



Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

Text Enroll 294457 to 72408

Edge Building Services 401K Plan
294457



The first step of any journey is the most important.

IT GIVES YOU A SENSE OF DIRECTION AND STARTS YOU TOWARD A DESTINATION.



The same is true of your journey to retirement. By taking part in your employer's retirement plan, you're taking an important first step.

Whatever your retirement destination, you are one step closer to reaching your goal when you enroll in the Plan.



Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Through the app, you can:

- Enroll and make account changes
- Check account balances
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan

Download the ADP Mobile Solutions App for quick and easy access to your retirement plan.



ADP also offers a mobile website for employees with unsupported devices. Visit <https://mobile.adp.com> or scan the QR code from your camera or QR code reader.

ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App.



Take time to plan for your own financial journey.

HERE'S WHY.

To live comfortably in retirement, many financial professionals estimate you will need between 70% and 80% of your pre-retirement income. Social Security will cover approximately 1/3 of that amount.¹ The rest of the income you will need in retirement will come from **you**.



Invest in yourself and save for retirement

Your company's retirement plan is one of the few programs designed to help bridge the gap between what Social Security will provide and what you will need at retirement. The contributions to your retirement plan will come out of each paycheck automatically...so you do not even need to think about it.

Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions, and/or Roth 401(k) contributions. The chart below outlines the differences between the two types of contributions. For more information on additional contribution types and limits, please review the **Contribution** section in Your Plan's Highlights.

	BEFORE-TAX CONTRIBUTIONS	ROTH 401(K) CONTRIBUTIONS
Employee contributions	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
Account growth (earnings)	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
Federal Income Tax	Reduces current taxable income by contribution amount. Taxes are paid at withdrawal on both contributions and earnings.	Contribution is taxable in current year. No taxes are paid on qualified distributions.
Distributions	Available according to Plan rules.	Tax-free provided you had your Roth 401(k) account for at least five years and you are at least 59½ or are disabled or deceased.

¹ Source: Social Security Administration; Retirement Benefits Publication EN-05-10035; Fact Sheet Social Security; Publication EN-05-10377.

High cost of inflation

Inflation is the increased price of goods and services. You know what inflation has done to the cost of some of your favorite items, but did you know it also impacts other products and services, such as health care? As a result of inflation, health-care costs are projected to rise by 4.22% annually for the foreseeable future.

As shown in the chart below, an average 66-year-old couple will spend an average of 48% of their Social Security income on health care. As inflation continues to rise, a 55-year-old couple, will need 57% of their Social Security income to cover health-care costs. A 45-year-old couple will spend 63% of their Social Security income on health-care and at 87, they will need 72% of their income to cover health-related expenses.



HIGH COST OF INFLATION²

66-YEAR OLD COUPLE

48%

Percentage of Social Security income spent on health care

55-YEAR OLD COUPLE

57%

Percentage of Social Security income spent on health care

45-YEAR OLD COUPLE

63%

Percentage of Social Security income spent on health care

Illustration is hypothetical and does not reflect any specific area of the country or tax brackets. It is for basic educational purposes only.

At 87, the 45-year-old couple will need **72% of their Social Security checks** just to cover their health-related expenses.

² Source: HEALTHVIEW SERVICES, 2018 Retirement Healthcare Costs Data Report®.

Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, on average 76% of each generation think they will have a harder time achieving financial security in retirement than their parents.

The chart to the right shows the average individual retirement plan savings contribution percentage by generation.

SAVING BY GENERATION³

10% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

10% Millennial (1980-1994)

3% Generation Z (1995-2015)

³ Source: Plansponsor.com; Gen X Struggling Most with Retirement Readiness and Confidence, April 17, 2019 and Introducing Generation Z to Retirement, March 30, 2020.



Even \$1 a day can have an impact

Did you know that 34% of Americans today are spending more on coffee than they are saving for the future?⁴ Let's take a look at what happens if you saved \$1 a day or \$7 a week... **in 30 years, you could have \$30,650 in savings.**



\$7 SAVED PER WEEK⁵



⁴ Source: Fool.com, One-Third of Americans Spend More on Coffee Than on Investing.

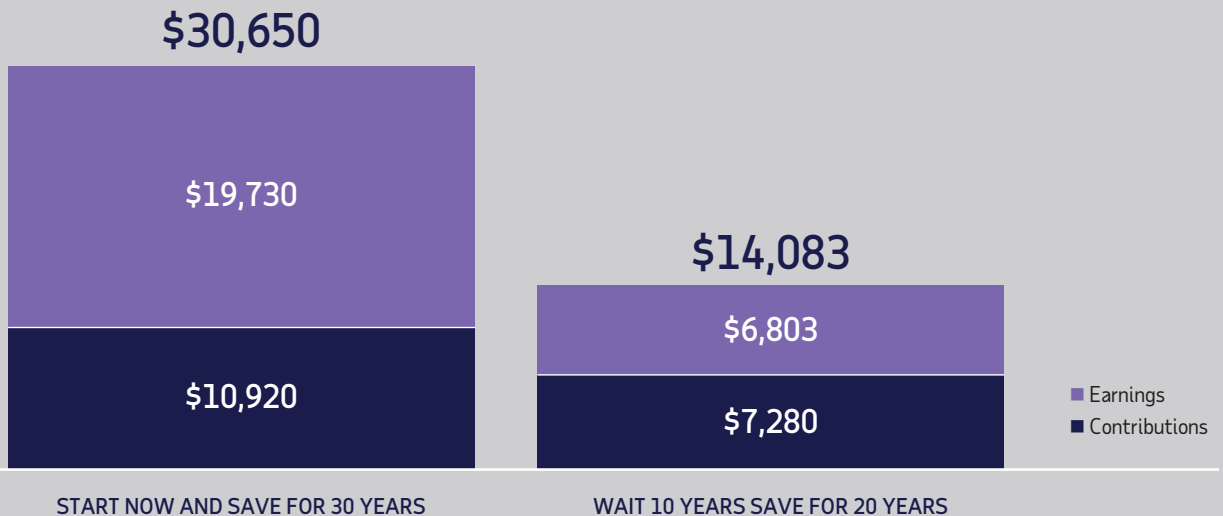
⁵ You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$7, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?

LET'S LOOK AT WHAT HAPPENS IF YOU WAITED 10 YEARS BEFORE YOU STARTED SAVING \$7 A WEEK.

Waiting could cost you \$16,567



For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes a starting balance of \$0, a weekly contribution of \$7, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.



Choose a path to complete your financial journey

Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

Your investment decisions will be based on:

- Lifestyle and personality
- Risk tolerance
- Health considerations
- Age you want to retire

You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

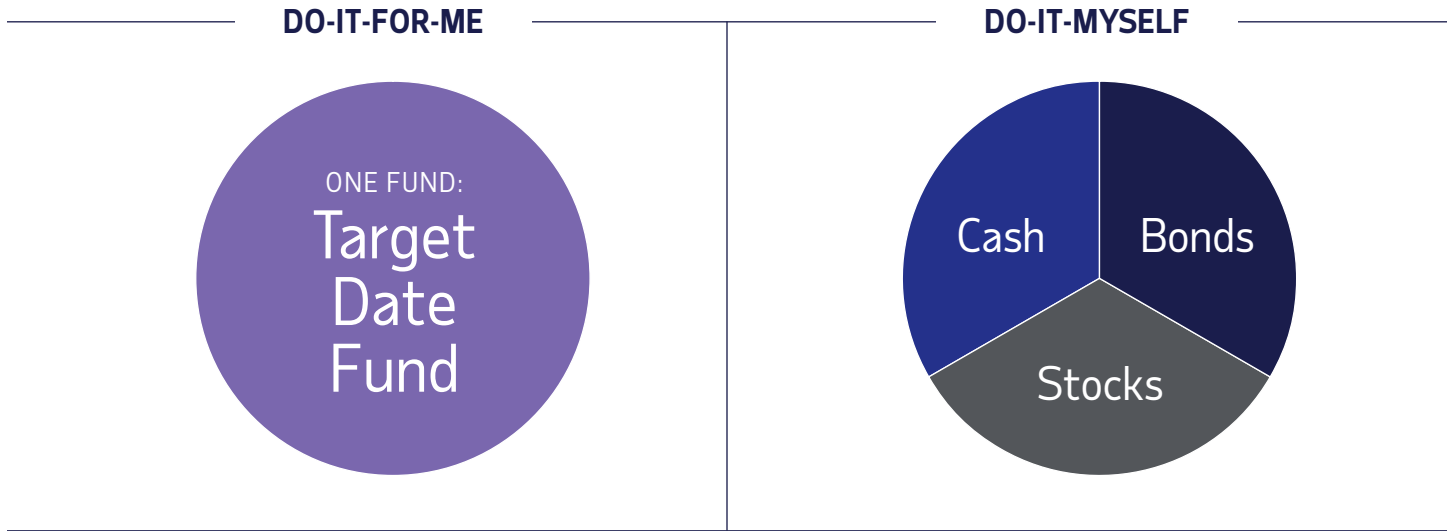
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

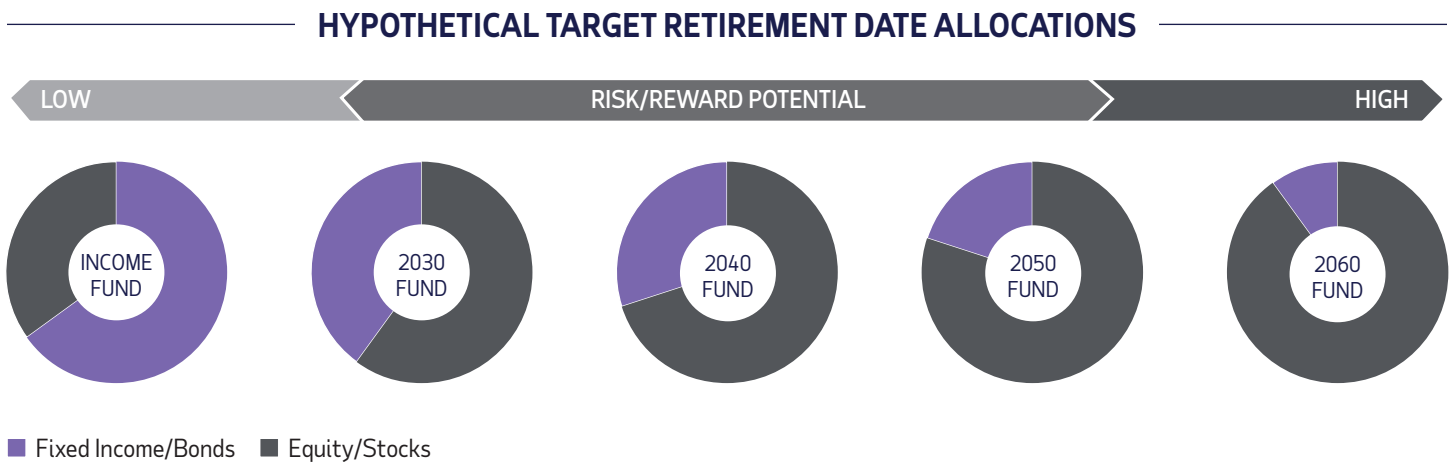
Your financial journey

As part of your path, you can choose to invest in the target date fund based on the date you want to retire or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.

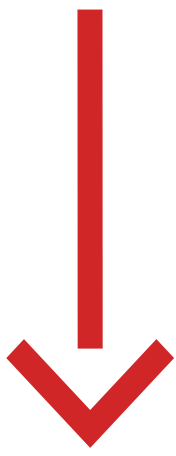


Target Date Funds

Each target date fund is managed to a specific retirement year identified in the fund name. Each fund is made up of a mixed asset allocation of stocks and bonds. As shown in the chart below, the mix will be automatically reallocated over time as the fund approaches the target retirement date and will continue to shift asset classes even after the fund retirement date.



Sample asset allocations are for illustrative purposes only. Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor may withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus.



Ready to begin your retirement journey?

START INVESTING IN YOURSELF...AND YOUR FUTURE
BY FOLLOWING THE STEPS BELOW.

1

Get to know your Plan

Review your Plan's highlights to learn more about the features and other important retirement planning information.

2

Make saving a priority

Contribute as much as you can to your retirement plan account. Most of the income you will need in retirement will come from you.

3

Choose investments that work for you

Your investment selection will be based on your lifestyle, personality, risk tolerance and certain financial considerations, such as when to retire.

4

Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement.

5

Download the ADP Mobile Solutions App

The app provides access to your retirement plan account and allows you to track your progress.

Edge Building Services

EDGE BUILDING SERVICES 401K PLAN
294457



Your Plan's Highlights

READY TO ENROLL?

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Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- You must have completed 6 month(s) of service by the next plan entry date

Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 90%
- **Roth 401(k):** 1% to 90%
- The total dollar amount you may contribute to the Plan is \$19,500.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$6,500.

Rollovers

Rollovers from a previous qualified retirement plan or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Additional information is located in the **Rollover Form**.

Employer contributions

- Your company may make a discretionary match.

Your Plan's Highlights

Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.
- Your company contribution account vests according to the following schedule:

Years of service:	1	2	3	4	5	6	7
Employer Contribution % vested:	0%	20%	40%	60%	80%	100%	

Distribution options

Planning for your retirement is a long-term commitment and the money you have saved should be considered “untouchable” and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

Loans

- Number of outstanding loans allowed at any one time: 1.
- Minimum loan amount: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Interest rate: Prime + 2%
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the **Special Tax Notice** located in the retirement plan website.

ACCOUNT RESOURCES

You can access your retirement savings account anytime¹, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-800-695-7526

→ **QUESTIONS?** Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

The ADP Mobile Solutions App and the website allow you to:

- Check account balances
- Enroll and make account changes
- Research plan investments and request investment changes
- Access retirement planning tools and calculators
- Get prospectuses

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.



Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name.

If you are single or married and want to name your spouse as your sole primary beneficiary, you can designate your beneficiary online.

If you are married and want to designate someone other than your spouse or significant other you must print the form available online and follow the instructions to complete it.

You will need the names and birth dates of your beneficiary(ies) and each Social Security Number. If you do not have all of this information, you can always log into your account and add it later.

¹ Except during scheduled maintenance.



CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

Participant Advisory Services from Financial Engines®

This is an advisory service made available by your employer. Through this service, you can access and use certain investment advisory components provided by Financial Engines® without incurring any fees. If you elect to enroll in the Financial Engines® Professional Management program, you will pay an annual fee based on your account balance. For more information or to enroll in the service, visit My.ADP.com or call (844) 861-0028.

You can also access this service through the ADP Mobile Solutions App

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ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App. Online Retirement Account Access, VRS and Participant Service Team are services offered by ADP Retirement Services, the record keeper for your organization's retirement plans. You may transact business in English or Spanish via the VRS.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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Edge Building Services 401K Plan
294457

Your Plan's Investments

Below is a listing of the investment options available in the Plan.

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
INCOME											
Invesco Stable Asset Fund - ADPZ Class	07/2014	Stable Value	N/A	0.51%	2.32%	2.36%	2.09%	—	1.95%	0.31%	0.31%
Vanguard Intermediate Term Bond Index Fund - Admiral Class	11/2001	Intermediate Core Bond	VBILX	1.01%	8.89%	6.25%	4.86%	4.41%	—	0.07%	0.07%
GROWTH & INCOME											
Fidelity Freedom Index Income Fund - Premier Class	06/2020	Target-Date Retirement	FAPIX	1.95%	6.91%	5.42%	5.17%	4.07%	—	0.06%	0.06%
Fidelity Freedom Index 2005 Fund - Premier Class	06/2020	Target-Date 2000-2010	FBLPX	2.41%	7.41%	5.85%	6.10%	5.21%	—	0.06%	0.06%
Fidelity Freedom Index 2010 Fund - Premier Class	06/2020	Target-Date 2000-2010	FCYPX	3.10%	8.03%	6.32%	6.90%	6.08%	—	0.06%	0.06%
Fidelity Freedom Index 2015 Fund - Premier Class	06/2020	Target-Date 2015	FFYPX	3.75%	8.59%	6.74%	7.66%	6.55%	—	0.06%	0.06%
Fidelity Freedom Index 2020 Fund - Premier Class	06/2020	Target-Date 2020	FKIPX	4.39%	9.04%	7.04%	8.21%	7.04%	—	0.06%	0.06%
Fidelity Freedom Index 2025 Fund - Premier Class	06/2020	Target-Date 2025	FLIPX	4.92%	9.49%	7.32%	8.73%	7.70%	—	0.06%	0.06%
Fidelity Freedom Index 2030 Fund - Premier Class	06/2020	Target-Date 2030	FMKPX	5.57%	9.94%	7.76%	9.77%	8.31%	—	0.06%	0.06%
Fidelity Freedom Index 2035 Fund - Premier Class	06/2020	Target-Date 2035	FNIPX	6.56%	10.17%	7.97%	10.44%	8.87%	—	0.06%	0.06%
Fidelity Freedom Index 2040 Fund - Premier Class	06/2020	Target-Date 2040	FPIPX	7.20%	10.38%	8.00%	10.48%	8.95%	—	0.06%	0.06%
Fidelity Freedom Index 2045 Fund - Premier Class	06/2020	Target-Date 2045	FQIPX	7.21%	10.37%	8.00%	10.48%	9.00%	—	0.06%	0.06%
Fidelity Freedom Index 2050 Fund - Premier Class	06/2020	Target-Date 2050	FRLPX	7.20%	10.38%	8.00%	10.49%	9.04%	—	0.06%	0.06%
Fidelity Freedom Index 2055 Fund - Premier Class	06/2020	Target-Date 2055	FTYPX	7.22%	10.41%	7.99%	10.48%	—	8.46%	0.06%	0.06%
Fidelity Freedom Index 2060 Fund - Premier Class	06/2020	Target-Date 2060+	FUIPX	7.17%	10.34%	7.97%	10.47%	—	8.46%	0.06%	0.06%
Fidelity Freedom Index 2065 Fund - Premier Class	06/2020	Target-Date 2060+	FVIPX	7.22%	10.49%	—	—	—	8.51%	0.06%	0.06%
Vanguard Balanced Index Fund - Admiral Class	11/2000	Allocation--50% to 70% Equity	VBIAX	5.74%	12.54%	9.52%	10.11%	9.72%	—	0.07%	0.07%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526. There is no assurance that any fund will meet its stated objective.



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FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
GROWTH											
Vanguard Value Index Fund - Admiral Class	11/2000	Large Value	VVIAX	5.61%	-3.32%	4.36%	9.25%	10.79%	—	0.05%	0.05%
iShares Russell 1000 Large-Cap Index Fund - Class K	03/2011	Large Blend	BRGKX	9.47%	15.91%	12.27%	13.99%	—	12.40%	0.10%	0.08%
State Street Equity 500 Index Fund - Class K	09/2014	Large Blend	SSSYX	8.90%	15.06%	12.19%	14.07%	—	11.10%	0.14%	0.02%
Vanguard Growth Index Fund - Admiral Class	11/2000	Large Growth	VIGAX	13.00%	38.23%	21.02%	19.23%	16.73%	—	0.05%	0.05%
Vanguard Mid-Cap Index Fund - Admiral Class	11/2001	Mid-Cap Blend	VIMAX	7.94%	7.08%	7.97%	10.33%	11.96%	—	0.05%	0.05%
AGGRESSIVE GROWTH											
Vanguard Small Cap Value Index Fund - Admiral Class	09/2011	Small Value	VSIAX	4.03%	-12.29%	-2.67%	4.79%	—	9.76%	0.07%	0.07%
TIAA-CREF Small Cap Blend Index Fund - Institutional Class	10/2002	Small Blend	TISBX	5.01%	0.62%	1.91%	8.19%	10.03%	—	0.06%	0.06%
Vanguard Small Cap Index Fund - Admiral Class	11/2000	Small Blend	VSMAX	5.79%	1.34%	4.39%	8.94%	10.94%	—	0.05%	0.05%
Vanguard Small Cap Growth Index Fund - Admiral Class	09/2011	Small Growth	VSGAX	7.74%	18.68%	12.84%	13.69%	—	14.03%	0.07%	0.07%
iShares MSCI EAFE International Index Fund - Class K	03/2011	Foreign Large Blend	BTMKX	4.48%	0.54%	0.73%	5.25%	—	3.72%	0.03%	0.03%
iShares MSCI Total International Index Fund - Class K	06/2011	Foreign Large Blend	BDOKX	6.04%	3.14%	1.14%	6.18%	—	3.01%	0.11%	0.11%
Vanguard Emerging Markets Stock Index Fund - Admiral Class	06/2006	Diversified Emerging Mkts	VEMAX	8.98%	9.74%	2.50%	8.19%	2.25%	—	0.14%	0.14%
Vanguard Real Estate Index Fund - Admiral Class	11/2001	Real Estate	VGSLX	1.32%	-12.19%	2.37%	5.22%	8.50%	—	0.12%	0.12%

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* The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one of its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

** QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.



Investment Risks

All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

Fixed Income Funds: Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Money Market/Stable Value Funds: You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Bond Funds: The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Growth Funds: Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Value Funds: Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Mid and Small Cap Funds: Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

Target Date Funds: Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

Foreign/World Funds: Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

Sector Funds: Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. **All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.**

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

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Invesco Stable Asset Fund - ADPZ Class

STRATEGY: The primary investment objective of the Fund will be to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity. The Fund's returns are based on returns generated by an actively-managed, highly diversified portfolio of investment grade, fixed and floating rate securities. The Fund may invest in such securities directly or indirectly through commingled investment vehicles (the "building block strategy"). This building block strategy may provide greater diversification than could be achieved by investing in individual bonds. This building block strategy also may reduce the unintended impact on portfolio characteristics created by participant cash flow.

Vanguard Intermediate Term Bond Index Fund - Admiral Class

STRATEGY: The investment seeks the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fidelity Freedom Index Income Fund - Premier Class

STRATEGY: The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2005 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2010 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2015 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2020 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2025 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2030 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2035 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2040 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2045 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526. There is no assurance that any fund will meet its stated objective.

Fidelity Freedom Index 2050 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2055 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2060 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fidelity Freedom Index 2065 Fund - Premier Class

STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity domestic equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Vanguard Balanced Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Vanguard Value Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

iShares Russell 1000 Large-Cap Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the Russell 1000 Index, as closely as possible before the deduction of fund expenses. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio, which has the same investment objective and strategies as the fund. It will be substantially invested in equity securities in the Russell 1000, and will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the Russell 1000.

State Street Equity 500 Index Fund - Class K

STRATEGY: The investment seeks to replicate as closely as possible, before expenses, the performance of the Standard & Poor's 500 Index. The fund uses a passive management strategy designed to track the performance of the S&P 500. The index is a well-known stock market index that includes common stocks of 500 companies from a number of sectors and that measures the performance of the large-cap sector of the U.S. equities market. The advisor generally intends to invest in all stocks comprising the S&P 500 in approximate proportion to their weightings in the index.

Vanguard Growth Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the CRSP US Large Cap Growth Index. The fund employs an indexing investment approach designed to track the performance of index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Vanguard Mid-Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Small Cap Value Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

TIAA-CREF Small Cap Blend Index Fund - Institutional Class

STRATEGY: The investment seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities in smaller domestic companies based on a market index. Under normal circumstances, the fund invests at least 80% of its assets in equity securities included in its benchmark index, the Russell 2000 Index. A "small-cap" equity security is a security within the capitalization range of the companies included in the Russell 2000 Index at the time of purchase. The Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity universe.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526. There is no assurance that any fund will meet its stated objective.

Vanguard Small Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Small Cap Growth Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Growth Index, a broadly diversified index of growth stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

iShares MSCI EAFE International Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the MSCI EAFE Index (Europe, Australasia, Far East) in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund will be substantially invested in securities in the MSCI EAFE Index, and will invest at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI EAFE Index.

iShares MSCI Total International Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the MSCI All Country World ex USA Index in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio. It will be substantially invested in equity securities in the MSCI ACWI ex USA Index, and will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI ACWI ex USA Index.

Vanguard Emerging Markets Stock Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the index in terms of key characteristics.

Vanguard Real Estate Index Fund - Admiral Class

STRATEGY: The investment seeks to provide a high level of income and moderate long-term capital appreciation by tracking the performance of the MSCI US Investable Market Real Estate 25/50 Index that measures the performance of publicly traded equity REITs and other real estate-related investments. The advisor attempts to track the index by investing all, or substantially all, of its assets-either directly or indirectly through a wholly owned subsidiary, which is itself a registered investment company-in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

ADDITIONAL DISCLOSURES

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital - gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for money market funds and certain other types of funds are provided by the respective fund manager.

Investment Type Definitions:

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: money market, stable value, and fixed income investment funds. Growth and Income: balanced and lifestyle investment funds. Growth: large and mid capitalization investment funds. Aggressive Growth: small capitalization, specialty, foreign stock and world stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings(portfolio statistics and compositions over the past three years).If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Social Security #: - -
 Phone #: - -
 Employee Name:
Last, First, Middle
 Address:
Street Apt. # / PO Box #
 -
City State Zip Code
 Birth Date: - -
Month Day Year
 Hire Date: - -
Month Day Year

I ROLLOVER INSTRUCTIONS

This form is used to invest prior plan money into your current retirement plan. Generally, you can roll over assets from these types of plans: Qualified Plans (Including 401(k) Plans), SIMPLE IRAs in existence for at least 2 years, Conduit and Traditional IRAs (taxable non-Roth distributions only), 457(b) plans, and 403(b) tax sheltered annuity contracts.

Please note: if available, your existing Investment Allocations will be used. Otherwise monies will be invested in the Plan's Default Fund.

Section II.A. Check (✓) the appropriate box to identify the source of this Rollover.

Section II.B. A preprinted certified or bank check must accompany this form for the stated dollar amount. Personal checks will be returned. **Please include the last four digits of your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.**

Section II.C. Gather Required Rollover Documentation

All rollovers must be from an eligible retirement plan source. Attach **one** of the following in support of this:

- Quarterly Participant Statement from prior employer plan
- Most recent account statement from Individual Retirement Account (IRA)
- IRS Determination or Opinion Letter from prior plan
- Letter from Prior Trustee or IRA Custodian stating the Plan or account is qualified

Section III. Read the acknowledgment, and then sign and date the form.

Note: If you have not previously enrolled in the Plan, you must complete a Beneficiary Form and give it to your Plan Administrator. **Do not send to ADP.**

II ROLLOVER AMOUNT/SOURCE

A. This rollover is a distribution from one of the following eligible rollover sources: (Select one type of plan or account.)

- Individual Retirement Account SIMPLE IRA (IRA must be in existence for at least 2 years.) 457 Plan 403(b) Tax Sheltered Annuity
 Qualified Plan
If Qualified Plan, is this rollover from a related employer? (Most rollovers are from plans maintained by an unrelated employer.)
 an Unrelated Employer a Related Employer

Note: If you do not check a box, we will understand you have certified that the rollover is from an unrelated employer.

B. Select rollover type:

Before-Tax \$.
 TOTAL ROLLOVER AMOUNT

Roth 401(k) \$. = \$. + \$.
 TOTAL ROLLOVER AMOUNT Contributions Earnings

Year Roth 401(k) contributions began: (if not provided, ADP will use the year this rollover contribution is received) 20__

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA. Please refer to the distribution statement provided by your prior 401(k) provider for this information.

III PARTICIPANT ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

I have read and understand the Summary Plan Description, agree to the Plan provisions, received the Fee Disclosure Statement and reviewed and understand the fund prospectuses/descriptions, including the funds' objectives, risks, expenses and charges. By signing this form, I certify that:

- I am rolling over these funds within 60 days of the date I received them from an eligible employer plan or IRA (not applicable to direct rollovers).
- The rollover is from the source indicated and has not been combined with any money that would disqualify it.
- No portion of this rollover contribution represents amounts received as a hardship distribution, required minimum distribution or periodic payment from another employer plan.
- I have attached the required documentation.

How your money will be invested: I understand that if I do not have a plan account one will be established for my rollover contribution and invested in the plan default fund. Once my account has been established, I will be mailed my account access information and can make investment allocation changes through the plan website or Voice Response System. If I already have a plan account established, I direct that my rollover contribution be invested in accordance with my investment election on file.

Many investment companies have excessive trading and/or redemption fee policies for certain investments to eliminate or reduce the negative effects of short-term trading and market timing. When possible, ADP Retirement Services implements the investment company's market timing policy (as disclosed in the prospectus). However, in some circumstances ADP may impose a different policy than listed in the prospectus at the request or with the agreement of a fund company. Your plan investment options may be subject to these policies. See your plan website for your plan's fund policies and additional information.

Signature of Employee/Participant

Date

Forward form with check to:	<u>Regular Mail:</u> ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399	<u>Overnight Mail:</u> ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept Suite E 100 Grove Road West Deptford, NJ 08066
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Recordkeeping Plan #: 294457

ADP Financial Wellness site⁶

The journey to retirement is often full of twists and turns. It's up to you to make financial choices that work for you, at different times of your life.

Be sure to take some time to navigate through the wealth of information provided or simply view the content most appealing to you. You can access the ADP Financial Wellness site by logging in to your retirement account and clicking on the Financial Wellness button to get started.

LIFE INSURANCE **FINANCIAL LITERACY** CHECKLISTS
SAVING FOR THE FUTURE 401(k)
INSURANCE **GOALS** **HOME AND FAMILY**
BONDS SOCIAL SECURITY
HEALTH AND WELFARE CASH 529 SAVINGS
INVESTING **STARTING EARLY** **ENJOYING RETIREMENT**
ROLLOVER EMERGENCY FUND
INFLATION STOCKS BUDGETING



**ADP makes
rollovers easy.**

Do you have a retirement account from a previous employer?
If so, consider rolling it over to your new retirement plan
so you can save time, easily track your progress and more!

**TO GET STARTED, COMPLETE THE ROLLOVER
FORM IN THIS BOOKLET.**

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ADP Retirement Services is the service provider or recordkeeper for your company's retirement plan. We are dedicated to providing you with retirement planning information and the tools and resources necessary for you to invest in yourself.

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For nearly 70 years, ADP has helped lead the way in defining the future of business solutions. ADP is proud to be named to FORTUNE Magazine's "World's Most Admired Companies[®]" list for 14 consecutive years.⁷

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