Donnelley Savings Plan (into which the Moore Wallace North America, Inc. Savings Plan was merged on September 1, 2008);
- Before-tax premium payments and contributions to the Health Care Spending Program and Dependent Care Spending Program; and
- Before-tax contributions to RR Donnelley’s qualified transportation fringe benefit program.

Your pensionable earnings generally do not include amounts reported on your W-2 due to:

- Awards under the R.R. Donnelley & Sons Company Stock Incentive Plans; the R.R. Donnelley & Sons Company Broad-Based Stock Incentive Plans; or the DonnelleyShares Stock Option Plan, including amounts included due to the exercise of stock options or other rights.
- The grant or exercise of stock awards, stock options, or stock equivalencies, or from other stock-based compensation where the amount received – in cash or in stock – is based exclusively or primarily on shares or units or the value of RR Donnelley stock.
- Life insurance, dental, drug, short-term disability (other than salary continuation payments), long-term disability, medical, mental health/substance abuse, or vision benefits;
- Separation pay, severance, and supplemental unemployment benefit payments, or expense reimbursements or allowances.
- Taxable fringe benefits, non-cash prizes, or awards (and any such related cash payments to cover taxes on such benefits, prizes, or awards).
- Payments deferred under, or paid from, a non-qualified deferred compensation plan. Compensation deferred may earn benefit credits under Donnelley's non-qualified pension plan.

Note: Pensionable earnings for the Moore Wallace Component do not include any amounts used to calculate a benefit under any other defined benefit pension program in which any member of the Donnelley Controlled Group of Companies participates.

The Internal Revenue Code imposes a limit on the amount of your compensation that can be considered for plan purposes. This limit was \$245,000 for 2011. Compensation earned in excess of this limit may earn benefit credits under Donnelley's non-qualified pension plan (but not for years after 2011).

If your employment terminated prior to January 1, 2012, the pensionable earnings, including commissions, you are paid before the first 2 ½ months after you terminated, or before December 31 of that year (whichever is later), are includable in pensionable earnings when your pension benefit under the Component is calculated.

If you would like more detail regarding the types of pay that are included or excluded when determining your pensionable earnings, contact the Pension Service Center. See the final page of this Part A for information on how to contact the Pension Service Center.

Benefit Formula

The Moore Wallace Component calculates an annual pension "accrual" – a benefit amount that you earn for any calendar year from 2005 to 2011. At the point that you retire or leave Moore Wallace and the RR Donnelley Controlled Group of Companies, all of your annual pension accruals are then added up to determine your total annual pension benefit from the Component, payable to you at age 65.

The benefit formula for calculating your annual pension accrual applies a percentage to your pensionable earnings for each year from 2005 to 2011 for which you earned a year of benefit service. Because the sum of your annual pension accruals equals your total annual pension benefit, all of your pensionable earnings throughout your years of benefit service from 2005 to 2011 are considered. As a result, your pension benefit generally increases as you work longer for Moore Wallace through those calendar years.

Calculating Your Moore Wallace Component Benefit

General Information

The Moore Wallace Component uses a career average pay formula to calculate your monthly pension benefit at normal retirement age – age 65.

If you have benefits under the prior pension equity or retirement income formulas (with respect to service, compensation, and contributions prior to 2001), see the SPD for the Plan provisions prior to 2005 for information as to how your monthly pension benefit at age 65 is determined for those benefits.

The Moore Wallace Component's Benefit Formula

The benefit formula applies a percentage to your pensionable earnings for each calendar year from 2005 to 2011 that you earned a year of benefit service.

0.7% of your pensionable earnings for each year of benefit service for calendar years
2005 to 2011

EQUALS

Your annual pension benefit

DIVIDED BY

12

EQUALS

Your monthly pension benefit, beginning at age 65

You can receive a reduced monthly pension benefit at an earlier retirement age if you decide to take an early retirement.

Contact the Pension Service Center if you want details regarding the benefit formulas in effect prior to 2005. See the final page of this Part A for information on how to contact the Pension Service Center.

An Example

To help illustrate how the Component calculates a monthly pension benefit, assume the following for this employee. Also assume that this employee does not have an accrued pension benefit under the Component prior to January 1, 2005.

- **Age:** 25
- **Pensionable earnings:** \$26,000 for 2005 (assumes a 2.5% annual pay increase for subsequent years through 2011)
- **Retires and begins benefits:** At age 65

For 2005, this employee would earn an annual pension accrual of \$182 (0.7% x \$26,000). In each future year through 2011, this employee would earn an annual

pension accrual equal to 0.7% of that year's pensionable earnings. Here is how the Component would calculate this employee's monthly pension benefit.

0.7% of pensionable earnings for each year of benefit service from 2005 to 2011
= \$1,374 (the sum of annual pension accruals for those years)

EQUALS

Annual pension benefit = \$1,374

DIVIDED BY

12

EQUALS

Monthly pension benefit at age 65 = \$114

The total monthly pension benefit if this employee begins receiving a pension benefit at age 65 (the normal retirement age) is \$114. This assumes that the employee is paid in the form of a single life annuity. In addition to the pension benefit under the Component, this employee also may be eligible to receive Social Security benefits and a distribution from the RR Donnelley Savings Plan.

For more information about your pension benefit, contact the Pension Service Center. See the final page of this Part A for information on how to contact the Pension Service Center.

Enhanced Benefit Formula for Donnelley Transferees

Certain long-service employees of RR Donnelley who transferred to Moore Wallace and who would have been entitled to an enhanced benefit accrual rate under the RR Donnelley Component of the Plan had they remained employed by RR Donnelley rather than Moore Wallace will have that enhanced benefit accrual rate apply to benefits accrued in the Moore Wallace Component for years from 2005 to 2011 while employed by Moore Wallace and before a break in service of 30 or more days. See the SPD for the RR Donnelley Component of the Plan for information and explanation of the requirement and provisions for the enhanced benefit accrual rate. Also, contact the Pension Service Center for more information. See the final page of this Part A for information on how to contact the Pension Service Center.

Maximum Benefit Amount

Federal law sets annual limits on the amount of pay that can be considered and the benefits you can receive from plans like the Bowne Pension Plan. Over the years, the maximum benefit amount has changed to reflect inflation and cost-of-living increases. If these limits affect you, you will be notified when your pension benefit is calculated. You also may contact the Pension Service Center for more information regarding these limits. See the final page of this Part A for information on how to contact the Pension Service Center.

When You Receive Benefits

You can receive your pension benefit from the career average pay formula at normal retirement age – age 65. Or, you can receive a reduced pension benefit as early as age 55, provided you have at least five years of vesting service.

Pre-2001 Frozen Accrued Benefit

If you were an employee of Moore before January 1, 2001 and you participated in the pension equity or retirement income formula that was offered to eligible Moore employees until that date, you may have an accrued benefit from that formula. If you do, that accrued benefit is frozen and is protected under the Moore Wallace Component.

When you retire at early or normal retirement age, your pre-2001 frozen accrued benefit can be paid out as early as age 55 in addition to the career average pay formula benefit you earned under the Component. The pre-2001 frozen benefit will have the same benefit start date as the benefit from the career average pay formula – except if it is paid out as a lump sum or it does not qualify for “early retirement” at the same time as the benefit from the career average pay formula qualifies. Different payment options also are available for your pre-2001 frozen accrued benefit. See the SPD for the provisions prior to 2005, or contact the Pension Service Center for information as to when and how your pre-2001 frozen accrued benefit can be paid to you. See the final page of this Part A for information on how to contact the Pension Service Center.

Normal Retirement

You are eligible to retire with a pension benefit determined by the Component’s career average pay formula if you retire at age 65 from Moore Wallace and the RR Donnelley Controlled Group of Companies. Your normal retirement date is the first of the month after you reach age 65. When you retire on or after this date, your total annual pension benefit is the sum of your annual pension accruals for years from 2005 to 2011, expressed as a single life annuity. The amount you actually receive may be lower if you choose a payment option that pays benefits to your spouse or a beneficiary after you die.

Early Retirement

Even though the normal retirement age is 65, you may choose to retire from Moore Wallace or any other member of the RR Donnelley Controlled Group of Companies and start payments earlier. If you are vested (that is, you have at least five years of vesting service), you may retire and receive a reduced pension benefit from the career average pay formula any time after you reach age 55. **Note:** There are different early retirement qualification requirements for any pre-2001 frozen accrued benefit as explained in the SPD for the Moore Wallace Plan prior to 2005.

If you separate from Moore Wallace or any other member of the RR Donnelley Controlled Group of Companies before age 65, you can defer starting your pension benefit until you reach age 65. Once you have separated and have reached age 65, you are entitled to the pension benefit amount earned as of your separation date or, if earlier, as of December 31, 2011 (*i.e.*, the day on which benefit accruals under the Component were frozen), unreduced for early retirement. Or, after you have separated, you can have your pension benefit start early on a reduced basis as of the first day of any month between your 55th birthday and your normal retirement date.

If you want your pension benefit to start early, your monthly pension benefit amount will be less than what you would receive at age 65. This early retirement reduction is applied because it is expected that you will receive payments over a longer period of time than if you began receiving them at age 65. The early payment reduction is 0.3% per month (3.6% per year) for each of the first five years that you collect benefits prior to normal retirement, and 0.4% per month (4.8% per year) for each of the next five years, as shown in the following table:

Benefit Commencement Age	Years Before Normal Retirement	Total Reduction Factor
65	0	0%
64	1	3.6%
63	2	7.2%
62	3	10.8%
61	4	14.4%
60	5	18.0%
59	6	22.8%
58	7	27.6%
57	8	32.4%
56	9	37.2%
55	10	42.0%

For example, if you retire early, you elect to begin receiving payments at age 55, and you have a \$1,000 monthly normal retirement benefit, that benefit will be reduced to \$580 per month ($42.0\% \times \$1,000 = \420) ($\$1,000 - \$420 = \580 per month).

If you retire early but decide to defer receiving your pension benefit until after you reach age 65, you will receive the full pension benefit amount. No reduction will be applied for early payment.

Contact the Pension Service Center either online or by phone, or see the SPD for the Moore Wallace Plan prior to 2005, for details regarding the reductions that apply if you receive your pre-2001 frozen accrued benefit early. See the final page of this Part A for information on how to contact the Pension Service Center.

Late Retirement

If you continue to work for Moore Wallace or any member of the RR Donnelley Controlled Group of Companies after your normal retirement date and you work more than 40 hours per month, you will not receive your benefit until you leave Moore Wallace and the RR Donnelley Controlled Group of Companies. You continue to earn additional annual pension accruals for your period of service with Moore Wallace after age 65 but not beyond December 31, 2011 (*i.e.*, the day on which benefit accruals under the Component were frozen).

However, you must start receiving your pension benefit no later than April 1 after the year in which you reach age 70½ or separate from Moore Wallace and the RR Donnelley Controlled Group of Companies, whichever is earlier. If you begin receiving these distributions while you are still employed, you may continue to earn annual pension accruals under the Moore Wallace Component from your continued employment until you separate, but not beyond December 31, 2011.

If you continue to be employed after your normal retirement date, you will be notified that your pension benefit will not be paid, except as provided above, unless you separate from Moore Wallace and the RR Donnelley Controlled Group of Companies, or you work less than 40 hours a month. If you work less than 40 hours a month, notify the Pension Service Center to receive a monthly pension check. See the final page of this Part A for information on how to contact the Pension Service Center.

If You Return to Work

If you did not begin receiving your monthly pension benefit, you might begin earning additional vesting service and, up to December 31, 2011, additional benefit service, in the Moore Wallace Component upon your return. See the “Breaks in Service” section for details regarding how the Component treats vesting service and benefit service.

If you separate from Moore Wallace and begin receiving a monthly pension benefit from the Component, then return to work for Moore Wallace or any other member of the RR Donnelley Controlled Group of Companies, your monthly pension benefit may be suspended.

In general, if you are expected to work 1,500 or more hours in the 12-month period after your reemployment, your monthly pension benefit under the Component will stop on the first of the month after you return to work.

If you are expected to work less than 1,500 hours in the 12-month period after your reemployment or in any calendar year, your monthly pension benefit under the Component will continue.

Pre-2001 Frozen Accrued Benefit

If you were an employee of Moore before January 1, 2001, you participated in the pension equity or retirement income formula that was offered to eligible Moore employees until that date, you accrued a pre-2001 frozen accrued benefit from the Moore Wallace Plan, you separate from Moore Wallace and the RR Donnelley Controlled Group of Companies, and you are rehired as an eligible employee, here is what happens to your pre-2001 frozen accrued benefit:

- **If you did not receive your pre-2001 frozen accrued benefit.** If you did not receive your frozen accrued benefit, on your rehire you were eligible to begin accruing a benefit under the career average pay formula for years from 2005 to 2011. If you were vested when you left, you are vested upon your rehire. If you were not vested when you left, you are not automatically vested upon your return. **Note:** If you were actively employed by Moore and participating in the Moore Wallace Plan on December 1, 2000, you are vested for all benefits under the Moore Wallace Component. If you accrued a benefit under the Moore Wallace Plan at any time from July 1, 1997 through December 1, 2000, and have three years of vesting service, you are vested in your entire benefit under the Component. If you have an accrued benefit under either the RR Donnelley Component or the Banta Employees Component of the Plan, and if you are fully vested in that benefit, then you are vested in your entire benefit under the Plan.
- **If you received your pre-2001 frozen accrued benefit.** If you received a lump-sum payment of your frozen accrued benefit, you were eligible to earn pension benefits under the career average pay formula after your reemployment for years from 2005 to 2011. When you again retire, you will be notified of the payment options available to you at that time.

If you started receiving your monthly pre-2001 frozen accrued benefit and you are expected to work 1,500 or more hours in the 12-month period after your reemployment, your monthly frozen accrued benefit stops on the first of the month after your return to work. You were eligible to earn a pension benefit under the career average pay formula after your reemployment for years from 2005 to 2011. When you again retire, you will be notified of the payment options available to you at that time.

If you started receiving your monthly accrued benefit and you are expected to work less than 1,500 hours in the 12-month period after your reemployment, you continue to receive your monthly pre-2001 frozen accrued benefit. You were eligible to accrue benefits after your reemployment for the years 2005 to 2011 during which you were credited with at least 1,000 hours of service as a participant of the Moore Wallace Plan.

Special Instances That May Impact Your Pension Plan Benefit

Certain situations, such as those described below, may impact your pension benefit from the Moore Wallace Component.

If You Terminate Employment Before Retirement

If you are vested and you terminate employment, you will be eligible to receive your monthly pension benefit at age 65 or as early as age 55 if you elect to receive early retirement benefits. You will receive your pension benefit as an automatic single, lump sum distribution if the present value of your entire age-65 benefit under the Moore Wallace Component (*i.e.*, the total of your career average pay formula benefit and your pre-2001 frozen accrued benefit) plus any benefit under any other component of the Plan, is \$5,000 or less. If the amount of that benefit is greater than \$1,000, but less than \$5,000, and you do not elect otherwise, your benefit will be transferred (as required by law) to an individual retirement account (IRA) created for your benefit. The present value is a calculation of the amount of your future monthly benefit expressed in today's dollars and paid as a lump sum. This calculation represents the time value of money (interest rate) and your life expectancy.

The IRA will be invested in a manner designed to preserve principal and provide a reasonable rate of return and liquidity. Administrative fees and expenses for the IRA and fees and expenses regarding the IRA's investments will be charged to the IRA. The IRA will be established in your name with Alliant Credit Union. At that time, you will receive information from Alliant Credit Union with details on how to access your account. If you would like more information regarding this automatic rollover provision, please contact the Pension Service Center by telephone (1-866-767-1212) (you will need your password (PIN)) or by mail at the following address: RR Donnelley Pension Service Center, 3800 American Blvd West, Suite 400, Minneapolis, MN 55431. If you would like additional information regarding the IRA, fees and expenses, or services from Alliant Credit Union, you can call Alliant Credit Union at 1-800-328-1935 ext. 2291.

In any case, you will receive a letter within four to five months after you separate from Moore Wallace or any other member of the RR Donnelley Controlled Group of Companies. The letter will indicate the amount of your pension benefit and when you can receive it.

You also can elect to withdraw any contributions (and the interest on those contributions) that you made to the Moore Wallace Plan before January 1, 1972 at any time before you begin receiving retirement benefits. However, as described in the "A Word About the Moore Wallace Component and Prior Plan Formulas" section, your pension benefit will be smaller if you withdraw these contributions.

Please contact the Pension Service Center for information on how to start receiving your pension benefit. See the final page of this Part A for information on how to contact the Pension Service Center. Be sure to call 45 to 90 days before you want your

pension benefit to begin. You will also need to complete and return the necessary forms within the time frame outlined in your pension paperwork.

If you separate from Moore Wallace and the RR Donnelley Controlled Group of Companies before you are vested, you are not entitled to any benefit from the Moore Wallace Component. **Note:** If you were actively employed by Moore and participating in the Moore Wallace Plan on December 1, 2000, you are vested in all benefits under the Component. If you accrued a benefit under the Moore Wallace Plan at any time from July 1, 1997 through December 1, 2000, and have three years of vesting services, you are vested in your entire benefit under the Component. If you have an accrued benefit under either the RR Donnelley Component or the Banta Employees Component of the Plan, and if you are fully vested in that benefit, then you are vested in your entire benefit under the Moore Wallace Component.

If You Die

If you die, what happens to your benefit depends on whether you have a vested benefit based on the career average pay formula, a pre-2001 frozen accrued benefit, or pre-1972 participant contributions (and interest) in the Moore Wallace Component. For each of these, your marital and domestic partner status at the time of your death, as well as whether you die before or after the Component starts to pay benefits, also determines what happens to your pension benefit.

- **If you are married.** If you are married, you are vested, and you die before your payments from the Component begin, the Component provides a preretirement death benefit to your surviving spouse.

The benefit is based on the benefit you accrued as of the date of your death or termination of employment (if earlier), but not beyond December 31, 2011 (*i.e.*, the day on which benefit accruals under the Component were frozen). Payments can begin on the first day of the month after your death, but not before the first day of the month in which you reach age 55 (whichever is later).

If you die before age 65, your surviving spouse can defer payments until any time up to the first of the month following your 65th birthday. If your spouse elects to begin receiving payments before the month after your 65th birthday, the benefit amount is reduced for early distribution.

The amount of the benefit is equal to the 50% survivor's portion of a 50% qualified joint and survivor annuity that could have begun payments to you immediately before the day your spouse's benefit was to begin. However, if you die after electing and beginning to receive a 25%, 75% or 100% joint and survivor option for your spouse, such form will apply in lieu of the 50% qualified and joint and survivor option. See the "Normal Forms of Payment" subsection under the "Forms of Payment" section for a description of the 50% qualified joint and survivor annuity.

If you elect to start to receive your payments in the form of a 75% or 100% joint and survivor annuity and you die before your payments begin, your spouse's benefit will be the 75% or 100% survivor's portion rather than the 50% survivor's portion described above. See the "Alternative Forms of Payment" subsection under the "Forms of Payment" section for a description of your ability to elect a 75% or 100% joint and survivor annuity.

If the present value of your surviving spouse's total benefit is \$5,000 or less, payment is made automatically in a lump-sum payment to your spouse after your death.

- **If you have a domestic partner.** If you have a domestic partner, you are vested, and you die before your payments from the Component begin, the Component provides a preretirement death benefit to your surviving domestic partner.

The form of 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 benefit must start within 12 months of your death, even if, at the end of the 12-month period, you would not have reached age 55 if you were alive.

- **If you are not married and you do not have a domestic partner.** The Component does not pay a preretirement death benefit if you are not married, you do not have a domestic partner, and you die before payments from the Component begin.

However, if you contributed to the Moore Wallace Plan before January 1, 1972, you are not married, and you die before payments begin, the Moore Wallace Component pays your contributions (and the interest on those contributions) to your designated beneficiary. Contact the Pension Service Center to request a new beneficiary form, or to confirm or update your beneficiary for pre-72 contributions (and interest). See the final page of this Part A for information on how to contact the Pension Service Center.

- **If you die after you start to receive payments from the Component.** If you die after you start to receive payments from the Component, your beneficiary will receive a pension benefit only if you elected a joint and survivor annuity form of payment.

Pre-2001 Frozen Accrued Benefit

If you were an employee of Moore before January 1, 2001 and you participated in the pension equity or retirement income formula that was offered to eligible Moore employees until that date, you may have accrued a pre-2001 frozen accrued benefit from that plan. If you did, you are vested and you die before you start to receive payments from the Moore Wallace Component, your marital and domestic partner status determines what happens with your pension benefit.

- **If you are married.** If you die before payment of your pre-2001 frozen accrued benefit begins and you were married at the time of your death, your spouse receives a benefit. Your spouse is eligible to receive this benefit in the form of the survivor portion of the 66⅔% joint and survivor annuity beginning with any month after the date of your death, but not before your 55th birthday.

However, if you elect to start to receive payments of your pre-2001 frozen accrued benefit in the form of a 75% joint and survivor annuity with your spouse as the joint annuitant and you die before your payments begin, your spouse's benefit will be the 75% survivor's portion rather than the 66⅔% survivor's portion described above. See the "Pre-2001 Frozen Accrued Benefit Forms of Payment" subsection under the "Forms of Payment" section for a description of forms of payment options.

For any portion of your pre-2001 frozen accrued benefit from the pension equity formula, your surviving spouse can elect to receive the pension equity benefit in the form of a single-sum distribution or as a single life annuity any time after your death (even if that is prior to your 55th birthday). If you die before your 65th birthday, your surviving spouse can defer the start of a survivor annuity form of payment up to the month after your 65th birthday.

If, however, the present value of your surviving spouse's total benefit is \$5,000 (this amount is based on current IRS regulations and may change) or less, the Component automatically pays the benefit to your spouse in the form of a lump-sum payment after your death.

- **If you are not married and you have a domestic partner.** If you have a domestic partner and you die before payment of your pre-2001 frozen accrued benefit begins, your domestic partner receives a benefit if either you die while still employed and elect this benefit in lieu of the benefit described in the bullet below or you die while you are no longer still employed (in which case the benefit described in the bullet below is not available). This benefit is the same benefit as if your domestic partner were your surviving spouse as described above. It is the survivor portion of the 66⅔% (or 75%, if applicable as described above) joint and survivor annuity. The amount of 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 as described above. However, the payment of such benefit must start within 12 months of your death, even if, at the end of the 12-month period, you would not have reached age 55 if you were alive.

If you do elect to provide this benefit to your domestic partner, your trust or estate will not receive the single-sum payment described in the bullet below. Contact the Pension Service Center to request an election form if you would like to make or change your election for your pre-2001 frozen accrued benefit preretirement death benefit. See the final page of this Part A for information on how to contact the Pension Service Center.

- **If you are not married and you do not elect the domestic partner benefit described above.** If you are not married, and you are still employed, and you die before payment of your pre-2001 frozen accrued benefit begins, and you do not have a domestic partner, or you do have a domestic partner and do not elect the domestic partner benefit described above, your trust or estate receives a benefit. Your trust or estate will receive this benefit in the form of a single-sum payment as soon as administratively possible after your death. The single-sum payment amount is actuarially equivalent to the first 60 months of payments that would have been paid – beginning at your death – to your surviving spouse if you were married at your death. For this purpose, it is assumed that you were married to a person of the same age as you.
- **If you die after you start to receive payments from the Component.** If you die after you received a lump sum, that plan pays no further benefits. If, however, you die after monthly annuity payments begin, your spouse or beneficiary will receive pension benefits only if you chose a payment option that provides for continuing payments after your death.

If Your Marital Status or Domestic Partner Status Changes

You must report any change in your marital or domestic partner status to 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 preretirement death benefit.

If you begin to receive a monthly pension benefit that provides a payment to a survivor upon your death, the beneficiary you elected to receive the survivor benefit cannot be changed.

Marital or Domestic Partner Status

Effective June 26, 2013, for all purposes of the Moore Wallace 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.

Direct Rollovers by Beneficiaries

Your spouse may choose to have all or part of any lump sum payment received after your death from the Moore Wallace Component transferred directly to a traditional IRA, a Roth IRA, another qualified plan, a 403(a) plan, a 403(b) (not-for-profit) plan, or a 457 (state or local government plan). If your beneficiary is not your spouse, your beneficiary may choose to have all or part of any lump sum payment received after your death transferred directly to a traditional IRA or a Roth IRA that was established for the purpose of receiving this distribution.

Forms of Payment

When you are eligible to retire, you choose how you want to receive your pension benefit. All of the forms of payment available to you are different versions of “annuities.” Annuities are monthly payments that begin no earlier than age 55 and continue until you and/or your spouse or beneficiary dies. Depending on which form of payment you choose, your monthly benefit amount will vary.

Contact the Pension Service Center to begin your pension benefit. See the final page of this Part A for information on how to contact the Pension Service Center. Be sure to call 45 to 90 days before you want your pension benefit to begin. Soon after you contact the Pension Service Center, you will receive written information about all of the alternative forms of payment available to you.

All forms of annuity payment are actuarially equivalent to the single life annuity form of payment. The assumptions for determining actuarial equivalence are described under the “Actuarial Assumptions” section in Part B of this SPD.

Normal Forms of Payment

There are two normal forms of payment, depending on your marital status when you begin receiving your pension benefit:

- **If you are not married.** If you are not married, the normal form of payment is the single life annuity. Under this form, you receive monthly payments until you die. This also means that if you die before or after starting your pension benefit, no benefit is paid to a survivor.
- **If you are married.** If you are married, the normal form of payment is the 50% qualified joint and survivor annuity. Under this form, your monthly benefit is smaller than it would be if you were not married, because payments are expected to continue being made to your surviving spouse, in the event of your death. In the event that you die before your spouse, he or she is entitled to receive 50% of your reduced monthly benefit for his or her lifetime. If your spouse dies after you start receiving your pension benefit, no further benefits will be payable upon your death.

Alternative Forms of Payment

If you do not want to receive your pension benefit in the normal form of payment, you may choose an alternative form of payment. The alternative forms of payment are as follows:

- **Single life annuity.** If you are married and do not wish to be paid under the 50% qualified joint and survivor annuity, you can choose to be paid as if you were not married. Upon your death, this form would pay no additional benefits to your

surviving spouse. If you elect this form of payment, your spouse must give his or her written consent in the presence of a notary public.

- **Joint and survivor annuity.** Under this form of payment, your monthly benefit is reduced so that payments can continue to the beneficiary of your choice when you die. However, if your beneficiary is not your spouse or domestic partner, your beneficiary cannot be more than 30 years younger than you are. You choose what percentage of your monthly benefit you want to have paid to your beneficiary upon your death – 25%, 50%, 75%, or 100%. The greater the percentage that you select for your beneficiary to receive, the smaller your monthly pension benefit amount will be. If you are married and you elect this form of payment, your spouse must give his or her written consent in the presence of a notary public, unless you designate your spouse as your beneficiary and elect the 50%, 75%, or 100% option.
- **Age-62 Social Security level income option.** This option is available only if you start receiving benefits before age 62. This form of payment allows you, in conjunction with your estimated age-62 Social Security benefit, to maintain a more level monthly income throughout your retirement. If you retire before age 62, you receive a larger pension benefit amount from the Component until you reach that age. Then, when you are eligible to receive your age-62 Social Security benefit, your pension benefit from the Component is reduced.

You can elect the Social Security leveling option in conjunction with any other form of payment described above. If you are married and you elect this form of payment, your spouse must give his or her written consent in the presence of a notary public.

- **Automatic single-sum payment.** When you terminate employment, your pension benefit will be calculated after your final pay is received. If the present value of your total pension benefit amount (*i.e.*, the total of your career average pay formula benefit and your pre-2001 frozen accrued benefit) plus any benefit under any other component of the Plan is \$5,000 or less, you will receive a single lump sum distribution from the Plan for the entire present value of your pension benefit. If the amount of that benefit is greater than \$1,000, but less than \$5,000, and you do not elect otherwise, your benefit will be transferred to an individual retirement account established for your benefit.

You may choose to have all or part of your single-sum payment transferred directly to another qualified plan, a 403(a) plan, a 403(b) (not-for-profit) plan, a 457 (state or local government) plan, or to a traditional IRA or Roth IRA. If you elect this direct rollover, you will avoid a mandatory 20% withholding tax and a possible 10% penalty tax.

Electing an Alternative Form of Payment

If you wish to elect an alternative form of payment, you must complete an appropriate form electing the alternative form. And, if you are married on the date your pension benefit begins and you elect a form that pays less than 50% of your pension benefit to

your surviving spouse or designates a person other than your spouse, you must have his or her written approval. The approval must be witnessed by a notary public.

No Election

You do not have to start receiving your pension benefit when you separate if you are younger than age 65, provided the present value of your total pension benefit amount (the total of any pre-2001 frozen accrued benefit plus the value of your career average pay benefit) plus any benefit under any other component of the Plan is greater than \$5,000. You can elect to defer the payment of your pension benefit until as late as age 65. If you do not elect a distribution, you will receive a letter about your pension benefit five to six months after you separate from Moore Wallace and the RR Donnelley Controlled Group of Companies. When you decide you want to begin receiving your pension benefit, it is your responsibility to contact the Pension Service Center. Be sure to call 45 to 90 days before you want your pension benefit to begin. See the final page of this Part A for information on how to contact the Pension Service Center. You will not begin receiving your pension benefit until you initiate contact, unless you are age 65.

Revoking an Election

You can revoke your distribution election and make a new election at any time prior to the date your first pension benefit payment is made. If you are married and you make a new election, the spousal consent rules described above apply to your new election.

Pre-2001 Frozen Accrued Benefit Forms of Payment

If part of your pre-2001 frozen accrued benefit is the pension equity benefit, you may be eligible to begin that portion of your pre-2001 frozen accrued benefit before age 55.

The forms of payment available for your pre-2001 frozen accrued benefit are as follows:

- Lump sum;
- Single life annuity;
- Five-, 10-, and 15-year certain and life annuities;
- 75% joint and survivor annuity;
- 66⅔% true joint and survivor annuity; and
- Cash refund annuity.

A lump sum or annuity is available for the pension equity benefit any time following termination of employment with the Controlled Group of Companies even if before age 55.

Contact the Pension Service Center for details regarding these forms of payment. Or, see the SPD for the plan provisions prior to 2005. That SPD details the different forms of payment for your pre-2001 frozen accrued benefit. See the final page of this Part A for information on how to contact the Pension Service Center.

If the Plan's Funding Level Falls Below Certain Percentages

Federal law limits the ability of the Plan to pay certain forms of benefits when the Plan's target funding levels fall below specified percentages. See the "Situations Affecting Your Benefits" section in Part B of the SPD for more details.

A Word About the Moore Wallace Component and Prior Plan Formulas

General Information

If you were an employee of Moore before January 1, 2001, you may have participated in the pension equity or retirement income formula that was offered to eligible Moore employees until that date. If you accrued a benefit under one of those formulas, that accrued benefit was frozen as of December 31, 2000 and is now protected under the Moore Wallace Component going forward.

Note: If you were actively employed by Moore and participating in the Moore Wallace Plan on December 1, 2000, you were vested in your frozen benefit without regard to your years of vesting service.

Please refer to SPDs from earlier years, specifically the SPD for the Retirement Income Plan – Pension Equity Plan Formula and Retirement Income Plan Formula, or contact the Pension Service Center for details about different forms of payment for your pre-2001 frozen accrued benefit prior to January 1, 2001. See the final page of this Part A for information on how to contact the Pension Service Center.

In addition, if you were covered by a non-RR Donnelley pension plan prior to an acquisition, you also may be entitled to a benefit from that plan. Please check with the local Human Resources Department at the acquired division for more information.

Pre-1972 Contributions

If you were an employee of Moore before January 1, 1972 and you participated in the Moore Wallace Plan at that time, you were required to make contributions to that plan. Those contributions have been earning interest, and the interest has compounded. This means you have earned interest on the total balance of your contributions and interest. This continues until you withdraw the contributions (and interest) from the Moore Wallace Component or you begin receiving your pension benefit (whichever is earlier). Please see the SPD for the Moore Wallace Plan prior to 2005, or contact the Pension Service Center for information on how interest is calculated for this purpose. See the final page of this Part A for information on how to contact the Pension Service Center.

If your contributions remain in the Moore Wallace Component, your service before January 1, 1972 is included as credited service for purposes of calculating your pre-2001 frozen accrued benefit as of December 31, 2000. If you withdraw your contributions, your service before January 1, 1972 is not included in that calculation.

Withdrawing Your Contributions

You have the right to keep your contributions, plus any earnings, in the Moore Wallace Component going forward. However, you also have the right to withdraw your contributions at any time prior to retirement but after you leave Moore Wallace and the

RR Donnelley Controlled Group of Companies. If you are married or if you have a domestic partner, you may elect to receive such distribution as a lump-sum payment, a 66⅔% joint and survivor annuity, or a 75% joint and survivor annuity. If you are married, you must have notarized consent from your spouse to withdraw your contributions from the Component in a form of payment other than the 66⅔% joint and survivor annuity. Such consent is not required from a domestic partner. If you are single, you may elect to receive such distribution as a lump-sum payment or a single life annuity beginning immediately.

If you elect to take a lump-sum withdrawal, you may roll over the taxable portion of your withdrawal (including the interest earned on your contributions) without penalty to:

- A traditional IRA;
- A Roth IRA;
- Another qualified plan that accepts rollover contributions;
- A 403(b) plan; or
- A governmental 457 plan.

Note: After-tax employee contributions can only be rolled over to an IRA or qualified defined contribution plan.

If you do not, the IRS requires the Moore Wallace Component to automatically withhold 20% of the taxable portion of distribution. You may also be required to pay a 10% early withdrawal penalty. The penalty is in addition to regular taxes.

Tax laws are complicated and change frequently. You may want to contact a qualified tax specialist or a financial planner before you request a withdrawal from the Moore Wallace Component.

To withdraw your contributions, contact the Pension Service Center at least 45 to 90 days before you want to receive payment. See the final page of this Part A for information on how to contact the Pension Service Center.

If You Leave Your Contributions in the Component

Any contributions that you leave in the Moore Wallace Component become part of the pension benefit that you receive from the Component when you retire or leave Moore Wallace and the RR Donnelley Controlled Group of Companies.

If You Die

If you do not withdraw your contributions and you die before you begin to receive a pension benefit from the Component, your beneficiary will receive the value of your contributions, plus credited interest as part of the death benefit payable under the Plan.

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 will need your Login ID and password (PIN) to access the website.)

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.