

## Lexmark Retirement Growth Account (RGA)

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## Lexmark Retirement Growth Account Plan (RGA)

The Lexmark Retirement Plan (now the Lexmark Retirement Growth Account Plan, “RGA Plan”) was established to assist you in preparing for retirement. Your retirement plan benefits work with Social Security benefits, retirement income from the Lexmark Savings Plan, and your personal savings to help you reach your retirement goals.

### RGA Plan highlights

Here is a quick overview of the Lexmark RGA Plan:

- **Eligibility.** All employees of Lexmark and certain designated US subsidiaries of Lexmark hired prior to April 3, 2006 who were compensated by salary or by commission, or partly by salary or partly by commission, and were eligible for full Lexmark medical coverage.
- **Cost of the RGA Plan.** Lexmark pays the full cost of the RGA Plan. You don't contribute anything.
- **Benefits.** Your benefit is based on your years of service and your pay through April 2, 2006 while you're employed by Lexmark. If you were hired before January 1, 1993, special rules are used in the transition of your benefit from the prior retirement plan to the RGA Plan.
- **Vesting.** You are fully vested once you complete three years of vesting service.
- **Receiving your benefit.** You can receive your vested RGA benefit when you leave Lexmark.
- **Benefits At Death.** If you die at any age before you leave Lexmark and you have three years of vesting service, benefits are payable to your surviving spouse — or to your designated beneficiary, if you are not married.

### Participation

If you are an employee of Lexmark or certain designated US subsidiaries of Lexmark who is compensated by salary or by commission, or partly by salary or partly commission, are eligible for full medical coverage, are subject to Lexmark's periodic Performance Evaluation process and are included in a classification of employee that is eligible under established Employer rules and regulations to participate in "time off with pay" benefits such as vacation, sick leave and

personal leave, and you were hired by Lexmark as a regular employee prior to April 3, 2006, you are eligible to participate in the RGA Plan. You are not eligible to participate if you are:

- a leased employee
- a non-resident alien with no U.S. source income
- hired or rehired on April 3, 2006 or after.

If you're an eligible employee, you'll begin taking part in the RGA Plan on the day you complete one year of eligibility service (12 months of consecutive employment with Lexmark).

## Funding

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The RGA Plan is funded by Lexmark. Lexmark contributes to the RGA Plan based on information prepared by an actuary. As an employee, you are neither required nor allowed to make contributions.

## How benefits are calculated

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### Credits to your account

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Lexmark credits your RGA Plan with amounts based on a specific formula. There are two types of credits to your RGA Plan Account — contribution credits and interest credits.

- **Contribution credits.** On the last day of each calendar year, Lexmark credited your RGA Plan Account with an amount equal to 6 percent of your pay. Effective April 3, 2006 Lexmark discontinued contribution credits to the Retirement Growth Account. Balances calculated as of April 2, 2006 have been preserved and interest will continue to accrue on those balances. The maximum number of years for which you received contribution credits while working for Lexmark was 35 years. This includes any service before January 1, 1998.
- **Interest credits.** Each month, your RGA Plan Account balance is credited with interest. The annually compounded interest rate will be based on the average Constant Maturity Treasury rate during the month of November of the previous year, plus 1 percent. The minimum amount of interest that will be credited is 4 percent. Interest continues to accrue on the RGA balances frozen as of April 2, 2006.

If you leave Lexmark before year-end and begin receiving an RGA Plan benefit, your RGA Plan Account will be credited with interest for the months leading up to the time your benefit starts.

How credits work: an example

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Here’s an example of how credits are calculated for an employee who earns \$30,000 in 2003 and \$31,000 in 2004. For this example, assume:

- the employee is hired on January 1, 2003
- the interest credit for 2004 is 4 percent.

<b>2003 Credits</b>	
Starting balance on 1/1/03	\$0
+	+
Contribution credit for 2003 (6% of \$30,000)	<u>\$1,800</u>
<b>Starting balance on 1/1/04</b>	<b>\$1,800</b>
Interest credit for 2004 (4% of \$1,800)	\$72
+	+
Contribution credit for 2004 (6% of \$31,000)	<u>\$1,860</u>
Total credits for 2004	<u>\$1,932</u>
<b>Ending balance on 12/31/04</b>	<b>\$3,732</b>

Because this employee has a \$0 account balance on 1/1/03, no interest credits are added to the account during 2003. Interest credits begin in 2004. The employee in this example will have an account balance of \$3,732 at the end of 2004 (\$1,800 + \$1,932 = \$3,732).

Amount of pay used in calculating credits

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To calculate the contribution credit through April 2, 2006 under the RGA Plan, pay includes

- base pay
- overtime pay
- shift premiums
- commissions
- incentive pay
- vacation pay
- sick pay.

In the year you retire or otherwise leave Lexmark, the amounts above are only included in the contribution credit calculation if you had received or were entitled to receive them as of April 2, 2006. For example, incentive pay amounts that are not paid until several weeks or months after you retire would not be included in your final year’s calculation.

Your pay also includes any pre-tax contributions you make for other benefits such as health care premiums or pre-tax savings through the Lexmark Savings Plan. Some types of income – like compensation deferred under a nonqualified plan, special awards, deferred and accrued vacation payments to terminating employees, and compensation from the exercise of stock options – are not considered pay for this plan.

Federal law limits the amount of pay that can be considered for the RGA Plan.

### Vesting

Vesting service is used to determine your eligibility to receive an RGA Plan benefit. You receive one year of vesting service for each year of service with Lexmark. After three years of vesting service, you are fully vested – which means you have a non-forfeitable right to the balance in your Retirement Growth Account when you leave Lexmark.

### How benefits are paid

The RGA Plan provides several payment options for receiving your benefits.

#### Standard payment method if you're married

If you're married, your normal form of benefit is a 50 percent joint and survivor regular annuity. This form of payment provides you with a monthly benefit for as long as you live. If you die before your spouse, your spouse will receive 50 percent of your retirement benefit after your death. Because this method provides a benefit over two lifetimes – yours and your spouse's – the amount of your monthly benefit will be reduced. The amount of the reduction depends on your age and your spouse's age when benefit payments begin.

If you are married, you must have your spouse's written, notarized approval to choose a payment method other than the 50 percent joint and survivor regular annuity. You must also have your spouse's written, notarized approval, if you decide to name someone other than your spouse as beneficiary.

#### Standard payment method if you're unmarried

If you're single, your normal form of benefit is a monthly benefit for your lifetime. Under this form, no benefits are paid after your death.

### Lump sum

You may receive the total cash value of your RGA Plan Account in one sum after you leave the company, or you may roll it over to an IRA or another tax-qualified plan that accepts rollovers. No other benefits are paid to you or your beneficiary.

### Joint and survivor annuity options

This is similar to the standard payment method for married plan members. You receive a reduced monthly benefit for as long as you live. If you die before the person you name as your beneficiary, that person will receive a lifetime benefit. You may choose to have any percentage – up to 100 percent – of your reduced benefit paid to your beneficiary. The amount of the reduction to your benefit depends on the percentage you choose for your beneficiary, as well as your age and your beneficiary's age on the date benefit payments begin.

### Life annuity

This is the standard payment method for single plan members. Under this form of payment, you receive a monthly benefit payment for life. No benefits are paid after your death.

### Restore option

Under the restore option, you choose any joint and survivor annuity option available under the RGA Plan. However, if your beneficiary dies before you, your reduced benefit is adjusted to the full monthly amount you would have received if you had chosen a life annuity. You continue to receive this monthly benefit for life, with no benefits paid after your death. You must have your spouse's notarized consent to choose this option.

### Level benefit

You receive an adjusted monthly benefit that is designed to provide a level total benefit both before and after Social Security payments begin.

With the level benefit payment option, you will receive a higher monthly benefit from the RGA Plan in the years before you begin receiving Social Security payments, and a lower monthly benefit from the RGA Plan after you begin receiving Social Security payments. This should provide monthly income from the RGA Plan and Social Security benefits combined that is basically level during your retirement. This payment option is based on an estimate of your Social Security benefit, so monthly income may not be absolutely level before and after Social Security payments begin. If you die, the leveling added does not continue to your joint and survivor annuitant.

### Payment of accounts of \$1,000 or less

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If the cash value of your benefit is equal to \$1,000 or less, you will automatically receive your benefit as a lump sum payment.

### Comparing payment options

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To help you compare your benefit under different payment options, Lexmark offers the Lexmark Benefits Service Center, giving you access to up-to-date information on your benefit. You can call 1-844-577-4337 to request calculations of your benefit under different circumstances, such as different retirement ages or payment options. The service center is available by phone between the hours of 9:00 a.m. and 6:00 p.m. Eastern time, Monday through Friday, with the exception of major holidays. You may also access your retirement benefit information on the Lexmark Benefits Service Center web site at [www.yourbenefitsresources.com/lexmark](http://www.yourbenefitsresources.com/lexmark).

### When benefit payments begin

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You may be eligible to receive benefits from the Lexmark RGA Plan in a number of different situations.

### When you leave Lexmark

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Payment of your benefit will generally begin as of the first day of the month after the month during which you leave Lexmark. You can choose to delay payment until a later date. You cannot, however, delay payment of your benefits beyond the 60th day after the end of the calendar year in which the latest of the following occurs:

- You reach age 65
- You reach the 10th anniversary of your initial participation in the plan
- You leave the company.

In some circumstances, federal law requires that your benefit payments begin by April 1 of the year following the year you reach age 70-1/2, even if you are still working. You will be notified if these rules apply to you.

### If you become disabled

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If you become eligible for and begin receiving benefits under the company's Long Term Disability Program, you will be eligible to receive contribution credits through April 2, 2006 and continued interest credits in your RGA Plan Account while disabled. Contribution credits will be based on your regular compensation rate on the last day you actually worked. Contribution credits end April 2, 2006. Interest credits can continue until the earlier of these dates:



- the date you reach age 65, or
- the date you receive a distribution or benefit payments commence from the RGA Plan.

In either case, contribution credits will continue for no longer than 35 years of service, including service before January 1, 1998.

#### If you die before payments begin

If you die after completing at least three years of vesting service but before receiving RGA Plan benefits, your spouse, or beneficiary, if you are single at your death, will receive a survivor benefit from the RGA Plan.

If you have no surviving spouse or beneficiary at the time of your death, your benefit will be paid to the first of the following:

- to your children in equal shares,
- to your parents in equal shares, or
- to your estate.

If your spouse is your beneficiary, your spouse may choose to receive your RGA Plan Account balance as a lump sum payment, or a life annuity providing a monthly benefit for your spouse's lifetime. If the cash value of the benefit is equal to \$1,000 or less, it will automatically be paid to your spouse in a lump sum. Any death benefit paid to a non-spouse beneficiary is paid in a lump sum.

#### Survivor benefits if you were hired before January 1, 1993

If you were hired before January 1, 1993, your spouse's survivor benefit will be determined differently depending on the form of payment he or she chooses. If your spouse chooses an annuity, your spouse will receive the greater of:

- a monthly benefit equal to the surviving spouse annuity calculated under the plan provisions in effect December 31, 1997, including the base years update and benefits earned through December 31, 1999 or
- a benefit based on the value of your RGA Account converted to a monthly annuity for your spouse's life.

If your spouse chooses a lump sum benefit, your spouse's benefit will equal the greater of:

- the value of your RGA Plan Account as of the end of the month before your death, or

- the lump sum value of your surviving spouse annuity benefit calculated under the RGA Plan provisions in effect on December 31, 1997, plus your Personal Retirement Plan (“PRP”) account balance as of the end of the month before your death. Your PRP account balance is the balance under the retirement plan in effect December 31, 1997, including Lexmark’s 3 percent contribution made at the end of 1997. (See also Rules for RGA Plan participants before January 1, 1998.)

### If you are re-employed by Lexmark

If you leave Lexmark and return, the effect on your benefits depends on whether you return to work before or after benefit payments have begun.

- *If you return before benefit payments have begun.* Any employee hired or rehired by the company on or after April 3, 2006 will not be eligible to participate in the plan. All of your service will count toward vesting for the RGA Plan, including service before you leave Lexmark and after you're rehired. In addition, if you leave Lexmark for less than one year and return, that time will count toward vesting service as though you were continuously employed.

Service before you leave Lexmark and after you're rehired will count toward the benefit you earn under the RGA Plan. However, the time that you are not employed at Lexmark will not count toward your benefit.

If you left Lexmark after becoming eligible to participate in the RGA Plan, you will automatically be covered by the RGA Plan on the date of your rehire as an eligible employee.

- *If you return after benefit payments begin.* If you return to work with Lexmark after you begin receiving monthly benefit payments from the RGA Plan, your benefit payments will stop. When you retire or leave Lexmark again, your benefit will be recalculated to take into account any payments you have already received.

### If you continue working beyond normal retirement age

The Plan provides that a participant who continues employment after reaching normal retirement age cannot commence receiving benefits from the Plan until he or she actually separates from service. However, if you are credited with less than 40 hours of service in a month, you may receive an increase in your benefits payable upon actual retirement to

recognize the benefits that would have been paid in the months in which you have less than 40 hours of service.

### Applying for benefits

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If you decide to retire or leave Lexmark and you have three or more years of vesting service, you should contact, within 90 days prior to your benefit commencement date, the Lexmark Benefits Service Center at 1-844-577-4337 for information about your RGA Plan Account and any forms you may need. You will need to complete all required forms before you can receive your benefits from the plan.

Benefit payments can begin on the first day of the month after the month in which your employment ends or a later date if you choose.

The Lexmark RGA Plan is required to offer a qualified joint and survivor annuity (QJSA) form of benefit. IRS regulations require that a plan must provide participants with the written explanation of the QJSA. If you have more than three years of service and are planning to resign or retire, you must call the Lexmark Benefits Service Center at 1-844-577-4337 to obtain your retirement estimate and the QJSA notice within 90 days prior to your benefits commencement date. Failure to comply with this requirement may result in the delay of your benefit commencement date.

If your claim for benefits is denied, you have the right to appeal. See the section Claims Review Procedures.

Keep in mind, you do not have a right to benefits from the RGA Plan if you have less than three years of vesting service. Also, if you die after benefit payments have begun, and you have chosen a payment method that does not provide for benefits to your spouse or beneficiary, no further benefit payments will be made after your death.

### Assignment of benefits

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Your benefits from the RGA Plan may not be assigned to any creditor. However, benefits must be paid to an employee's former spouse, child or other dependent under a Qualified Domestic Relations Order (QDRO). A QDRO is a judgment, decree or order that provides child support, alimony and/or property rights to a spouse, former spouse, child or other dependent under state domestic relations law. The RGA Plan administrator must receive a copy of the order and determine that it is qualified under applicable law before benefit payments are made to a former

spouse, child or other dependent. The RGA Plan administrator has adopted procedures to be followed in making this determination. You may obtain, without charge, a copy of these procedures from the RGA Plan administrator.

### Government limits on the RGA Plan

Federal laws place several limits on benefits and contributions made to plans like the RGA Plan:

- There is an annual calendar year maximum on the amount you can receive from the RGA Plan.
- There is a limit on the amount of pay that can be used to determine your benefits. If 60 percent or more of the RGA Plan's benefits are accruing for the benefit of certain key employees, the RGA Plan will be deemed to be "top-heavy." If the RGA Plan ever becomes top-heavy, you will be notified if your benefits from any Lexmark-sponsored plan are affected.

*Note: Each of these limits may be changed according to applicable law.*

### Rules for employees who participated before January 1, 1998

If you were a Retirement Plan participant before January 1, 1998, you earned benefits under a different RGA Plan benefit formula that was in effect until that date. Your benefit will never be less than the value of the benefit you had earned as of December 31, 1997. Different rules apply to this prior plan benefit as compared to benefits earned on and after January 1, 1998.

### Benefits as of January 1, 1998

If you participated in the RGA Plan before January 1, 1998, you had a beginning balance in the RGA Plan as of that date. The way your beginning account balance was determined depended on your date of hire.

- *If you were hired on or after January 1, 1993*, your beginning balance for the RGA Plan on January 1, 1998 was the value of your Personal Retirement Provision (PRP) account balance under the retirement plan in effect December 31, 1997. Your PRP balance includes Lexmark's 3 percent contribution made at the end of 1997.
- *If you were hired before January 1, 1993*, your beginning balance was calculated using both methods shown in the following chart. The method that resulted in the higher balance was used to establish your beginning account balance.

Method 1	Method 2
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<p>Lump sum value of your core benefit payable at age 65 (including a base years update through December 31, 1996)</p> <p><b>Added to</b></p> <p>Your PRP balance as of December 31, 1997, including Lexmark's 3 percent contribution made at the end of 1997</p>	<p>6 percent of your average pay for the five consecutive calendar years ending 1996 or 1997, whichever is higher</p> <p><b>Multiplied by</b></p> <p>Your years of service through 12/31/97, up to 35 years</p>
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### Benefits for employees hired before January 1, 1993

If you were hired before January 1, 1993, the following transition rules apply to your prior plan benefit:

- The base years used to calculate your core benefit were updated through 1996.
- The "30 years and out" rule of the Retirement Plan in effect on January 1, 1993 will continue to be available to you. You will continue to receive service credit for retirement eligibility for as long as you work for Lexmark. Once you have 30 years of service, you can retire and receive an unreduced prior plan benefit, which will be determined as of December 31, 1999.

### Benefits as of December 31, 1999

If you were a Retirement Plan participant before January 1, 1998, you continued to earn benefits for service through December 31, 1999 under the Plan provisions in effect on December 31, 1997, with the base years update described under **Benefits for employees hired before January 1, 1993**. As of December 31, 1999, your benefits were calculated and "frozen" – you will not earn additional benefits under the prior plan provisions, except for interest credits on your PRP account.

You will continue to receive service credit for retirement eligibility beyond December 31, 1999, even though you will not continue to earn benefits under the prior Plan formulas after that date. This service credit will continue as part of the transition from the prior Retirement Plan provisions to the Retirement Growth Account Plan provisions – so employees hired before January 1, 1993 can retire after 30 years of service with an unreduced prior Plan benefit based on the benefit earned as of December 31, 1999.

For example, assume an employee had 26 years of service on December 31, 1999. She continues working and earning service credit until December 31, 2003. On December 31, 2003,

she can retire with 30 years of service and receive her retirement benefit earned as of December 31, 1999 with no reductions for early retirement.

### Benefits at retirement

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Your benefit at retirement depends on your earnings and service, but there are some general guidelines on how your benefit will be determined based on the form of payment you choose.

These guidelines are:

If you choose monthly payments, you will receive the greater of:

- Your monthly benefit calculated under the Plan provisions in effect on December 31, 1997, including the base years update and benefits earned through December 31, 1999 – or your retirement date, whichever is earlier; or
- Your benefit based on the value of your RGA Plan Account, converted to a monthly benefit.

If you choose to receive your benefit in a lump sum, your retirement benefit will equal the greater of:

- the value of your RGA Plan Account as of the last day of the month immediately preceding the date on which you retire, or
- the lump sum value of your core benefit payable at age 65, or your current age if above 65, plus your PRP balance as of the last day of the month immediately preceding the date on which you retire.

If you choose to receive your PRP benefit in a lump sum and your core benefit as an annuity, how your benefit is determined depends on whether your benefit is higher under the prior Plan provisions or under the RGA Plan provisions. The chart below illustrates these rules.

<b>If your benefit is higher...</b>	<b>You will receive...</b>
Under the RGA	The value of your PRP account as a lump sum payment, and the remaining balance of your RGA Plan Account converted to monthly payments
Under the provisions of the Plan as in effect December 31, 1997 (including the base years update	The value of your PRP account as a lump sum payment, and your core benefit as monthly payments

and benefits earned through December 31, 1999)	
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### A note about actuarial conversions

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An actuarial conversion is used to convert monthly payments to lump sum amounts, or vice-versa. Such a calculation will be needed if:

- You elect a lump sum payment of your core benefit under the prior retirement plan
- You elect a monthly benefit based on the value of your RGA Plan Account.

In both of these situations, the actuarial conversion is based on *the interest rate and mortality table applicable to the calendar year in which your benefit calculation occurs*. The interest rate is based on the 30-year Treasury rate for the month of November of the year before your benefit is calculated, so the interest rates used will differ from year to year. Therefore, the interest rate and mortality table information used in a benefit estimate may be different from the information used to calculate your actual RGA Plan benefit. This could result in a significant difference between your actual retirement benefit and the benefit estimate you received in a previous plan year.

### For More Information

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To find out more about your RGA Plan benefit, you can call the Lexmark Benefits Service Center at 1-844-577-4337. This toll-free number provides calculations of your RGA Plan benefit. You may also access information on the Lexmark Benefits Service Center Web site at [www.yourbenefitsresources.com/lexmark](http://www.yourbenefitsresources.com/lexmark). For example, the estimator allows you to compare different benefit scenarios, such as different retirement dates or payment options, to help you plan better for retirement. The [RGA Form 5500](#) is available on the US Benefits space on Innovate.

### Right to amend or terminate the plan

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Lexmark intends to sponsor this plan indefinitely, but reserves the right to amend, suspend or terminate the plan through action by its Board of Directors at any time for any reason. The company also reserves the right to discontinue all contributions to the plan at any time. You will be given notice of any changes to the plan.

### Frequently Asked Questions

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*How does my RGA Plan Account grow?*

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Your RGA Plan Account grows through interest credits.

*How can I keep track of my RGA Plan Account balance?*

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You can contact the Lexmark Benefits Service Center at 1-844-577-4337 or through the Lexmark Benefits Service Center Web site at [www.yourbenefitsresources.com/lexmark](http://www.yourbenefitsresources.com/lexmark).

*Can I take out loans or withdraw money from the RGA Plan before I leave Lexmark?*

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No. In accordance with applicable laws, the RGA Plan does not have loan or withdrawal features the way the Lexmark Savings Plan does.

*If I leave Lexmark but do not take a distribution from the RGA Plan until I reach 65, will it continue to earn interest credits?*

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Yes.

*Can I change my benefit payment method after I start receiving benefits?*

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No.

*Can I receive benefits from the RGA Plan if I go to work somewhere else after I leave Lexmark?*

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Yes. If you have three years of vesting service when you leave, you have a right to begin receiving benefits from the RGA Plan regardless of whether you're working somewhere else.

*Will I continue to vest after April 3, 2006?*

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If you are a participant in the RGA plan (were hired prior to April 3, 2006), your service will continue to accrue for vesting purposes.

*How is the RGA interest rate calculated?*

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Each year, your RGA Plan Account balance is credited with interest. The annually compounded interest rate will be based on the average Constant Maturity Treasury rate during the month of November of the previous year, plus 1 percent. The minimum amount of interest that will be credited annually is 4 percent. The interest rate in 2018 is 4 percent.

*Will new employees be able to participate in the RGA?*

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No. Employees hired on or after April 3, 2006 will not be eligible to participate in the RGA Plan.



*Am I able to access my RGA fund as an active employee?*

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No. Your RGA fund is not available for distribution until you leave the company with at least three years of vesting service.

*The former retirement plan design for employees hired prior to Jan. 1, 1993 (known as Core/PRP) froze on Dec. 31, 1999. Will I still receive this benefit if it is greater than the RGA balance when I retire?*

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Yes. At the time you leave the company, your benefit will be determined based on the form of payment you choose (lump sum or monthly annuity). You will receive the greater of:

- the benefit calculated under the Plan provisions in effect on Dec. 31, 1997, with benefits earned through Dec. 31, 1999 or
- your benefit based on the value of your RGA Plan Account, including contributions through April 2, 2006 and annual interest credited to retirement.

*Will interest continue to accrue on the former Personal Retirement Provision (PRP) balance as in past years?*

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Yes. Each year, your PRP balance is credited with interest. The annually compounded interest rate will be based on the average Constant Maturity Treasury rate during the month of November of the previous year, plus 1 percent. The minimum amount of interest that will be credited is 4 percent. This is the same methodology for determining the interest rate on the RGA.

*I currently have 28 years of service with the company. When I reach 30 years of service, will I still be able to receive the unreduced benefit under Core/PRP?*

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Yes. Lexmark will continue to count service for retirement eligibility for as long as you work for the company. Once you have 30 years of service, you can retire and receive an unreduced prior plan benefit, which will be determined as of Dec. 31, 1999 (the date the benefit was calculated and frozen).

*How can I find out what my current RGA balance is and can I perform an estimate of what the future balance may be with interest added?*

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You can determine your current balance and run projections of future balances through the Lexmark Benefits Service Center at [www.yourbenefitsresources.com/lexmark](http://www.yourbenefitsresources.com/lexmark) or talk with a participant service representative at 1-844-577-4337.