To:	Employees Eligible to Participate in the Capgemini Safe Harbor 401(k) Plan
From:	Capgemini America, Inc.
Date:	November 15, 2017
Re:	Capgemini Safe Harbor 401(k) Plan - Safe Harbor Notice

Safe Harbor Notice to Employees Eligible to Participate in the

Capgemini Safe Harbor 401(k) Plan

The Capgemini Safe Harbor 401(k) Plan (the "**Plan**") is intended to satisfy the "safe harbor" contribution and vesting requirements set forth under Sections 401(k) and 401(m) of the Internal Revenue Code of 1986, as amended, and the regulations thereunder (the "**Code**"). Safe harbor plans are not required to perform the annual nondiscrimination testing generally required of similar plans. This safe harbor notice is being provided to you to inform you of your rights and obligations under the Plan (the "**Notice**"). By law, this Notice must be provided to you within a reasonable period before the beginning of each plan year. Unless expressly defined herein, all capitalized terms used in this Notice shall have the meaning ascribed to them in the Plan document.

This is an initial Notice and only applies to the Plan Year beginning on January 1, 2018. This Notice covers the following points:

- How much you can contribute to the Plan.
- What safe harbor contributions and any other amounts Capgemini America, Inc. or affiliate thereof (collectively the "**Employer**") will contribute to the Plan for you.
- When your Plan account will be vested and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from the Plan Administrator.

Salary Deferral Contributions

You are eligible to elect to defer to the Plan, on a pre-tax basis, an amount not more than ninety percent (90%) of your Compensation (as defined in the Plan and summarized below), subject to the annual limit imposed by the Code. Under certain circumstances, you may make rollover contributions from another qualified retirement plan or conduit IRA to the Plan. These amounts are referred to as Salary Deferral Contributions and are held in an account for you.

If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to defer additional amounts (called Catch-Up Contributions) to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

You may make either pre-tax Salary Deferral Contributions or after-tax Roth Contributions. Your election regarding the amount and type of deferrals is irrevocable with respect to any deferrals already withheld from your Compensation. If you make pre-tax Salary Deferral Contributions, your deferrals are not subject to income tax until distributed from the Plan. If you make Roth Contributions, your deferrals are subject to income tax at the time of deferral. The Roth Contributions, however, are not taxed when you receive a distribution from the Plan. In addition, if the distribution of Roth Contributions is considered "qualified," then the earnings on the deferrals will not be subject to income tax when distributed from the Plan. Distributions from your Roth accounts will be considered "qualified" only if the distribution is on account of attainment of age 59½, death or disability, and the distribution must not occur prior to the end of the 5-year participation period that begins with the first taxable year for which you made a Roth Contribution to the Plan, or if earlier, the first taxable year for which you made a Roth Contribution to another Roth 401(k) plan or Roth 403(b) plan that you rolled over to this Plan. Both types of deferrals are subject to Social Security taxes at the time of deferral. The Employer will deduct the Social Security taxes, and in the case of Roth Contributions will deduct income taxes, from your remaining Compensation.

Type and Amount of Compensation that May Be Deferred

Under the Plan, Compensation, in general terms, means your base salary or wages and excludes bonuses, overtime pay, commissions, reimbursements, fringe benefits, and other items as described in the Plan and your Summary Plan Description. In addition, Compensation for Plan purposes is limited by law to the annual maximum limits imposed under the Code (which may change from time to time) and may be deferred only within the percentage and maximum limitations explained above.

How to Make Deferral Elections

If you meet the Plan's eligibility requirements, you may make an initial election to begin Salary Deferral Contributions at any time. Your election will be effective as soon as administratively feasible after it is received and processed, but in no event earlier than the first payroll period following the date on which it is made. To make a Salary Deferral Contribution, you must log on to Fidelity NetBenefits at www.401k.com or contact Fidelity Investments Retirement Center at (800) 492-2363.

You must elect the percentage of your compensation that you wish to defer and the investment fund(s) in which you wish these amounts to be invested under the Plan. If you do not affirmatively elect specific investment funds, your Plan contributions will be automatically invested in Vanguard Target Retirement Funds, based on your date of birth and assuming a retirement age of 65. The Plan's default investment fund is intended to qualify as a qualified default investment alternative (QDIA) under applicable Department of Labor regulations. A separate notice will be sent to you with more information about the Plan's QDIA.

If you are already making Salary Deferral Contributions, you may change the deferral amount or percentage you previously elected by the same method(s). Once made, your election will remain in effect until you modify or terminate it.

Employer Safe Harbor Contribution

To help you make an informed decision on the level of your own Salary Deferral Contributions, if any, the Employer must inform you about the Safe Harbor Contributions it will make to the Plan. Under the Safe Harbor Contribution formula used by the Plan, the Employer has elected to make a Safe Harbor Matching Contribution to the Plan on your behalf in an amount equal to one hundred percent (100%) of the first three percent (3%) of your Compensation that is deferred by you to the Plan, plus fifty percent (50%) of the next two percent (2%) of your Compensation that is deferred by you to the Plan. For purposes of calculating the Safe Harbor Matching Contribution, your Compensation and Salary Deferral Contributions will be determined on a payroll period basis.

Vesting of Contributions

You are always 100% vested in your Salary Deferral Contributions and Safe Harbor Matching Contributions.

Withdrawal of Contributions

You may not withdraw the amount of your Plan account balance (including your Salary Deferral Contributions and the Safe Harbor Matching Contributions made on your behalf by the Employer) until either:

- You have reached age 59½.
- You terminate your employment with the Employer and/or its affiliates.
- Your death.
- The Employer terminates the Plan without establishing another defined contribution plan.

In the event of a financial hardship, you may withdraw your own Salary Deferral Contributions (but not earnings on your Salary Deferral Contributions). However, Safe Harbor Matching Contributions may **not** be withdrawn in the event of financial hardship. For more information on withdrawing contributions on account of hardship, please refer to the Plan's Summary Plan Description.

Employer's Right to Terminate Plan

Pursuant to the terms of the Plan, the Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the Safe Harbor Matching Contribution) with respect to any Compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

Additional Information

Please refer to the Plan's Summary Plan Description for greater detail on the provisions of the Plan described above. If there is any difference between this Notice, the Summary Plan Description and the Plan document, the terms of the Plan document will govern. If you have any questions about this notice or about the Plan, please contact Fidelity NetBenefits at www.401k.com or contact Fidelity Investments Retirement Center at 800-492-2363