



April 2012

**RE: American Greetings Retirement Profit Sharing and Savings Plan –
Plan Changes and Updated Summary Plan Description (SPD)**

Dear Associate:

There are changes to your Retirement Profit Sharing and Savings Plan we would like to bring to your attention:

- Effective **January 1, 2011, Catch-up contributions** are eligible for the Discretionary Matching Contributions in addition to Before-tax and Roth contributions up to 6% of your Compensation.
- On **July 1, 2011, the maximum duration of a general purpose loan** has changed from sixty months to fifty-four months.
- On **February 29, 2012, Vanguard Target Retirement 2060 Fund** was added to the Plan.
- The **mandatory automatic cash-out provision** for balances less than \$5,000 at termination of employment will be reinstated as of May 1, 2012 and will follow the process in the SPD.

The attached Summary Plan Description (SPD) has been updated to include the above changes.

Action Required:

- Take a few minutes to review the updated attached American Greetings Retirement Profit Sharing and Savings Plan SPD. This should be filed with your other important benefit information.

If you have questions or need more information, please contact Vanguard:

- **Online.**
 - Log on to your account at **vanguard.com** anytime. Not yet registered for immediate, secure online account access? You will need your Plan number (091997).
- **By phone.**
 - Call Vanguard's 24 hour Voice Response System at **800-523-1188**.
 - To talk to Vanguard Customer Service representatives, call **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

Sincerely,

American Greetings