

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2018</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2018 or fiscal plan year beginning <u>01/01/2018</u> and ending <u>12/31/2018</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>CAPGEMINI FINANCIAL SERVICES USA, INC. 401(K) RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>004</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>02/01/1993</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>004</u>	1c Effective date of plan <u>02/01/1993</u>	
1b Three-digit plan number (PN) ▶	<u>004</u>				
1c Effective date of plan <u>02/01/1993</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CAPGEMINI FINANCIAL SERVICES USA, INC.</u> <u>6400 SHAFER COURT, SUITE 100</u> <u>ROSEMONT, IL 60018</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>22-2575929</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>847-384-6161</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541511</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>22-2575929</u>	2c Plan Sponsor's telephone number <u>847-384-6161</u>	2d Business code (see instructions) <u>541511</u>	
2b Employer Identification Number (EIN) <u>22-2575929</u>					
2c Plan Sponsor's telephone number <u>847-384-6161</u>					
2d Business code (see instructions) <u>541511</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2019	LYNNE GOMBERG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2018)
v. 171027

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 4509
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 3811 6a(2) 4054 6b 3 6c 817 6d 4874 6e 1 6f 4875 6g 3134 6h 27
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 2T 3D 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information)
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2018 Form M-1 annual report. If the plan was not required to file the 2018 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2018
		This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018		
A Name of plan CAPGEMINI FINANCIAL SERVICES USA, INC. 401(K) RETIREMENT PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 CAPGEMINI FINANCIAL SERVICES USA, INC.	D Employer Identification Number (EIN) 22-2575929	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	82518	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	78353	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

LOCKTON INVESTMENT ADVISORS, LLC

20-8874282

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	CONSULTANT	74000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BKD CPAS AND ADVISORS LLP

44-0160260

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	CONSULTANT	8500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ABF SM CAP VALUE Y - BOSTON FINANC P.O. BOX 8480 BOSTON, MA 02266	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AF CAP WORLD G&I R5 - AMERICAN FUN 95-2566717	0.05%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BARON GROWTH - DST SYSTEMS INC 43-1581814	0.40%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL LARGE CAP IDX I - COLUMBIA MGT 245 SUMMER STREET BOSTON, MA 02210	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL MID CAP INDEX I - COLUMBIA MGT 245 SUMMER STREET BOSTON, MA 02210	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL SM CAP INDEX I - COLUMBIA MGT 245 SUMMER STREET BOSTON, MA 02210	0.10%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H HIGH-YIELD I - JANUS SERVICES 43-1804048	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JH DSCPL VAL MDCP R4 - JOHN HANCOCK 01-0233346	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JPM INTREPID VAL I - DST ASSET MAN PO BOX 219432 KANSAS CITY, MO 64121	0.25%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LOOMIS SM CP GRTH IS - DST ASSET M PO BOX 219432 KANSAS CITY, MO 64121	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
OAKMARK INTL INV - DST ASSET MANAG PO BOX 219432 KANSAS CITY, MO 64121	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
OPPHMR INTL GRTH Y - OFI GLOBAL AS 225 LIBERTY STREET NEW YORK, NY 10281	0.25%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PUTNAM STABLE VALUE 100 FEDERAL STREET BOSTON, MA 02110	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TRP EQUITY INCOME - T. ROWE PRICE 52-2269240	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WF EMRG MKTS EQ IS - DST ASSET MAN PO BOX 219432 KANSAS CITY, MO 64121	0.15%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WASATCH HOISINGTON US TREASURY 505 WAKARA WAY SUITE 300 SALT LAKE CITY, UT 84108	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PARNASSUS ENDEAVOR FUND ONE MARKET STREET STEUART TOWER SUI SAN FRANCISCO, CA 94105	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMERICAN 2040 TARGETDATE RETIREMNT 3500 WISEMAN BLVD SAN ANTONIO, TX 78251-4321	0.37%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WILLIAM BLAIR SMALL MID CAP GROWTH 222 WEST ADAMS STREET 12TH FLOOR CHICAGO, IL 60606	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MSIF GLOBAL FRANCHISE CLASS A 522 FIFTH AVENUE 4TH FLOOR NEW YORK, NY 10036	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
OPPENHEIMER GLOBAL OPPORTUNITIES C 6801 SOUTH TUCSON WAY ENGLEWOOD, CO 80112	\$16.50	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JOHN HANCOCK REGIONAL BANK CL A 601 CONGRESS ST. 9TH FL. BOSTON, MA 02210		0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LAZARD GLOBAL LISTEDINFRASTRUCTURE 30 ROCKEFELLER PLAZA 57TH FL. NEW YORK, NY 10112		0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
EDGEWOOD GROWTH FUND RETAIL CLASS 1 FREEDOM VALLEY DRIVE OAKS, PA 19456		0.40%

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WASATCH EMERGING INDIA FUND 505 WAKARA WAY SUITE 300 SALT LAKE CITY, UT 84108	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COLUMBIA SELIGMAN GLOBAL TECHNOLOGY 225 FRANKLIN ST BX25 10320 BOSTON, MA 02110	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JANUS HENDERSON GL LIFE SCIENCES T 151 DETROIT ST. DENVER, CO 80206	0.35%	

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MORGAN STANLEY GLOBAL OPPORTUNITY 522 FIFTH AVENUE 4TH FLOOR NEW YORK, NY 10036		0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIN OAK EQUITY FUND 225 PICTORIA DRIVE SUITE 450 CINCINNATI, OH 45246		0.40%
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DREYFUS MIDCAP INDEX FUND 144 GLENN CURTISS BLVD 8TH FLOOR UNIONDALE, NY 11556		0.35%

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018		
A Name of plan CAPGEMINI FINANCIAL SERVICES USA, INC. 401(K) RETIREMENT PLAN	B Three-digit plan number (PN) ►	004
C Plan sponsor's name as shown on line 2a of Form 5500 CAPGEMINI FINANCIAL SERVICES USA, INC.	D Employer Identification Number (EIN) 22-2575929	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	30441	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	3891333	4879872
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other.....	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	234310	179690
(B) Common.....	1c(4)(B)	2555690	2709432
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	1823260	2311688
(9) Value of interest in common/collective trusts	1c(9)	5643782	5916505
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	133407832	143548388
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	2185	1191

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	147588833	159546766

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	147588833	159546766
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	8876666	
(B) Participants	2a(1)(B)	21181484	
(C) Others (including rollovers)	2a(1)(C)	3433775	
(2) Noncash contributions	2a(2)	0	33491925
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	61475	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	103342	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		164817
(2) Dividends: (A) Preferred stock	2b(2)(A)	14449	7500477
(B) Common stock	2b(2)(B)	17266	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	7468762	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	12680074	185612
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	12494462	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	-514293
(B) Other	2b(5)(B)	-514293	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		111092
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-19484494
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		21455136

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	10178119	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		10178119
f Corrective distributions (see instructions)	2f		13204
g Certain deemed distributions of participant loans (see instructions)	2g		25258
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	78353	
(4) Other	2i(4)	148881	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		227234
j Total expenses. Add all expense amounts in column (b) and enter total	2j		10443815

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		11011321
l Transfers of assets:			
(1) To this plan.....	2l(1)		946612
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BKD LLP

(2) EIN: 44-0160260

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a	X		716931
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No
 If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☐ Yes ☐ No ☐ Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. (See instructions.)

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2018 This Form is Open to Public Inspection.
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For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan <u>CAPGEMINI FINANCIAL SERVICES USA, INC. 401(K) RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CAPGEMINI FINANCIAL SERVICES USA, INC.</u>	D Employer Identification Number (EIN) <u>22-2575929</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2018
v. 171027

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year

b The corresponding number for the second preceding plan year

15a**15b**

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16a**16b**

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: _____ % Investment-Grade Debt: _____ % High-Yield Debt: _____ % Real Estate: _____ % Other: _____ %

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

EIN 22-2575929 PN 004

Independent Auditor's Report and Financial Statements
December 31, 2018 and 2017



Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
December 31, 2018 and 2017

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Independent Auditor's Report

Trustees
Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Rosemont, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Capgemini Financial Services USA, Inc. 401(k) Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2018 and 2017, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2018, and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2018, are required by the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*.

BKD, LLP

Oakbrook Terrace, Illinois
October 15, 2019

Federal Employer Identification Number: 44-0160260

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2018 and 2017

	2018	2017
Investments, at Fair Value		
Registered investment companies	\$ 143,548,388	\$ 133,407,832
Common or collective trust	5,916,505	5,643,782
Money market accounts	4,881,063	3,893,518
Common stock	2,709,432	2,555,690
Preferred stock	179,690	234,310
	<u>157,235,078</u>	<u>145,735,132</u>
Total investments, at fair value		
Receivables		
Employer contributions	424,714	728,818
Notes receivable from participants	2,311,688	1,823,260
	<u>2,736,402</u>	<u>2,552,078</u>
Total receivables		
Cash	<u>-</u>	<u>30,441</u>
Net Assets Available for Benefits	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2018 and 2017

	2018	2017
Additions		
Investment income (loss)		
Interest and dividends	\$ 7,673,044	\$ 5,581,235
Net appreciation (depreciation) in fair value of investments	<u>(19,813,175)</u>	<u>15,872,600</u>
Total investment income (loss)	<u>(12,140,131)</u>	<u>21,453,835</u>
Interest from participant notes receivable	<u>103,342</u>	<u>74,638</u>
Contributions		
Participants	21,181,484	18,035,831
Employer	8,572,562	8,354,188
Participants' rollovers	<u>3,433,775</u>	<u>3,238,446</u>
Total contributions	<u>33,187,821</u>	<u>29,628,465</u>
Total additions	<u>21,151,032</u>	<u>51,156,938</u>
Deductions		
Benefits paid to participants	10,216,581	12,436,803
Administrative expenses	<u>227,234</u>	<u>204,224</u>
Total deductions	<u>10,443,815</u>	<u>12,641,027</u>
Net Increase	10,707,217	38,515,911
Transfers Into the Plan	946,612	-
Net Assets Available for Benefits, Beginning of Year	<u>148,317,651</u>	<u>109,801,740</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 1: Description of Plan

The following description of the Capgemini Financial Services USA, Inc. (Company) 401(k) Retirement Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company. Employees who are nonresident aliens and who receive no earned income from the Company, which constitutes income from services within the United States, are not eligible to participate. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended by subsequent legislation.

Effective January 1, 2017, the Plan was amended and restated to include additional eligibility requirements for employer matching contributions, and to provide for 401(k) safe harbor matching contributions. Effective June 1, 2017, the Plan was amended and restated to change vesting requirements for Company contributions.

Capgemini America, Inc., an affiliate of the Company, acquired TCube Solutions Inc. and entered into an agreement to merge the TCube Solutions 401(k) Plan into the Plan effective January 1, 2018. As a result, \$946,612 was transferred into the Plan during the year ended December 31, 2018, and is included as a transfer into the Plan on the statement of changes in net assets available for benefits for the year ended December 31, 2018.

Contributions

Each year, participants may contribute up to 90% of pre-tax annual compensation, as defined in the Plan, subject to certain Internal Revenue Code limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Plan provides for annual Company matching and/or profit sharing contributions at the discretion of the Company's Board of Directors.

Effective January 1, 2017, the Plan adopted 401(k) Safe Harbor matching contributions. For 2018 and 2017, the Company made Safe Harbor matching contributions of 100% of the first 3% of the eligible participant's compensation contributed to the Plan and 50% of the next 2% of the eligible participant's compensation contributed to the Plan.

Effective June 1, 2017, the Plan adopted additional eligibility requirements for Safe Harbor matching contributions. Participants become eligible for Safe Harbor matching contributions after completing 1,000 hours or one year of service.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contributions and (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants immediately are vested in their contributions plus actual earnings thereon. Effective June 1, 2017, participants are immediately 100% vested in Safe Harbor matching contributions. Prior to June 1, 2017, vesting in the Company's contribution portion of their accounts was based on years of continuous service. A participant was 100% vested after three years of credited service. Full vesting also occurs upon death, disability or retirement at designated ages.

Notes Receivable From Participants

Participants may borrow from their accounts a minimum amount of \$1,000 not to exceed 50% of their vested account balance. The maximum aggregate dollar amount of loans outstanding may not exceed \$50,000 per participant. The notes are secured by the balance in the participant's account and bear interest at a range of 4.25% to 6.25% at December 31, 2018, which is commensurate with local prevailing rates at the time of the loans.

Payment of Benefits

On termination of service due to death, disability or retirement, the entire balance in the participant's account will be payable to the participant, or their beneficiary, in either payment in the form of a joint and survivor annuity if married, or in the form of a life annuity if unmarried, payment in a lump sum, or payments in equal monthly, quarterly, semi-annual or annual installments over a period not to exceed the participant's life expectancy.

For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. When the participant's vested interests are less than \$5,000, the plan administrator may distribute such benefit in a lump sum without the participant's consent.

Forfeited Accounts

At December 31, 2018 and 2017, forfeited nonvested accounts totaled \$545,664 and \$434,106, respectively. Those accounts will normally be applied first to reduce the Company matching and/or profit sharing contributions and any excess is applied to the payment of the Plan's

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

administrative expenses. During 2018 and 2017, forfeitures of \$121,653 and \$437,432, respectively, were used to reduce Company contributions and administrative expenses.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. The Plan's investments in registered investment companies, common and preferred stock and money markets are valued at quoted market prices. The common or collective trust fund is valued at the net asset value (NAV) of the shares held at yearend. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability.

Purchases and sales of securities are recorded on the trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

The Plan provides for investments that, in general, are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Administrative Expenses

Certain expenses of the Plan are paid by the Company. The Plan pays certain administrative expenses and transaction costs related to investment fees. Certain investment fees are expensed as

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

incurred and certain investment fees are included in the net appreciation (depreciation) in fair value of investments. Administrative expenses paid by the Plan are expensed as incurred.

Notes Receivable From Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions.

Payment of Benefits

Benefits are recorded when paid.

Note 3: Fair Value Measurements

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable input and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets or liabilities

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the methodologies used at December 31, 2018 and 2017.

The fair value of registered investment companies is determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

The fair value of money market accounts are carried at cost, which approximates fair value (Level 1 inputs).

The fair value of common and preferred stocks is supported by quoted prices in active markets (Level 1 inputs).

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
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The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2018 and 2017:

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets/ Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
December 31, 2018				
Registered investment companies	\$ 143,548,388	\$ 143,548,388	\$ -	\$ -
Money market accounts	4,881,063	4,881,063	-	-
Common stock	2,709,432	2,709,432	-	-
Preferred stock	179,690	179,690	-	-
Total investments in fair value hierarchy	151,318,573	151,318,573	-	-
Investments measured at net asset value (A)	5,916,505	-	-	-
Total	<u>\$ 157,235,078</u>	<u>\$ 151,318,573</u>	<u>\$ -</u>	<u>\$ -</u>
December 31, 2017				
Registered investment companies	\$ 133,407,832	\$ 133,407,832	\$ -	\$ -
Money market accounts	3,893,518	3,893,518	-	-
Common stock	2,555,690	2,555,690	-	-
Preferred stock	234,310	234,310	-	-
Total investments in fair value hierarchy	140,091,350	140,091,350	-	-
Investments measured at net asset value (A)	5,643,782	-	-	-
Total	<u>\$ 145,735,132</u>	<u>\$ 140,091,350</u>	<u>\$ -</u>	<u>\$ -</u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

- (A) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share practice expedient (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The plan administrator has evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2018 and 2017, there were no significant transfers in or out of Levels 1, 2 or 3.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2018 and 2017. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
December 31, 2018				
Common or collective trust	\$ 5,916,505	\$ -	Daily	None
December 31, 2017				
Common or collective trust	\$ 5,643,782	\$ -	Daily	None

Note 4: Party-in-Interest Party Transactions

Certain Plan investments are managed by Fidelity Management Trust Company, the trustee of the Plan, and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan of \$227,234 and \$204,224 during 2018 and 2017, respectively, for legal, accounting and other professional services are primarily rendered by parties-in-interest. The Company provides certain administrative services at no cost to the Plan.

Note 5: Income Tax Status

The Plan operates under a standardized adoption agreement in connection with a Volume Submitter Defined Contribution Plan sponsored by Fidelity Management & Research Co. This prototype plan document has been filed with the appropriate agency and the prototype sponsor has obtained an opinion letter dated March 31, 2014, from the Internal Revenue Service stating that the

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

prototype constitutes a qualified plan under Section 401 of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed, and currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax exempt as of the financial statement date.

Note 6: Information Certified by the Plan's Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified the following information included in the accompanying financial statements and supplemental schedule is complete and accurate.

- Investments, at fair value, and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2018 and 2017
- Investment income (loss) components and interest income from participant notes receivable as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2018 and 2017
- Investments and participant loans included in the supplemental schedule of assets (held at end of year) as of December 31, 2018

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 7: Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100% vested in their employer contributions.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 8: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net assets available for benefits per the financial statements	\$ 159,971,480	\$ 148,317,651
Employer contributions receivable	<u>(424,714)</u>	<u>(728,818)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 159,546,766</u></u>	<u><u>\$ 147,588,833</u></u>

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net increase in net assets available for benefits per the financial statements	\$ 10,707,217	\$ 38,515,911
Prior year employer contributions receivable	728,818	407,849
Current year employer contributions receivable	(424,714)	(728,818)
Excess contributions payable to participants at December 31, 2016	<u>-</u>	<u>(975,817)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 11,011,321</u></u>	<u><u>\$ 37,219,125</u></u>

Note 9: Nonexempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the month following the month in which the participant contributions are withheld by the employer. In 2017, although the Company remitted all employee contributions to the Plan, participant contributions of \$716,931 were not remitted and allocated to participant accounts within the required time period. Plan management is working with the third-party administrator to calculate lost earnings and take any other corrective actions necessary.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 10: Subsequent Events

Subsequent events have been evaluated through October 15, 2019, which is the date the financial statements were available to be issued.

Supplemental Schedules

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

EIN 22-2575929 PN 004

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year Ended December 31, 2018

	Participant Contributions Transferred Late to Plan Check Here if Late Participant Loan Repayments are Included ☒	Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
		Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2017 late contributions	\$ 716,931	\$ 716,931	\$ -	\$ -	\$ -

Capgemini Financial Services USA, Inc. 401(k) Retirement Plan

EIN 22-2575929 PN 004

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) December 31, 2018

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Registered investment companies		
*	Fidelity Management Trust Company	Brokeragelink - External Fund	**	\$ 72,768
*	Fidelity Management Trust Company	Brokeragelink - Fidelity Fund	**	554,260
*	Fidelity Management Trust Company	Brokeragelink - Unit	**	1,040,576
	Baron Capital Group	Growth Retail	**	5,590,276
	American Funds	Capital World Growth and Income	**	1,838,963
	Janus	High Yield	**	1,175,838
	T. Rowe Price	Equity Income	**	7,684,756
	PIMCO	Total Return	**	6,502,566
	PIMCO	Real Return	**	1,038,628
	Oppenheimer	International Growth	**	3,325,615
	Loomis Sayles	Small Cap Growth	**	2,839,576
*	Fidelity Management Trust Company	Government Income	**	2,931,420
*	Fidelity Management Trust Company	Growth Company	**	20,279,007
*	Fidelity Management Trust Company	International Index	**	3,700,233
	Columbia	Large Cap Index	**	12,754,323
	Columbia	Mid Cap Index	**	1,848,470
	Columbia	Small Cap Index	**	2,478,169
	JP Morgan	Intrepid Value Select	**	2,069,706
	John Hancock	Disciplined Value Mid Cap	**	3,947,195
	American Beacon	Small Cap Value	**	1,360,296
	Oakmark	International	**	1,876,565
	Wells Fargo Advantage	Emerging Markets Equity	**	2,203,650
	Vanguard	Target Retirement 2015	**	148,897
	Vanguard	Target Retirement 2020	**	1,666,114
	Vanguard	Target Retirement 2025	**	2,682,095
	Vanguard	Target Retirement 2030	**	5,168,548
	Vanguard	Target Retirement 2035	**	7,177,931
	Vanguard	Target Retirement 2040	**	11,582,651
	Vanguard	Target Retirement 2045	**	12,837,037
	Vanguard	Target Retirement 2050	**	9,479,821
	Vanguard	Target Retirement 2055	**	4,144,310
	Vanguard	Target Retirement Income	**	218,205
	Vanguard	Total Bond Market ADM	**	1,329,923
				<u>143,548,388</u>
		Common or collective trust		
	Putnam Investments	Stable Value Fund	**	5,916,505
		Money market accounts		
*	Fidelity Management Trust Company	Fidelity Government Money Market	**	3,163,104
*	Fidelity Management Trust Company	Fidelity Cash Reserves	**	1,717,959
				<u>4,881,063</u>
		Common stock		
*	Fidelity Management Trust Company	Brokeragelink - common stock	**	2,709,432
		Preferred stock		
*	Fidelity Management Trust Company	Brokeragelink - preferred stock	**	179,690
*	Participants' loans	Interest rates ranging from 4.25% to 6.25%	-0-	2,311,688
				<u>\$ 159,546,766</u>

*Denotes a party-in-interest.

**Cost information not required for participant-directed investments.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

EIN 22-2575929 PN 004

Independent Auditor's Report and Financial Statements
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Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
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Trustees
Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Rosemont, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Capgemini Financial Services USA, Inc. 401(k) Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2018 and 2017, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2018, and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2018, are required by the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*.

BKD, LLP

Oakbrook Terrace, Illinois
October 15, 2019

Federal Employer Identification Number: 44-0160260

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2018 and 2017

	2018	2017
Investments, at Fair Value		
Registered investment companies	\$ 143,548,388	\$ 133,407,832
Common or collective trust	5,916,505	5,643,782
Money market accounts	4,881,063	3,893,518
Common stock	2,709,432	2,555,690
Preferred stock	179,690	234,310
	<hr/>	<hr/>
Total investments, at fair value	157,235,078	145,735,132
	<hr/>	<hr/>
Receivables		
Employer contributions	424,714	728,818
Notes receivable from participants	2,311,688	1,823,260
	<hr/>	<hr/>
Total receivables	2,736,402	2,552,078
	<hr/>	<hr/>
Cash	-	30,441
	<hr/>	<hr/>
Net Assets Available for Benefits	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2018 and 2017

	2018	2017
Additions		
Investment income (loss)		
Interest and dividends	\$ 7,673,044	\$ 5,581,235
Net appreciation (depreciation) in fair value of investments	<u>(19,813,175)</u>	<u>15,872,600</u>
Total investment income (loss)	<u>(12,140,131)</u>	<u>21,453,835</u>
Interest from participant notes receivable	<u>103,342</u>	<u>74,638</u>
Contributions		
Participants	21,181,484	18,035,831
Employer	8,572,562	8,354,188
Participants' rollovers	<u>3,433,775</u>	<u>3,238,446</u>
Total contributions	<u>33,187,821</u>	<u>29,628,465</u>
Total additions	<u>21,151,032</u>	<u>51,156,938</u>
Deductions		
Benefits paid to participants	10,216,581	12,436,803
Administrative expenses	<u>227,234</u>	<u>204,224</u>
Total deductions	<u>10,443,815</u>	<u>12,641,027</u>
Net Increase	10,707,217	38,515,911
Transfers Into the Plan	946,612	-
Net Assets Available for Benefits, Beginning of Year	<u>148,317,651</u>	<u>109,801,740</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 1: Description of Plan

The following description of the Capgemini Financial Services USA, Inc. (Company) 401(k) Retirement Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company. Employees who are nonresident aliens and who receive no earned income from the Company, which constitutes income from services within the United States, are not eligible to participate. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended by subsequent legislation.

Effective January 1, 2017, the Plan was amended and restated to include additional eligibility requirements for employer matching contributions, and to provide for 401(k) safe harbor matching contributions. Effective June 1, 2017, the Plan was amended and restated to change vesting requirements for Company contributions.

Capgemini America, Inc., an affiliate of the Company, acquired TCube Solutions Inc. and entered into an agreement to merge the TCube Solutions 401(k) Plan into the Plan effective January 1, 2018. As a result, \$946,612 was transferred into the Plan during the year ended December 31, 2018, and is included as a transfer into the Plan on the statement of changes in net assets available for benefits for the year ended December 31, 2018.

Contributions

Each year, participants may contribute up to 90% of pre-tax annual compensation, as defined in the Plan, subject to certain Internal Revenue Code limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Plan provides for annual Company matching and/or profit sharing contributions at the discretion of the Company's Board of Directors.

Effective January 1, 2017, the Plan adopted 401(k) Safe Harbor matching contributions. For 2018 and 2017, the Company made Safe Harbor matching contributions of 100% of the first 3% of the eligible participant's compensation contributed to the Plan and 50% of the next 2% of the eligible participant's compensation contributed to the Plan.

Effective June 1, 2017, the Plan adopted additional eligibility requirements for Safe Harbor matching contributions. Participants become eligible for Safe Harbor matching contributions after completing 1,000 hours or one year of service.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
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Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contributions and (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants immediately are vested in their contributions plus actual earnings thereon. Effective June 1, 2017, participants are immediately 100% vested in Safe Harbor matching contributions. Prior to June 1, 2017, vesting in the Company's contribution portion of their accounts was based on years of continuous service. A participant was 100% vested after three years of credited service. Full vesting also occurs upon death, disability or retirement at designated ages.

Notes Receivable From Participants

Participants may borrow from their accounts a minimum amount of \$1,000 not to exceed 50% of their vested account balance. The maximum aggregate dollar amount of loans outstanding may not exceed \$50,000 per participant. The notes are secured by the balance in the participant's account and bear interest at a range of 4.25% to 6.25% at December 31, 2018, which is commensurate with local prevailing rates at the time of the loans.

Payment of Benefits

On termination of service due to death, disability or retirement, the entire balance in the participant's account will be payable to the participant, or their beneficiary, in either payment in the form of a joint and survivor annuity if married, or in the form of a life annuity if unmarried, payment in a lump sum, or payments in equal monthly, quarterly, semi-annual or annual installments over a period not to exceed the participant's life expectancy.

For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. When the participant's vested interests are less than \$5,000, the plan administrator may distribute such benefit in a lump sum without the participant's consent.

Forfeited Accounts

At December 31, 2018 and 2017, forfeited nonvested accounts totaled \$545,664 and \$434,106, respectively. Those accounts will normally be applied first to reduce the Company matching and/or profit sharing contributions and any excess is applied to the payment of the Plan's

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
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administrative expenses. During 2018 and 2017, forfeitures of \$121,653 and \$437,432, respectively, were used to reduce Company contributions and administrative expenses.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. The Plan's investments in registered investment companies, common and preferred stock and money markets are valued at quoted market prices. The common or collective trust fund is valued at the net asset value (NAV) of the shares held at yearend. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability.

Purchases and sales of securities are recorded on the trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

The Plan provides for investments that, in general, are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Administrative Expenses

Certain expenses of the Plan are paid by the Company. The Plan pays certain administrative expenses and transaction costs related to investment fees. Certain investment fees are expensed as

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

incurred and certain investment fees are included in the net appreciation (depreciation) in fair value of investments. Administrative expenses paid by the Plan are expensed as incurred.

Notes Receivable From Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions.

Payment of Benefits

Benefits are recorded when paid.

Note 3: Fair Value Measurements

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable input and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets or liabilities

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the methodologies used at December 31, 2018 and 2017.

The fair value of registered investment companies is determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

The fair value of money market accounts are carried at cost, which approximates fair value (Level 1 inputs).

The fair value of common and preferred stocks is supported by quoted prices in active markets (Level 1 inputs).

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2018 and 2017:

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets/ Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
December 31, 2018				
Registered investment companies	\$ 143,548,388	\$ 143,548,388	\$ -	\$ -
Money market accounts	4,881,063	4,881,063	-	-
Common stock	2,709,432	2,709,432	-	-
Preferred stock	179,690	179,690	-	-
Total investments in fair value hierarchy	151,318,573	151,318,573	-	-
Investments measured at net asset value (A)	5,916,505	-	-	-
Total	<u>\$ 157,235,078</u>	<u>\$ 151,318,573</u>	<u>\$ -</u>	<u>\$ -</u>
December 31, 2017				
Registered investment companies	\$ 133,407,832	\$ 133,407,832	\$ -	\$ -
Money market accounts	3,893,518	3,893,518	-	-
Common stock	2,555,690	2,555,690	-	-
Preferred stock	234,310	234,310	-	-
Total investments in fair value hierarchy	140,091,350	140,091,350	-	-
Investments measured at net asset value (A)	5,643,782	-	-	-
Total	<u>\$ 145,735,132</u>	<u>\$ 140,091,350</u>	<u>\$ -</u>	<u>\$ -</u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

- (A) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share practice expedient (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The plan administrator has evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2018 and 2017, there were no significant transfers in or out of Levels 1, 2 or 3.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2018 and 2017. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
December 31, 2018				
Common or collective trust	\$ 5,916,505	\$ -	Daily	None
December 31, 2017				
Common or collective trust	\$ 5,643,782	\$ -	Daily	None

Note 4: Party-in-Interest Party Transactions

Certain Plan investments are managed by Fidelity Management Trust Company, the trustee of the Plan, and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan of \$227,234 and \$204,224 during 2018 and 2017, respectively, for legal, accounting and other professional services are primarily rendered by parties-in-interest. The Company provides certain administrative services at no cost to the Plan.

Note 5: Income Tax Status

The Plan operates under a standardized adoption agreement in connection with a Volume Submitter Defined Contribution Plan sponsored by Fidelity Management & Research Co. This prototype plan document has been filed with the appropriate agency and the prototype sponsor has obtained an opinion letter dated March 31, 2014, from the Internal Revenue Service stating that the

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

prototype constitutes a qualified plan under Section 401 of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed, and currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax exempt as of the financial statement date.

Note 6: Information Certified by the Plan's Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified the following information included in the accompanying financial statements and supplemental schedule is complete and accurate.

- Investments, at fair value, and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2018 and 2017
- Investment income (loss) components and interest income from participant notes receivable as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2018 and 2017
- Investments and participant loans included in the supplemental schedule of assets (held at end of year) as of December 31, 2018

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 7: Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100% vested in their employer contributions.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 8: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net assets available for benefits per the financial statements	\$ 159,971,480	\$ 148,317,651
Employer contributions receivable	<u>(424,714)</u>	<u>(728,818)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 159,546,766</u></u>	<u><u>\$ 147,588,833</u></u>

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net increase in net assets available for benefits per the financial statements	\$ 10,707,217	\$ 38,515,911
Prior year employer contributions receivable	728,818	407,849
Current year employer contributions receivable	(424,714)	(728,818)
Excess contributions payable to participants at December 31, 2016	<u>-</u>	<u>(975,817)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 11,011,321</u></u>	<u><u>\$ 37,219,125</u></u>

Note 9: Nonexempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the month following the month in which the participant contributions are withheld by the employer. In 2017, although the Company remitted all employee contributions to the Plan, participant contributions of \$716,931 were not remitted and allocated to participant accounts within the required time period. Plan management is working with the third-party administrator to calculate lost earnings and take any other corrective actions necessary.

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Note 10: Subsequent Events

Subsequent events have been evaluated through October 15, 2019, which is the date the financial statements were available to be issued.

Supplemental Schedules

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

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Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year Ended December 31, 2018

	Participant Contributions Transferred Late to Plan Check Here if Late Participant Loan Repayments are Included ☒	Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
		Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2017 late contributions	\$ 716,931	\$ 716,931	\$ -	\$ -	\$ -

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2018

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Registered investment companies		
*	Fidelity Management Trust Company	Brokeragelink - External Fund	**	\$ 72,768
*	Fidelity Management Trust Company	Brokeragelink - Fidelity Fund	**	554,260
*	Fidelity Management Trust Company	Brokeragelink - Unit	**	1,040,576
	Baron Capital Group	Growth Retail	**	5,590,276
	American Funds	Capital World Growth and Income	**	1,838,963
	Janus	High Yield	**	1,175,838
	T. Rowe Price	Equity Income	**	7,684,756
	PIMCO	Total Return	**	6,502,566
	PIMCO	Real Return	**	1,038,628
	Oppenheimer	International Growth	**	3,325,615
	Loomis Sayles	Small Cap Growth	**	2,839,576
*	Fidelity Management Trust Company	Government Income	**	2,931,420
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	Columbia	Large Cap Index	**	12,754,323
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	Oakmark	International	**	1,876,565
	Wells Fargo Advantage	Emerging Markets Equity	**	2,203,650
	Vanguard	Target Retirement 2015	**	148,897
	Vanguard	Target Retirement 2020	**	1,666,114
	Vanguard	Target Retirement 2025	**	2,682,095
	Vanguard	Target Retirement 2030	**	5,168,548
	Vanguard	Target Retirement 2035	**	7,177,931
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	Vanguard	Target Retirement 2050	**	9,479,821
	Vanguard	Target Retirement 2055	**	4,144,310
	Vanguard	Target Retirement Income	**	218,205
	Vanguard	Total Bond Market ADM	**	1,329,923
				<u>143,548,388</u>
		Common or collective trust		
	Putnam Investments	Stable Value Fund	**	5,916,505
		Money market accounts		
*	Fidelity Management Trust Company	Fidelity Government Money Market	**	3,163,104
*	Fidelity Management Trust Company	Fidelity Cash Reserves	**	1,717,959
				<u>4,881,063</u>
		Common stock		
*	Fidelity Management Trust Company	Brokeragelink - common stock	**	2,709,432
		Preferred stock		
*	Fidelity Management Trust Company	Brokeragelink - preferred stock	**	179,690
*	Participants' loans	Interest rates ranging from 4.25% to 6.25%	-0-	2,311,688
				<u>\$ 159,546,766</u>

*Denotes a party-in-interest.

**Cost information not required for participant-directed investments.

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Trustees
Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Rosemont, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Capgemini Financial Services USA, Inc. 401(k) Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2018 and 2017, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2018, and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2018, are required by the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*, and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974*.

BKD, LLP

Oakbrook Terrace, Illinois
October 15, 2019

Federal Employer Identification Number: 44-0160260

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2018 and 2017

	2018	2017
Investments, at Fair Value		
Registered investment companies	\$ 143,548,388	\$ 133,407,832
Common or collective trust	5,916,505	5,643,782
Money market accounts	4,881,063	3,893,518
Common stock	2,709,432	2,555,690
Preferred stock	179,690	234,310
	<u>157,235,078</u>	<u>145,735,132</u>
Total investments, at fair value		
Receivables		
Employer contributions	424,714	728,818
Notes receivable from participants	2,311,688	1,823,260
	<u>2,736,402</u>	<u>2,552,078</u>
Total receivables		
Cash	<u>-</u>	<u>30,441</u>
Net Assets Available for Benefits	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2018 and 2017

	2018	2017
Additions		
Investment income (loss)		
Interest and dividends	\$ 7,673,044	\$ 5,581,235
Net appreciation (depreciation) in fair value of investments	<u>(19,813,175)</u>	<u>15,872,600</u>
Total investment income (loss)	<u>(12,140,131)</u>	<u>21,453,835</u>
Interest from participant notes receivable	<u>103,342</u>	<u>74,638</u>
Contributions		
Participants	21,181,484	18,035,831
Employer	8,572,562	8,354,188
Participants' rollovers	<u>3,433,775</u>	<u>3,238,446</u>
Total contributions	<u>33,187,821</u>	<u>29,628,465</u>
Total additions	<u>21,151,032</u>	<u>51,156,938</u>
Deductions		
Benefits paid to participants	10,216,581	12,436,803
Administrative expenses	<u>227,234</u>	<u>204,224</u>
Total deductions	<u>10,443,815</u>	<u>12,641,027</u>
Net Increase	10,707,217	38,515,911
Transfers Into the Plan	946,612	-
Net Assets Available for Benefits, Beginning of Year	<u>148,317,651</u>	<u>109,801,740</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 159,971,480</u></u>	<u><u>\$ 148,317,651</u></u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 1: Description of Plan

The following description of the Capgemini Financial Services USA, Inc. (Company) 401(k) Retirement Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company. Employees who are nonresident aliens and who receive no earned income from the Company, which constitutes income from services within the United States, are not eligible to participate. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended by subsequent legislation.

Effective January 1, 2017, the Plan was amended and restated to include additional eligibility requirements for employer matching contributions, and to provide for 401(k) safe harbor matching contributions. Effective June 1, 2017, the Plan was amended and restated to change vesting requirements for Company contributions.

Capgemini America, Inc., an affiliate of the Company, acquired TCube Solutions Inc. and entered into an agreement to merge the TCube Solutions 401(k) Plan into the Plan effective January 1, 2018. As a result, \$946,612 was transferred into the Plan during the year ended December 31, 2018, and is included as a transfer into the Plan on the statement of changes in net assets available for benefits for the year ended December 31, 2018.

Contributions

Each year, participants may contribute up to 90% of pre-tax annual compensation, as defined in the Plan, subject to certain Internal Revenue Code limits. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Plan provides for annual Company matching and/or profit sharing contributions at the discretion of the Company's Board of Directors.

Effective January 1, 2017, the Plan adopted 401(k) Safe Harbor matching contributions. For 2018 and 2017, the Company made Safe Harbor matching contributions of 100% of the first 3% of the eligible participant's compensation contributed to the Plan and 50% of the next 2% of the eligible participant's compensation contributed to the Plan.

Effective June 1, 2017, the Plan adopted additional eligibility requirements for Safe Harbor matching contributions. Participants become eligible for Safe Harbor matching contributions after completing 1,000 hours or one year of service.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contributions and (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants immediately are vested in their contributions plus actual earnings thereon. Effective June 1, 2017, participants are immediately 100% vested in Safe Harbor matching contributions. Prior to June 1, 2017, vesting in the Company's contribution portion of their accounts was based on years of continuous service. A participant was 100% vested after three years of credited service. Full vesting also occurs upon death, disability or retirement at designated ages.

Notes Receivable From Participants

Participants may borrow from their accounts a minimum amount of \$1,000 not to exceed 50% of their vested account balance. The maximum aggregate dollar amount of loans outstanding may not exceed \$50,000 per participant. The notes are secured by the balance in the participant's account and bear interest at a range of 4.25% to 6.25% at December 31, 2018, which is commensurate with local prevailing rates at the time of the loans.

Payment of Benefits

On termination of service due to death, disability or retirement, the entire balance in the participant's account will be payable to the participant, or their beneficiary, in either payment in the form of a joint and survivor annuity if married, or in the form of a life annuity if unmarried, payment in a lump sum, or payments in equal monthly, quarterly, semi-annual or annual installments over a period not to exceed the participant's life expectancy.

For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. When the participant's vested interests are less than \$5,000, the plan administrator may distribute such benefit in a lump sum without the participant's consent.

Forfeited Accounts

At December 31, 2018 and 2017, forfeited nonvested accounts totaled \$545,664 and \$434,106, respectively. Those accounts will normally be applied first to reduce the Company matching and/or profit sharing contributions and any excess is applied to the payment of the Plan's

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

administrative expenses. During 2018 and 2017, forfeitures of \$121,653 and \$437,432, respectively, were used to reduce Company contributions and administrative expenses.

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. The Plan's investments in registered investment companies, common and preferred stock and money markets are valued at quoted market prices. The common or collective trust fund is valued at the net asset value (NAV) of the shares held at yearend. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability.

Purchases and sales of securities are recorded on the trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

The Plan provides for investments that, in general, are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Administrative Expenses

Certain expenses of the Plan are paid by the Company. The Plan pays certain administrative expenses and transaction costs related to investment fees. Certain investment fees are expensed as

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

incurred and certain investment fees are included in the net appreciation (depreciation) in fair value of investments. Administrative expenses paid by the Plan are expensed as incurred.

Notes Receivable From Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions.

Payment of Benefits

Benefits are recorded when paid.

Note 3: Fair Value Measurements

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable input and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets or liabilities

The asset's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the methodologies used at December 31, 2018 and 2017.

The fair value of registered investment companies is determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

The fair value of money market accounts are carried at cost, which approximates fair value (Level 1 inputs).

The fair value of common and preferred stocks is supported by quoted prices in active markets (Level 1 inputs).

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2018 and 2017:

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets/ Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
December 31, 2018				
Registered investment companies	\$ 143,548,388	\$ 143,548,388	\$ -	\$ -
Money market accounts	4,881,063	4,881,063	-	-
Common stock	2,709,432	2,709,432	-	-
Preferred stock	179,690	179,690	-	-
Total investments in fair value heirarchy	151,318,573	151,318,573	-	-
Investments measured at net asset value (A)	5,916,505	-	-	-
Total	<u>\$ 157,235,078</u>	<u>\$ 151,318,573</u>	<u>\$ -</u>	<u>\$ -</u>
December 31, 2017				
Registered investment companies	\$ 133,407,832	\$ 133,407,832	\$ -	\$ -
Money market accounts	3,893,518	3,893,518	-	-
Common stock	2,555,690	2,555,690	-	-
Preferred stock	234,310	234,310	-	-
Total investments in fair value heirarchy	140,091,350	140,091,350	-	-
Investments measured at net asset value (A)	5,643,782	-	-	-
Total	<u>\$ 145,735,132</u>	<u>\$ 140,091,350</u>	<u>\$ -</u>	<u>\$ -</u>

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

- (A) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share practice expedient (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The plan administrator has evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2018 and 2017, there were no significant transfers in or out of Levels 1, 2 or 3.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2018 and 2017. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
December 31, 2018				
Common or collective trust	\$ 5,916,505	\$ -	Daily	None
December 31, 2017				
Common or collective trust	\$ 5,643,782	\$ -	Daily	None

Note 4: Party-in-Interest Party Transactions

Certain Plan investments are managed by Fidelity Management Trust Company, the trustee of the Plan, and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan of \$227,234 and \$204,224 during 2018 and 2017, respectively, for legal, accounting and other professional services are primarily rendered by parties-in-interest. The Company provides certain administrative services at no cost to the Plan.

Note 5: Income Tax Status

The Plan operates under a standardized adoption agreement in connection with a Volume Submitter Defined Contribution Plan sponsored by Fidelity Management & Research Co. This prototype plan document has been filed with the appropriate agency and the prototype sponsor has obtained an opinion letter dated March 31, 2014, from the Internal Revenue Service stating that the

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

prototype constitutes a qualified plan under Section 401 of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed, and currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax exempt as of the financial statement date.

Note 6: Information Certified by the Plan's Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified the following information included in the accompanying financial statements and supplemental schedule is complete and accurate.

- Investments, at fair value, and notes receivable from participants as shown in the statements of net assets available for benefits as of December 31, 2018 and 2017
- Investment income (loss) components and interest income from participant notes receivable as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2018 and 2017
- Investments and participant loans included in the supplemental schedule of assets (held at end of year) as of December 31, 2018

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 7: Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100% vested in their employer contributions.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 8: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net assets available for benefits per the financial statements	\$ 159,971,480	\$ 148,317,651
Employer contributions receivable	<u>(424,714)</u>	<u>(728,818)</u>
Net assets available for benefits per the Form 5500	<u><u>\$ 159,546,766</u></u>	<u><u>\$ 147,588,833</u></u>

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2018 and 2017:

	<u>2018</u>	<u>2017</u>
Net increase in net assets available for benefits per the financial statements	\$ 10,707,217	\$ 38,515,911
Prior year employer contributions receivable	728,818	407,849
Current year employer contributions receivable	(424,714)	(728,818)
Excess contributions payable to participants at December 31, 2016	<u>-</u>	<u>(975,817)</u>
Net increase in net assets available for benefits per the Form 5500	<u><u>\$ 11,011,321</u></u>	<u><u>\$ 37,219,125</u></u>

Note 9: Nonexempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the month following the month in which the participant contributions are withheld by the employer. In 2017, although the Company remitted all employee contributions to the Plan, participant contributions of \$716,931 were not remitted and allocated to participant accounts within the required time period. Plan management is working with the third-party administrator to calculate lost earnings and take any other corrective actions necessary.

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan
Notes to Financial Statements
December 31, 2018 and 2017

Note 10: Subsequent Events

Subsequent events have been evaluated through October 15, 2019, which is the date the financial statements were available to be issued.

Supplemental Schedules

Capgemini Financial Services USA, Inc.
401(k) Retirement Plan

EIN 22-2575929 PN 004

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year Ended December 31, 2018

	Participant Contributions Transferred Late to Plan Check Here if Late Participant Loan Repayments are Included ☒	Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
		Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
2017 late contributions	\$ 716,931	\$ 716,931	\$ -	\$ -	\$ -

Capgemini Financial Services USA, Inc. 401(k) Retirement Plan

EIN 22-2575929 PN 004

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) December 31, 2018

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Registered investment companies		
*	Fidelity Management Trust Company	Brokeragelink - External Fund	**	\$ 72,768
*	Fidelity Management Trust Company	Brokeragelink - Fidelity Fund	**	554,260
*	Fidelity Management Trust Company	Brokeragelink - Unit	**	1,040,576
	Baron Capital Group	Growth Retail	**	5,590,276
	American Funds	Capital World Growth and Income	**	1,838,963
	Janus	High Yield	**	1,175,838
	T. Rowe Price	Equity Income	**	7,684,756
	PIMCO	Total Return	**	6,502,566
	PIMCO	Real Return	**	1,038,628
	Oppenheimer	International Growth	**	3,325,615
	Loomis Sayles	Small Cap Growth	**	2,839,576
*	Fidelity Management Trust Company	Government Income	**	2,931,420
*	Fidelity Management Trust Company	Growth Company	**	20,279,007
*	Fidelity Management Trust Company	International Index	**	3,700,233
	Columbia	Large Cap Index	**	12,754,323
	Columbia	Mid Cap Index	**	1,848,470
	Columbia	Small Cap Index	**	2,478,169
	JP Morgan	Intrepid Value Select	**	2,069,706
	John Hancock	Disciplined Value Mid Cap	**	3,947,195
	American Beacon	Small Cap Value	**	1,360,296
	Oakmark	International	**	1,876,565
	Wells Fargo Advantage	Emerging Markets Equity	**	2,203,650
	Vanguard	Target Retirement 2015	**	148,897
	Vanguard	Target Retirement 2020	**	1,666,114
	Vanguard	Target Retirement 2025	**	2,682,095
	Vanguard	Target Retirement 2030	**	5,168,548
	Vanguard	Target Retirement 2035	**	7,177,931
	Vanguard	Target Retirement 2040	**	11,582,651
	Vanguard	Target Retirement 2045	**	12,837,037
	Vanguard	Target Retirement 2050	**	9,479,821
	Vanguard	Target Retirement 2055	**	4,144,310
	Vanguard	Target Retirement Income	**	218,205
	Vanguard	Total Bond Market ADM	**	1,329,923
				<u>143,548,388</u>
		Common or collective trust		
	Putnam Investments	Stable Value Fund	**	5,916,505
		Money market accounts		
*	Fidelity Management Trust Company	Fidelity Government Money Market	**	3,163,104
*	Fidelity Management Trust Company	Fidelity Cash Reserves	**	1,717,959
				<u>4,881,063</u>
		Common stock		
*	Fidelity Management Trust Company	Brokeragelink - common stock	**	2,709,432
		Preferred stock		
*	Fidelity Management Trust Company	Brokeragelink - preferred stock	**	179,690
*	Participants' loans	Interest rates ranging from 4.25% to 6.25%	-0-	2,311,688
				<u>\$ 159,546,766</u>

*Denotes a party-in-interest.

**Cost information not required for participant-directed investments.