

November 13, 2015

**Re: Your eligibility to participate in the American Greetings Retirement Savings Plan**

Dear Associate,

In September, it was announced that American Greetings will implement a new Retirement Savings Plan (RSP). The new RSP features a number of improvements for associates. This affects you because associates in your job classification at American Greetings will now be eligible to participate in the RSP, effective January 1, 2016.

**How does the new RSP work?**

The Company will match 100% of the first 6% of your pay that you contribute. This means you will receive \$1 from American Greetings for each \$1 you contribute (up to 6% of your pay). However, you must contribute to the Plan to receive the Company match.

**What do I need to do?**

You will receive an enrollment kit by mid-January from Vanguard, our plan administrator. Plan information is also available on [www.americangreetingsbenefits.com](http://www.americangreetingsbenefits.com). You will be able to select investment options, beneficiaries and make enrollment changes online at Vanguard.com or by contacting Vanguard at 800-532-1188. **As a newly eligible associate, you will be automatically enrolled to contribute 3% (before tax) of your pay. If you do not want to be enrolled in the plan, contact Vanguard in early January.** You may change the percentage of your contribution at any time by contacting Vanguard either online or by phone.

We encourage you to participate in the RSP to maximize the Company's match and help you reach your retirement savings goals. This is one important way to plan for your financial well-being for the years ahead.

Regards,

American Greetings