

## YOUR FINANCIAL FUTURE

Cintas is pleased to offer you the opportunity to participate in the Partners' Plan. When you participate in the Partners' Plan, you are not only saving money to be financially secure in retirement, but also investing that money so it can grow.

The Partners' Plan provides three ways for you to save:

- **401(k)** — Both you and Cintas make contributions that are invested so they can grow for your future.
- **Profit Sharing** — Contributions are made entirely by Cintas to reward you for the Company's growth.
- **Employee Stock Ownership Plan (ESOP)** — The Company purchases stock on your behalf, so you can "own" a piece of the Company.

**Company contributions** — including matching 401(k), profit sharing and ESOP — are determined at the Company's discretion after the end of the fiscal year (May 31). Company contributions are normally deposited into your account 60-90 days after the last day of the fiscal year.

### Automatic Enrollment

Cintas is committed to our partners and helping you invest in your future. That's why all partners are automatically enrolled in our 401(k) Plan after three months of eligible service with Cintas. Specifically, 3% of your eligible pay will be deducted on a before-tax basis from each paycheck (beginning with the first paycheck after you become eligible) and invested entirely in the T. Rowe Price Target Date Fund that best corresponds to your age.\* That's not all. Cintas is putting its money where its mouth is by matching a percentage of your contribution each year!\*\*

### Eligibility

To receive any of the Cintas contributions — matching 401(k), profit sharing and ESOP — you must be an active, eligible partner on the last day of the fiscal year (May 31). Additionally, you must have been credited with at least 1,000 hours of service during the previous calendar year.

### Partner Tips for Saving in the 401(k)

"I'm saving money by curbing my impulse buying. Today, if I see something I like, I don't buy it right away. If I still want it the next day after 'sleeping on it,' then I return to the store and buy it. Because I'm buying less, I can afford to save money in my 401(k)."

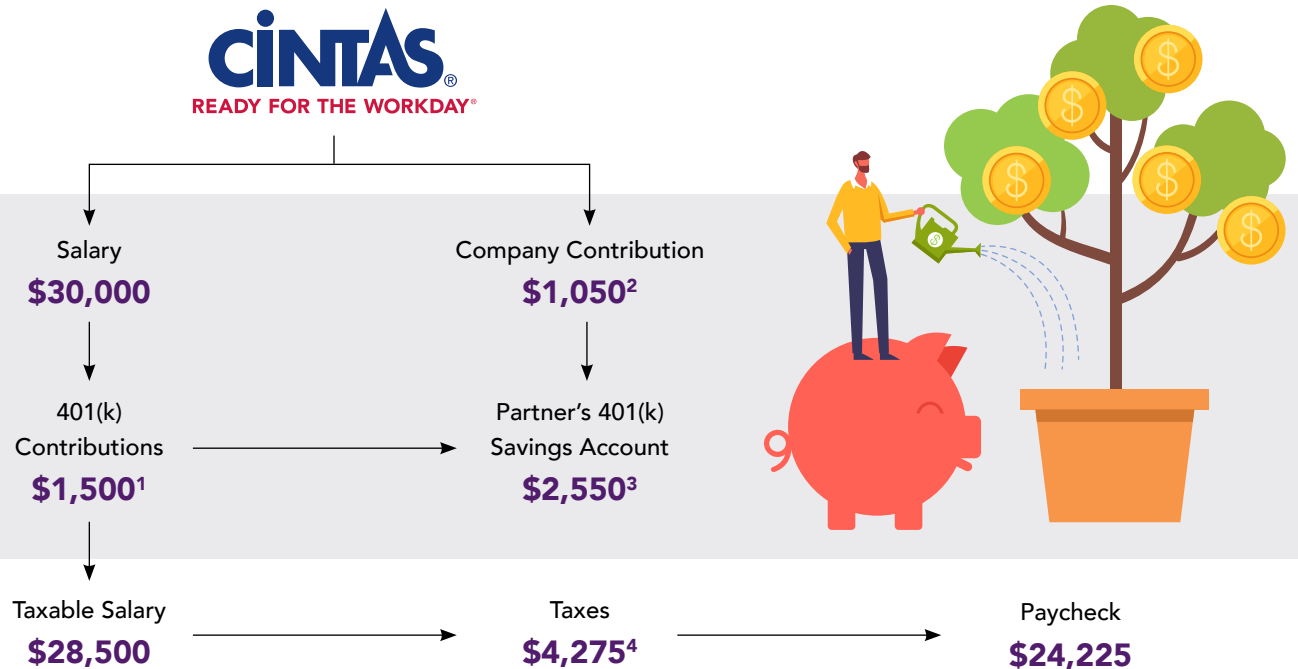


\* Learn more about the T. Rowe Price Target Date Funds in the **Investing in the Partners' Plan** insert.

\*\* To receive a Company 401(k) matching contribution in 2024, you must be an active, eligible partner on the last day of the fiscal year (May 31, 2024) and have been credited with at least 1,000 hours of service during 2023. In addition, to receive the contribution, you must have made your own personal contributions to the 401(k) Plan during the 2023 calendar year.

## 401(k) Plan Basics

The example below shows how it might work for a Cintas partner making \$30,000 a year, who contributes 5% to the 401(k) portion of the Partners' Plan.



<sup>1</sup> 5% of eligible pay.

<sup>2</sup> The contribution is at the discretion of the Company and may differ from year to year.

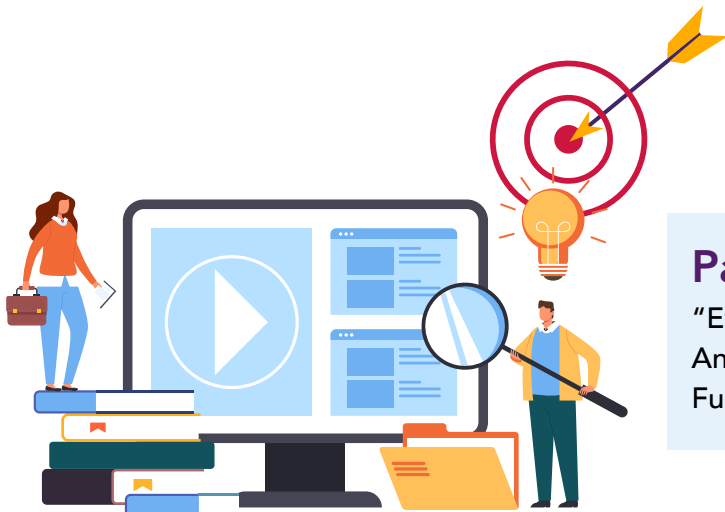
<sup>3</sup> Stocks, bonds and investments before any earnings.

<sup>4</sup> Assumes 15% tax bracket; if no contributions had been made, taxes would have been \$4,500.

## Change Your Contributions

If you wish to contribute an amount other than the 3% you're automatically enrolled to contribute or wish to contribute to a fund other than the T. Rowe Price Target Date Fund that best corresponds to your age, simply visit PartnerConnect from any computer, tablet or mobile device with internet access at [PartnerConnect.cintas.com](https://PartnerConnect.cintas.com). You will choose your contribution amount and how your savings should be invested. Click the **Savings & Retirement** tab for complete information about how the Partners' Plan works, plan features and more information about your investment options. You may also call the Cintas Service Center at **866.256.6559**.

**Note:** If you enroll in the 401(k) portion of the Partners' Plan right away, your contributions and investment elections will not take effect until you reach three months of eligible service with Cintas. You can change your contributions and investment elections at any time.



### Partner Tips for Saving in the 401(k)

"Everyone should be saving in a 401(k) for retirement. And because Cintas offers T. Rowe Price Target Date Funds, you don't have to know a lot about investments."

## Partner Tips for Saving in the 401(k)

"I realized there were small changes I could make today that would make a big impact on my savings for the future. For example, I only buy my lunch one day a week now. By bringing my lunch from home the other days, I'm able to save more than \$10 each week that I'm contributing to my 401(k)."

### Five Reasons Why You Should Contribute to the 401(k)

#### 1. Cintas gives you extra money.

If you contribute to the 401(k), you may receive Company contributions made by Cintas. If you don't contribute, you may miss out on money given to you by Cintas to put toward your retirement.

#### 2. Automatic payroll deductions make it easy.

Saving becomes automatic with auto-enrollment in Cintas' 401(k). Changing your contributions is also easy — just go to PartnerConnect at [PartnerConnect.cintas.com](https://PartnerConnect.cintas.com), which is available on all electronic devices with internet access.

#### 3. You pay lower taxes.

Your contribution comes out of your paycheck before federal and most state income taxes are deducted. This means you pay lower taxes now because your income is reduced by the amount you save. Plus, you don't pay income tax on your contributions, the Company matching contributions or your investment earnings until you withdraw funds from the plan.

#### 4. The choice is yours.

You get to choose from many different investment options. Plus, you decide how much to save — anywhere from 1% to 75% of your eligible compensation, up to the IRS annual maximum. If you will celebrate your 50<sup>th</sup> birthday this year (or already have), you can make additional before-tax "catch-up" contributions that exceed the IRS annual maximum, up to the IRS catch-up limit.

#### 5. The money in your account is yours to keep even when you leave Cintas.

You are always 100% vested in your own contributions to the 401(k) and their earnings. In other words, you "own" this money right away. Plus, after two years of eligible service, you'll be 20% vested in the 401(k) matching contributions. This increases each year until you're 100% vested after five years of service. You are 100% vested in the profit sharing and ESOP after three years of service.

## Want to Save Even More for the Future?

Partners who enroll in a high-deductible health plan and contribute money to the Health Savings Account (HSA) earn interest on any money remaining in the HSA from year to year. You even have the option of investing your account dollars.

Once your HSA base account balance reaches \$1,000, you may open a Self-Directed Brokerage Account to invest your balance above \$1,000. Contact the Cintas Service Center at [866.256.6559](tel:866.256.6559) and select the HSA option for more information about rules, regulations and fees that may apply.



## 401(k) Distributions

It's important to understand how you can access money from your 401(k) after you leave Cintas. You may request a distribution of your entire vested balance in the Partners' Plan once you've been separated from Cintas.

## 401(k) Rollovers from Previous Employers

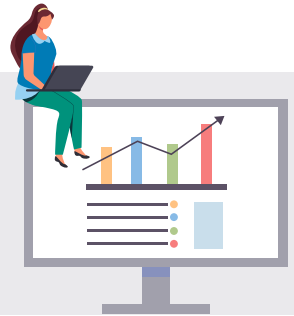
If you would like to move the eligible portion of your previous employer's 401(k) to the Partners' Plan, click the **Savings & Retirement** tab on PartnerConnect to request a rollover form online or call the Cintas Service Center at **866.256.6559**.

## Don't Wait to Start Saving!

Your 401(k) account grows not only from investment earnings on your contributions, but also from earnings on those earnings! In other words, the earlier you start saving and investing, the less you may have to contribute over your lifetime to reach your savings goal.

## Your Goals and Financial Situation Will Change Over Time

Remember to review your contribution and investment choices annually to make sure you are preparing for a secure financial future.



## How's Your Financial Wellness?

SupportLinc provides resources to help support your financial wellness. They are free and confidential. Receive expert financial planning and consultation through a network of licensed financial counselors. You have access to expert content and comprehensive tools when you log in to [cintas.mysupportportal.com](https://cintas.mysupportportal.com). Around-the-clock assistance is also available by calling **888.331.1327 (1EAP)**.

You can find a number of financial wellness resources on PartnerConnect. Visit [mycintasbenefits.com](https://mycintasbenefits.com) to learn more.

Prudential Pathways provides financial wellness tips and resources online at the Prudential Pathways site: [prudential.com/financial-wellness/cintas](https://prudential.com/financial-wellness/cintas). Prudential offers this information to partners at no cost and for every stage of life.

LINK by Prudential is an interactive tool to help you achieve your financial goals. Visit [prudential.com/financial-wellness/cintas](https://prudential.com/financial-wellness/cintas) to create a profile.

Have student loan debt? One way to get started on the path to financial wellness is by taking care of it. Take a short assessment to learn how to lower your monthly payments, pay your loan off faster or even refinance. Visit [prudential.com/financial-wellness/cintas](https://prudential.com/financial-wellness/cintas) and navigate to **Tools** for more information.

GreenPath is a service to help you get out of debt faster, pay bills on time and enjoy life without financial stress. To connect with a GreenPath financial wellness expert for an initial debt counseling session free of charge, call **877.444.5606** and use referral code **G012447**.

## Want to Save More Money on Your Taxes?

The Dependent Day Care Flexible Spending Account offers you a tax-free way to pay for dependent day care costs (e.g., day care for your children or elderly parents) to allow you to go to work. The money is not taxed when it comes out of your paycheck or when you get it back as a reimbursement.