

Welcome to your retirement plan



It's time to plan for your journey

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.

Your journey begins here

Once you have met your eligibility requirements, you will be automatically enrolled into your company's retirement plan. Details related to your enrollment are available in the Plan's Summary Plan Description.

Every dollar counts!

Your company's retirement plan provides a great way to invest in yourself and save toward your retirement.

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 WEEK²



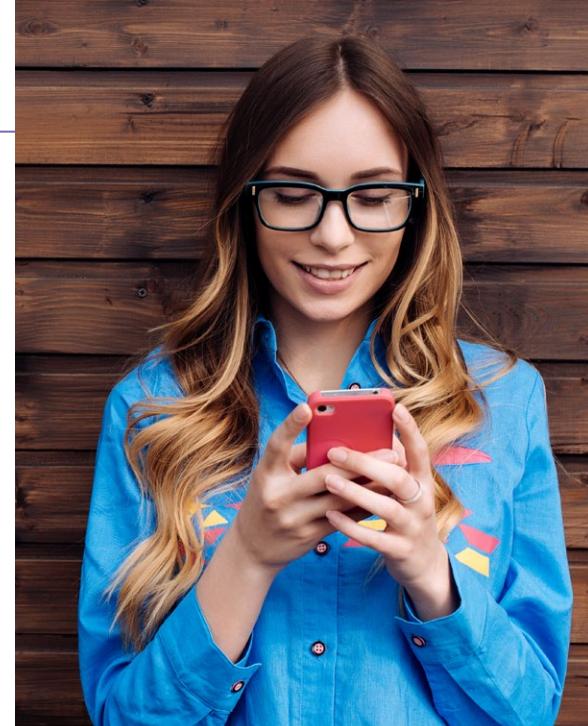
You are in control of your journey

You have the ability to access and update to your retirement account by:

1. Downloading the ADP Mobile Solutions App from one of the app stores



or by scanning the QR code with your camera or QR reader.



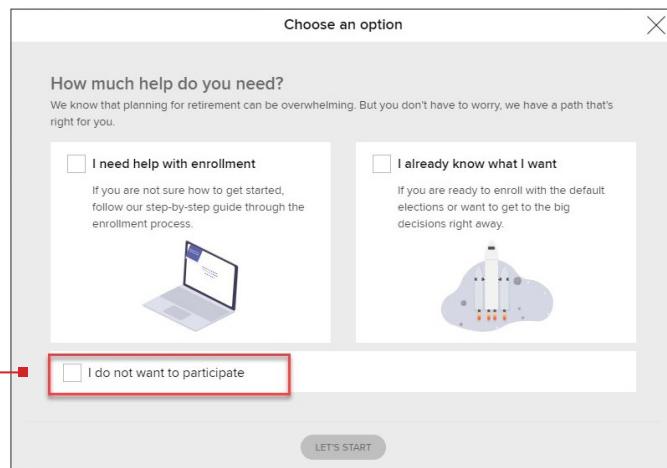
2. Visiting the Participant Website at My.ADP.com

3. Over the phone by calling the ADP Participant Service Team at 800-MyK-Plan (800-695-7526)

To decline participation in the Plan

Saving for retirement should be an important part of your financial planning, but if the timing is not right you can decline participation in the Plan by:

1. Logging into My.ADP.com
2. Selecting "I do not want to participate"



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

2 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.

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