



Build a more secure tomorrow

You can save with the **Deferred Compensation Plan (DCP)**, an additional tax-deferred savings plan for more money in your future.



How it works

The DCP allows you to defer your current compensation above and beyond what you're able to contribute to the Cisco 401(k) Plan.

With the DCP, you get:

- **Deferred income taxes.** The money you put into the DCP is pre-tax, so it lowers your income tax liability each year you participate. You'll pay federal income taxes only when you take distributions from the Plan.
- **Cisco's 4.5% basic matching contribution and restoration match.** If eligible, Cisco makes matching and restoration matches to your account.
- **Ability to invest your balance.** You can design your own investment strategy based on our financial goals. And any money you earn through investments grows tax-deferred, until you take a distribution.
- **Flexibility for you.** You can choose a scheduled distribution while you're still working at Cisco to pay for a child's college education or to buy a second home. Or, you can receive your distributions after you leave Cisco. Plus, you're 100% vested in your balance from the start.

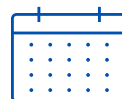


Deferral types

You may elect to defer up to a maximum of:

- 75% of base salary as a percentage only
- 100% of commissions as a percentage only
- 100% of bonus as a flat dollar amount or percentage (including Professional and Leadership Incentive (P&LI) Plan, Executive Incentive Plan (EIP), and Corporate Incentive Plan (CIP))
- 100% (in 25% increments) of RSU grants¹

¹ The election to defer compensation and the election to defer RSUs are separate and voluntary elections.



Be sure to plan carefully. Your deferral elections are irrevocable and in effect until the end of the Plan year (calendar year for base salary and commissions; fiscal year for bonus).

How to get started

You need to make a DCP election during your annual Benefits Enrollment. Elections won't carry over from one year to the next, so you must actively enroll each year to participate.



Cisco matching

Cisco offers two different match contributions to the DCP depending on your eligibility.

- **DCP Matching Contribution:**
Each year, a matching contribution may be made to your account if you're actively employed on December 31. Cisco offers up to a 4.5% match on eligible income above the annual IRS compensation limit capped at \$1.5 million.
- **Restoration Match:**
To compensate you for the potential reduction in your 401(k) match due to your participation in the DCP, Cisco may provide an annual "true-up" Restoration Match contribution to your DCP, as appropriate.



Distribution options

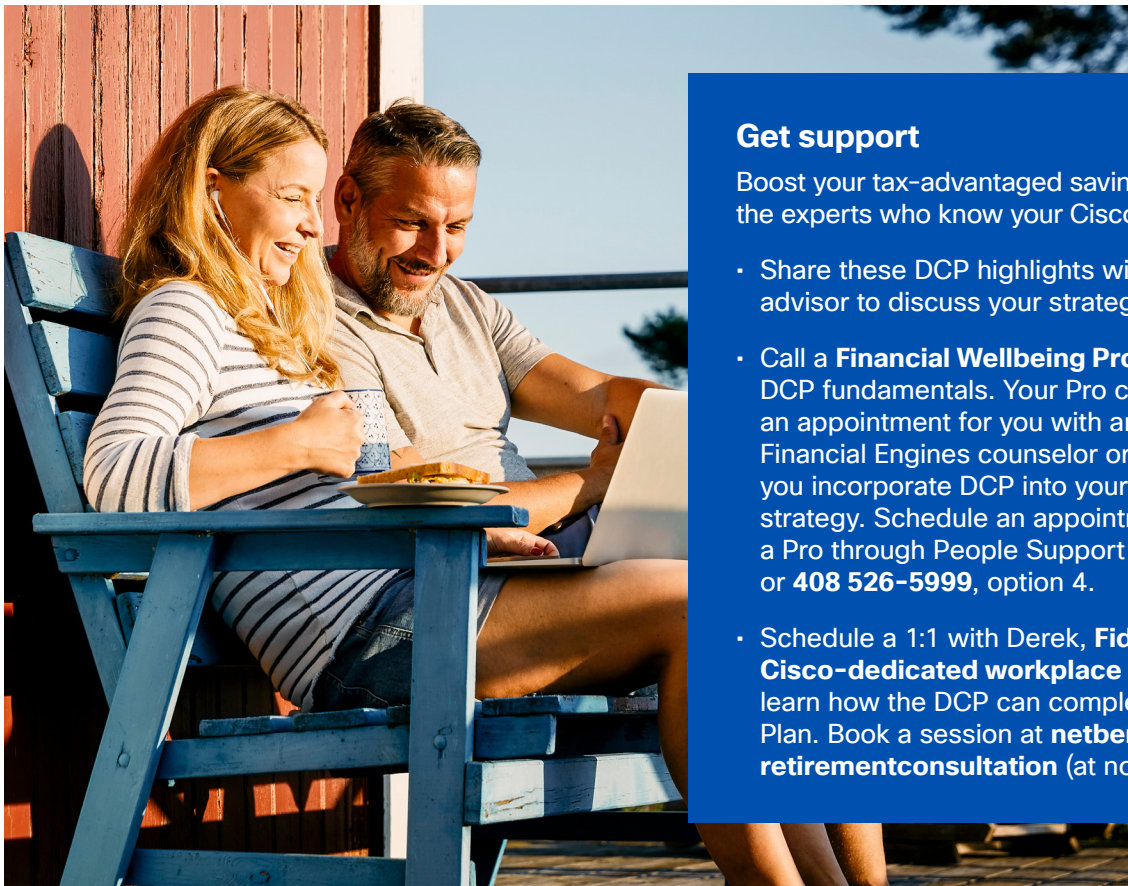
When you enroll, you choose how and when you want to receive distribution(s):

- **Scheduled Distribution:**
A lump-sum distribution in a specified year while you're still working at Cisco.
- **Termination Distribution:**
Distributions after you leave Cisco. Choose a variety of options (e.g., lump-sum or quarterly, semi-annual, annual installments) starting 6 months up to 5 years after you leave Cisco. You can spread your installments over a span of 1-10 years. (Note: if your balance is less than \$100,000 when you leave, it will be paid in a lump sum.)



Investment options

Design your own investment strategy with access to a diverse lineup of investment options. A suite of target date funds are also available.



Get support

Boost your tax-advantaged savings and get help from the experts who know your Cisco benefits:

- Share these DCP highlights with your financial advisor to discuss your strategy.
- Call a **Financial Wellbeing Pro** for help with the DCP fundamentals. Your Pro can also schedule an appointment for you with an Edelman Financial Engines counselor or planner to help you incorporate DCP into your financial planning strategy. Schedule an appointment or connect with a Pro through People Support at **866 282-3866** or **408 526-5999**, option 4.
- Schedule a 1:1 with Derek, **Fidelity's Cisco-dedicated workplace consultant**, to learn how the DCP can complement your 401(k) Plan. Book a session at **netbenefits.com/retirementconsultation** (at no cost to you).