



Invest in yourself  
YOUR JOURNEY BEGINS HERE



READY TO ENROLL?  
Text **Enroll Now** to **72408**

Compunnel Software Group Inc 401(k) Plan  
595681



# 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.



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

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

## 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. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

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



## 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!

FOR ADDITIONAL RETIREMENT PLANNING TOOLS AND RESOURCES VISIT:  
<http://bit.ly/RolloverResourcePage>

# 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 may replace 28% of your pre-retirement income at age 67.<sup>1</sup> 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.

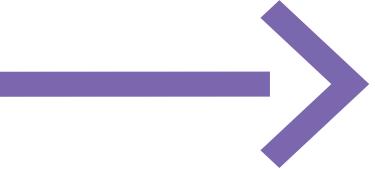


### Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions, and/or Roth 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 CONTRIBUTIONS
<b>Employee contributions</b>	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
<b>Account growth (earnings)</b>	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
<b>Federal Income Tax</b>	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.
<b>Distributions</b>	Available according to Plan rules.	Tax-free provided you had your Roth account for at least five years and you are at least 59½ or are disabled or deceased.

<sup>1</sup> Source: Social Security Administration; Retirement Benefits Publication EN-05-10035.



## High cost of inflation

As shown below, it doesn't matter your age or generation, inflation has already impacted the cost of popular items.

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	 Concert ticket <sup>2</sup>	Cell phone <sup>3</sup>	House <sup>4</sup>
2000s	\$50	\$600	\$119,600
Today	\$90+	\$999	\$293,349

### What it means to your wallet

An inflation rate of 4% might not seem to be worth a second thought — until you consider the impact it can have on the purchasing power of your money over the long-term. For example, in just 20 years, 4% inflation annually would drive the value of a dollar down to \$0.46.

You can also look at it another way. By 2045, the price you would pay for your concert ticket, new cell phone or house would be significantly more. The chart below shows what these projected costs could look like with a 4% rate of inflation eating away at your money.

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	 Concert ticket <sup>2</sup>	Cell phone <sup>3</sup>	House <sup>4</sup>
2045 <sup>5</sup>	\$222	\$2,462	\$723,022

2 Concert ticket data obtained from aarp.com.

3 Cell phone data obtained from ooma.com and apple.com.

4 New home data obtained from CNBC.com and fool.com.

5 Projection is for illustrative purposes only and based on a 4% rate of inflation. Actual rate of inflation may vary which would impact the cost of the goods and services displayed.

# Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, each generation thinks 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 GENERATION<sup>6</sup>

9% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

7% Millennial (1980-1994)

4% Generation Z (1995-2015)

6 Source: ADP Retirement Services, April 14, 2022.



## Even \$5 a day can have an impact

Did you know that 41% of Americans today are spending more on coffee than they are saving for the future?<sup>7</sup> Let's take a look at what happens if you saved \$5 a day or \$35 a week... **in 40 years, you could have \$304,171 in savings.**



**\$35 SAVED PER WEEK<sup>8</sup>**



7 Source: Acorns. Money Matters Report™.

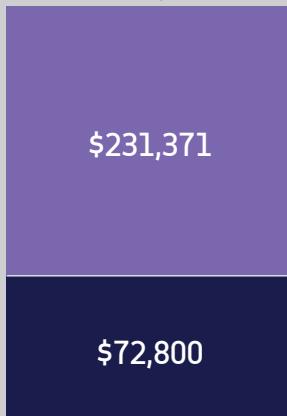
8 You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the 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?

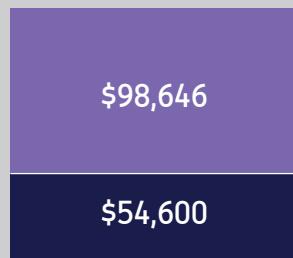
## Waiting could cost you \$233,757

**\$304,171**



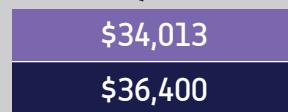
SAVE FOR 40 YEARS

**\$153,246**



SAVE FOR 30 YEARS

**\$70,413**



SAVE FOR 20 YEARS

■ Earnings  
■ Contributions

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 \$35, 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.

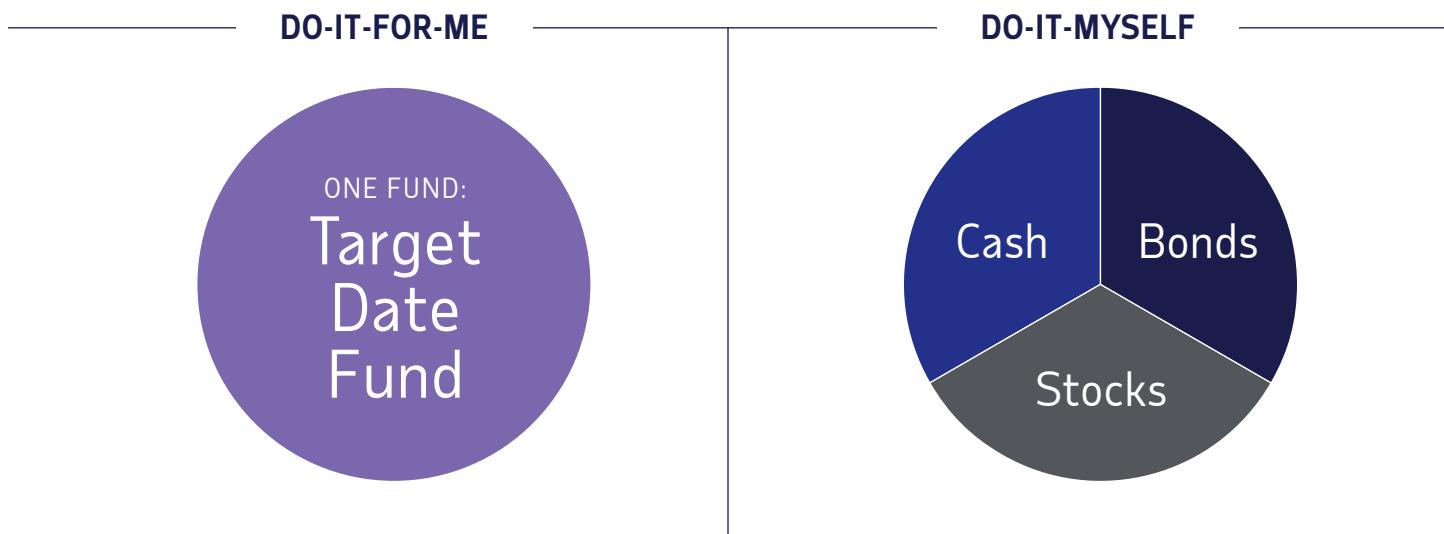
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



[VIEW QUESTIONNAIRE](#)

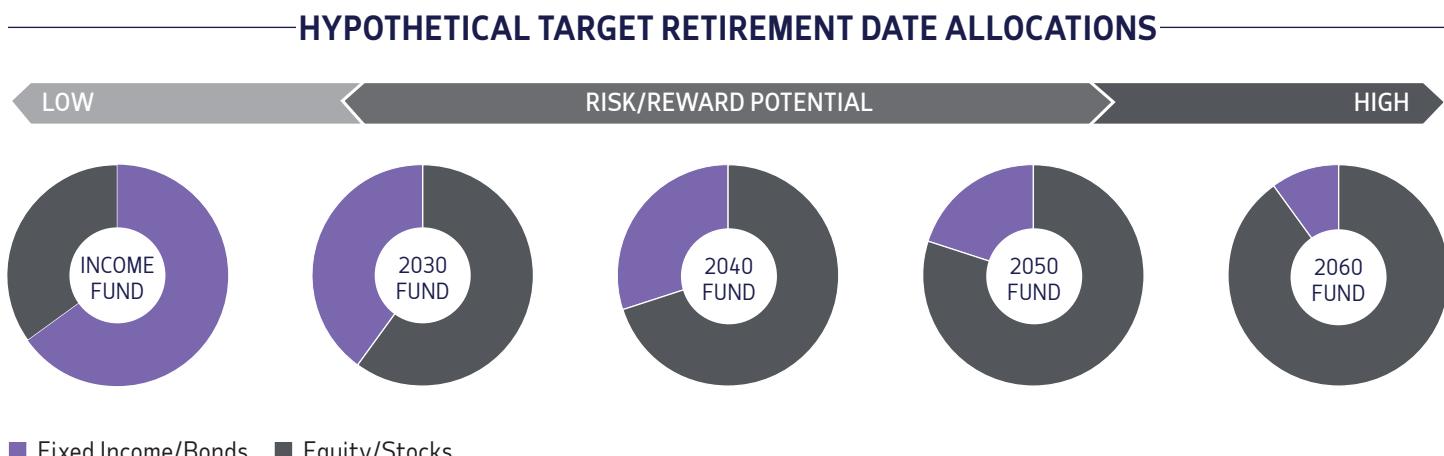
# Your financial journey

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.



■ Fixed Income/Bonds ■ Equity/Stocks

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.



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](#)

# 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.  
**Text Enroll Now to 72408**

# 5

## Download the ADP Mobile Solutions App



The app provides access to your retirement plan account and allows you to track your progress. Visit <https://mobile.adp.com> or scan the QR code from your camera or QR code reader.

# Compunnel Software Group Inc

COMPUNNEL SOFTWARE GROUP INC  
401(K) PLAN  
595681



## Your Plan's Highlights

### READY TO ENROLL?

Text Enroll Now to 72408

### Eligibility

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

- You will be automatically enrolled into the Plan. A voluntary elective contribution of 2% will be deducted from your pay before-taxes and deposited in your retirement account in the Plan's default fund. For more information, including important dates, please refer to your Welcome Letter.  
If you decide now is not the right time to start saving, you can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App. You can always change your mind and enroll later.
- 21 years of age on the next plan entry date
- You must have completed 1 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 92%
- **Roth:** 1% to 92%
- The total maximum amount you may contribute to the Plan is 92%.
- You have the option of electing a flat dollar amount to contribute each pay period.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- The total dollar amount you may contribute to the Plan is \$24,500.
- **Catch-up Contributions:** If you will be 50 years of age or older by December 31st, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$8,000.
- **Super Catch-up Contributions:** If you will be between the ages of 60-63 by December 31st, you can contribute a higher catch-up contribution amount. This year, you can save an additional \$11,250.

# Your Plan's Highlights

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## Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) 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. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page at [achieve.adp.com](http://achieve.adp.com) > SELECT AN OPTION > Rollover

## Employer contributions

- Your company may make a profit-sharing contribution each year.
- There may be special requirements for you to receive your employer contributions. For additional details, please refer to your Summary Plan Description (SPD).

## Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.

## 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:

### 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 anytime<sup>1</sup>, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-888-822-9238

→ **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

## ADP Achieve Engagement Hub

You have access to planning tools and resources to help you meet your financial challenges at every stage of your life and career. Start exploring now by going to [achieve.adp.com](http://achieve.adp.com)

## 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. You will need the names and birth dates of your beneficiary(ies) and each Social Security Number.

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



**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.

**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 participant websites and ADP Mobile Solutions App. 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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Compunnel Software Group Inc 401(k) Plan  
595681

## 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
<b>INCOME</b>											
MetLife Reliance Stable Value Fund Series 25053 - Class 0	07/1999	Stable Value	N/A	0.69%	2.87%	2.87%	2.61%	2.60%	—	0.52%	0.52%
Vanguard Short Term Bond Index Fund - Admiral Class	11/2001	Short-Term Bond	VBIRX	1.27%	5.73%	4.78%	1.49%	2.05%	—	0.06%	0.06%
Fidelity U.S. Bond Index Fund	05/2011	Intermediate Core Bond	FXNAX	1.98%	5.66%	4.51%	-0.34%	1.94%	—	0.03%	0.03%
Schwab Treasury Inflation Protected Securities Index Fund	03/2006	Inflation-Protected Bond	SWRSX	2.06%	5.66%	3.95%	1.37%	2.96%	—	0.05%	0.05%
Vanguard Long Term Investment Grade Fund - Admiral Class	02/2001	Long-Term Bond	VWETX	3.53%	3.74%	4.52%	-3.37%	2.86%	—	0.10%	0.10%
<b>GROWTH &amp; INCOME</b>											
Fidelity Freedom Index 2025 Fund - Institutional Premium Class	06/2015	Target-Date 2025	FFEDX	4.85%	11.66%	11.15%	5.92%	7.45%	—	0.08%	0.08%
Fidelity Freedom Index 2030 Fund - Institutional Premium Class	06/2015	Target-Date 2030	FFEGX	5.22%	12.57%	12.12%	6.77%	8.38%	—	0.08%	0.08%
Fidelity Freedom Index 2035 Fund - Institutional Premium Class	06/2015	Target-Date 2035	FFEZX	5.72%	13.72%	13.63%	8.23%	9.54%	—	0.08%	0.08%
Fidelity Freedom Index 2040 Fund - Institutional Premium Class	06/2015	Target-Date 2040	FFIZX	6.58%	15.73%	15.60%	9.81%	10.44%	—	0.08%	0.08%
Fidelity Freedom Index 2045 Fund - Institutional Premium Class	06/2015	Target-Date 2045	FFOLX	7.09%	16.90%	16.46%	10.30%	10.69%	—	0.08%	0.08%
Fidelity Freedom Index 2050 Fund - Institutional Premium Class	06/2015	Target-Date 2050	FFOPX	7.11%	16.86%	16.44%	10.30%	10.68%	—	0.08%	0.08%
Fidelity Freedom Index 2055 Fund - Institutional Premium Class	06/2015	Target-Date 2055	FFLDX	7.10%	16.88%	16.46%	10.30%	10.69%	—	0.08%	0.08%
Fidelity Freedom Index 2060 Fund - Institutional Premium Class	06/2015	Target-Date 2060	FFLEX	7.08%	16.94%	16.46%	10.30%	10.69%	—	0.08%	0.08%
Fidelity Freedom Index 2065 Fund - Institutional Premium Class	06/2019	Target-Date 2065+	FFIKX	7.13%	16.87%	16.43%	10.30%	—	11.19%	0.08%	0.08%

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](http://My.ADP.com) or call 1-888-822-9238 There is no assurance that any fund will meet its stated objective.



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					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Fidelity Freedom Index Income Fund - Investor Class	10/2009	Target-Date Retirement	FIKFX	2.83%	7.54%	6.96%	2.74%	4.02%	—	0.12%	0.12%
<b>GROWTH</b>											
Fidelity Large Cap Value Index Fund	06/2016	Large Value	FLCOX	5.33%	7.25%	12.10%	12.00%	—	10.32%	0.04%	0.04%
Fidelity Total Market Index Fund	09/2011	Large Blend	FSKAX	8.21%	13.53%	19.84%	14.08%	13.99%	—	0.02%	0.02%
Schwab S&P 500 Index Fund	05/1997	Large Blend	SWPPX	8.09%	14.95%	20.53%	15.24%	14.58%	—	0.02%	0.02%
Vanguard FTSE Social Index Fund - Admiral Class	02/2019	Large Blend	VFTAX	8.28%	15.31%	22.05%	14.43%	—	16.64%	0.13%	0.13%
Fidelity Large Cap Growth Index Fund	06/2016	Large Growth	FSPGX	10.49%	20.32%	27.95%	16.48%	—	18.93%	0.04%	0.04%
Vanguard Mid-Cap Value Index Fund - Admiral Class	09/2011	Mid-Cap Value	VMVAX	6.67%	3.04%	10.05%	11.36%	9.57%	—	0.07%	0.07%
Fidelity Mid Cap Index Fund	09/2011	Mid-Cap Blend	FSMDX	5.32%	3.08%	12.36%	9.73%	10.73%	—	0.03%	0.03%
Vanguard Mid-Cap Index Fund - Admiral Class	11/2001	Mid-Cap Blend	VIMAX	5.25%	4.34%	12.30%	9.54%	10.64%	—	0.05%	0.05%
<b>AGGRESSIVE GROWTH</b>											
ALPS/Kotak India ESG Fund - Class I	02/2011	India Equity	INDIX	-5.81%	0.27%	8.48%	10.09%	9.09%	—	0.93%	0.93%
Fidelity Small Cap Value Index Fund	07/2019	Small Value	FISVX	12.61%	3.19%	9.26%	10.55%	—	9.04%	0.05%	0.05%
Vanguard Small Cap Index Fund - Admiral Class	11/2000	Small Blend	VSMAX	7.56%	0.77%	11.36%	8.87%	9.94%	—	0.05%	0.05%
Fidelity Small Cap Growth Index Fund	07/2019	Small Growth	FECGX	12.21%	5.12%	13.67%	5.42%	—	8.78%	0.05%	0.05%
Fidelity International Index Fund	09/2011	Foreign Large Blend	FSPSX	4.62%	24.66%	15.62%	9.57%	7.90%	—	0.04%	0.04%
DFA International Large Cap Growth Portfolio - Institutional Class	12/2012	Foreign Large Growth	DILRX	2.86%	19.67%	13.19%	7.54%	7.91%	—	0.27%	0.27%
Fidelity Japan Smaller Companies Fund	11/1995	Japan Stock	FJSCX	5.07%	23.89%	15.51%	6.86%	8.01%	—	0.86%	0.86%
Fidelity Emerging Markets Index Fund	09/2011	Diversified Emerging Mkts	FPADX	10.65%	29.23%	14.02%	4.84%	7.67%	—	0.08%	0.08%
Fidelity China Region Fund	11/1995	China Region	FHKCX	24.24%	39.99%	19.64%	3.50%	10.38%	—	0.91%	0.91%
Vanguard Financials Index Fund - Admiral Class	02/2004	Financial	VFAIX	3.46%	4.91%	15.99%	16.02%	12.35%	—	0.09%	0.09%

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					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Vanguard Health Care Index Fund - Admiral Class	02/2004	Health	VHCIX	4.96%	9.95%	6.56%	7.94%	9.97%	—	0.09%	0.09%
American Century Global Gold Fund - Class I	09/2007	Equity Precious Metals	AGGNX	43.88%	125.08%	45.44%	20.67%	20.40%	—	0.46%	0.46%
Fidelity Real Estate Index Fund	09/2011	Real Estate	FSRNX	3.73%	-3.32%	5.51%	5.81%	4.25%	—	0.07%	0.07%
Vanguard Information Technology Index Fund - Admiral Class	03/2004	Technology	VITAX	12.78%	21.47%	30.15%	18.40%	22.19%	—	0.09%	0.09%
Vanguard Utilities Index Fund - Admiral Class	04/2004	Utilities	VUIAX	7.99%	12.99%	11.46%	10.86%	11.23%	—	0.09%	0.09%
Vanguard Consumer Staples Index Fund - Admiral Class	01/2004	Consumer Defensive	VCSAX	-1.90%	-1.30%	5.22%	7.27%	8.12%	—	0.09%	0.09%
Vanguard Energy Index Fund - Admiral Class	10/2004	Equity Energy	VENAX	6.45%	-1.85%	3.36%	25.22%	6.75%	—	0.09%	0.09%

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](http://My.ADP.com) or call 1-888-822-9238 There is no assurance that any fund will meet its stated objective.

\* 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 if 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). Investments that do not provide a category to Morningstar will display N/A (or not applicable). 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

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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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#### **MetLife Reliance Stable Value Fund Series 25053 - Class O**

**STRATEGY:** The primary investment objective of the Fund is to preserve principal while generating earnings at rates competitive over time with short-term high quality fixed income investments, while maintaining sufficient liquidity to provide Participant-Directed Withdrawals (as defined in the Declaration of Trust) at their proportionate share of Contract Value (as defined in the Declaration of Trust)

#### **Vanguard Short Term Bond Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the Bloomberg U.S. 1-5 Year Government/Credit Float Adjusted Index. This 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 1 and 5 years and are publicly issued. All of the fund's 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 U.S. Bond Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

#### **Schwab Treasury Inflation Protected Securities Index Fund**

**STRATEGY:** The investment seeks as closely as possible, before fees and expenses, the total return of the Bloomberg US Treasury Inflation-Linked Bond Index composed of inflation-protected U.S. Treasury securities. The index includes all publicly-issued TIPS that have at least one year remaining to maturity, are rated investment grade and have \$500 million or more of outstanding face value. The fund will invest at least 90% of its net assets (including, for this purpose, any borrowings for investment purposes) in securities included in the index. It may invest up to 10% of its net assets in securities not included in the index.

#### **Vanguard Long Term Investment Grade Fund - Admiral Class**

**STRATEGY:** The investment seeks to provide a high and sustainable level of current income. Under normal circumstances, the fund will invest at least 80% of its assets in investment-grade securities (those of medium and high quality). It may invest in derivatives instruments, such as options, futures contracts, and other swap agreements. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of securities for the fund.

#### **Fidelity Freedom Index 2025 Fund - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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 2050 Fund - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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.

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#### **Fidelity Freedom Index 2060 Fund - Institutional Premium 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 U.S. 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 - Institutional Premium 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 U.S. 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 Income Fund - Investor Class**

**STRATEGY:** The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity U.S. 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 Large Cap Value Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of large capitalization U.S. companies. The fund normally invests at least 80% of assets in securities included in the Russell 1000 Value Index, which is a market capitalization-weighted index designed to measure the performance of the large-cap value segment of the U.S. equity market. The advisor lends securities to earn income for the fund.

#### **Fidelity Total Market Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of a broad range of United States stocks. The fund normally invests at least 80% of assets in common stocks included in the Dow Jones U.S. Total Stock Market Index, which represents the performance of a broad range of U.S. stocks. The index is a float-adjusted market capitalization-weighted index of approximately 5,000 common stocks of companies headquartered in the United States, on a primary U.S. exchange. It is non-diversified.

#### **Schwab S&P 500 Index Fund**

**STRATEGY:** The investment seeks to track the total return of the S&P 500 Index. The fund generally invests at least 80% of its net assets (including, for this purpose, any borrowings for investment purposes) in these stocks; typically, the actual percentage is considerably higher. It generally will seek to replicate the performance of the index by giving the same weight to a given stock as the index does. The index includes the stocks of 500 leading U.S. publicly traded companies from a broad range of industries. The fund is non-diversified.

#### **Vanguard FTSE Social Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the FTSE U.S. Choice Index that measures the investment return of large- and mid-capitalization stocks. The index is composed of large- and mid-cap stocks of companies that are screened for certain environmental, social, and corporate governance (ESG) criteria by the index provider. The manager 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. It is non-diversified.

#### **Fidelity Large Cap Growth Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of large capitalization U.S. companies. The fund normally invests at least 80% of assets in securities included in the Russell 1000 Growth Index. The Russell 1000 Growth Index is a market capitalization-weighted index designed to measure the performance of the large-cap growth segment of the U.S. equity market. It is non-diversified.

#### **Vanguard Mid-Cap Value Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the CRSP US Mid Cap Value Index that measures the investment return of mid-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Value Index, a broadly diversified index of value 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.

#### **Fidelity Mid Cap Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap Index. It lends securities to earn income.

#### **Vanguard Mid-Cap Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the CRSP US Mid Cap 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.

#### **ALPS/Kotak India ESG Fund - Class I**

**STRATEGY:** The investment seeks to achieve long-term capital appreciation. Under normal circumstances, the fund will invest at least 80% of its net assets, plus any borrowings for investment purposes, in equity and equity-linked securities of Indian companies. Equity securities in which the fund can invest may include common stocks, preferred stocks, convertible securities, rights and warrants to buy common stocks. The Advisor intends to invest in companies of all capitalization sizes.

#### **Fidelity Small Cap Value Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization U.S. companies. The fund normally invests at least 80% of assets in securities included in the Russell 2000 Value Index, which is a market capitalization-weighted index designed to measure the performance of the small-cap value segment of the U.S. equity market.

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### **Vanguard Small Cap Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor 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.

### **Fidelity Small Cap Growth Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization U.S. companies. The fund normally invests at least 80% of assets in securities included in the Russell 2000 Growth Index, which is a market capitalization-weighted index designed to measure the performance of the small-cap growth segment of the U.S. equity market.

### **Fidelity International Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of foreign stock markets. The fund normally invests at least 80% of assets in common stocks included in the MSCI EAFE Index, which represents the performance of foreign stock markets. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index. The fund is non-diversified.

### **DFA International Large Cap Growth Portfolio - Institutional Class**

**STRATEGY:** The investment seeks to achieve long-term capital appreciation. The Advisor purchases securities of large, non-U.S. companies in countries with developed markets that the Advisor determines to have high profitability and relative prices compared to other non-U.S. large cap companies at the time of purchase. As a non-fundamental policy, under normal circumstances, it will invest at least 80% of its net assets in securities of large companies in the particular markets in which it invests.

### **Fidelity Japan Smaller Companies Fund**

**STRATEGY:** The investment seeks long-term growth of capital. The fund invests at least 80% of assets in securities of Japanese issuers, and other investments that are tied economically to Japan, with smaller market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell/Nomura Mid-Small CapTM Index or the JASDAQ Index). It invests in securities of Japanese issuers with larger market capitalizations. The fund uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

### **Fidelity Emerging Markets Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of emerging stock markets. The fund normally invests at least 80% of the fund's assets in securities included in the MSCI Emerging Markets Index and in depositary receipts representing securities included in the index. The adviser uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, country weightings, and the effect of foreign taxes to attempt to replicate the returns of the index.

### **Fidelity China Region Fund**

**STRATEGY:** The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of Hong Kong, Taiwanese, and Chinese issuers and other investments that are tied economically to the China region. It normally invests primarily in common stocks. The fund allocates investments across different China region countries. It invests up to 35% of total assets in any industry that accounts for more than 20% of the Hong Kong, Taiwanese, and Chinese market. The fund uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

### **Vanguard Financials Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index (IMI)/Financials 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the financials sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

### **Vanguard Health Care Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index (IMI)/Health Care 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the health care sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index.

### **American Century Global Gold Fund - Class I**

**STRATEGY:** The investment seeks to realize a total return (capital growth and dividends) consistent with investment in securities of companies that are engaged in mining, processing, fabricating or distributing gold or other precious metals throughout the world. The fund invests at least 80% of its net assets in companies that are engaged in mining, processing, fabricating, distributing, exploring for or otherwise dealing in gold. It is non-diversified.

### **Fidelity Real Estate Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of equity REITs and other real estate-related investments. The fund normally invests at least 80% of assets in securities included in the MSCI U.S. IMI Real Estate 25/25 Index. It lends securities to earn income for the fund.

### **Vanguard Information Technology Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index/Information Technology 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the information technology sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. It is non-diversified.

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### **Vanguard Utilities Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index (IMI)/Utilities 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the utilities sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

### **Vanguard Consumer Staples Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index/Consumer Staples 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the consumer staples sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

### **Vanguard Energy Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of the MSCI US Investable Market Index (IMI)/Energy 25/50. The fund employs an indexing investment approach designed to track the performance of the index, an index made up of stocks of large, mid-size, and small U.S. companies within the energy sector, as classified under the GICS. The Advisor attempts to replicate the target index by seeking to invest all, or substantially all, of its assets in the stocks that make up the index, in order to hold 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.

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Signature of Employee/Participant

Date

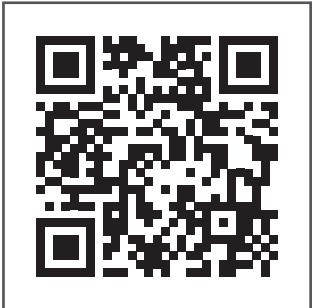
<b>Forward form with check to:</b>	<u>Regular Mail:</u> ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399	<u>Overnight Mail:</u> ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept Suite 201 101 Woodcrest Road Cherry Hill, NJ 08003
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# ADP Achieve Engagement Hub

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.

ADP Retirement Services provides you with informative resources for your retirement planning needs. 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 site by clicking [here](#) or by scanning the QR code from your camera or QR code reader.



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, CLICK ON THE **CONSOLIDATE ACCOUNTS** TILE FROM YOUR RETIREMENT HOME PAGE OR FROM THE ADP MOBILE SOLUTIONS APP.**



## Who is ADP Retirement Services?

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.

ADP Retirement Services is part of ADP, Inc., a comprehensive global provider of cloud-based Human Capital Management (HCM) solutions that unite human resources, payroll, talent, time, tax and benefits administration, and is a leader in business outsourcing services, analytics and compliance expertise.

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Descriptions of plan features and benefits are subject to the plan document. The plan document will govern in the event of any inconsistencies.

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