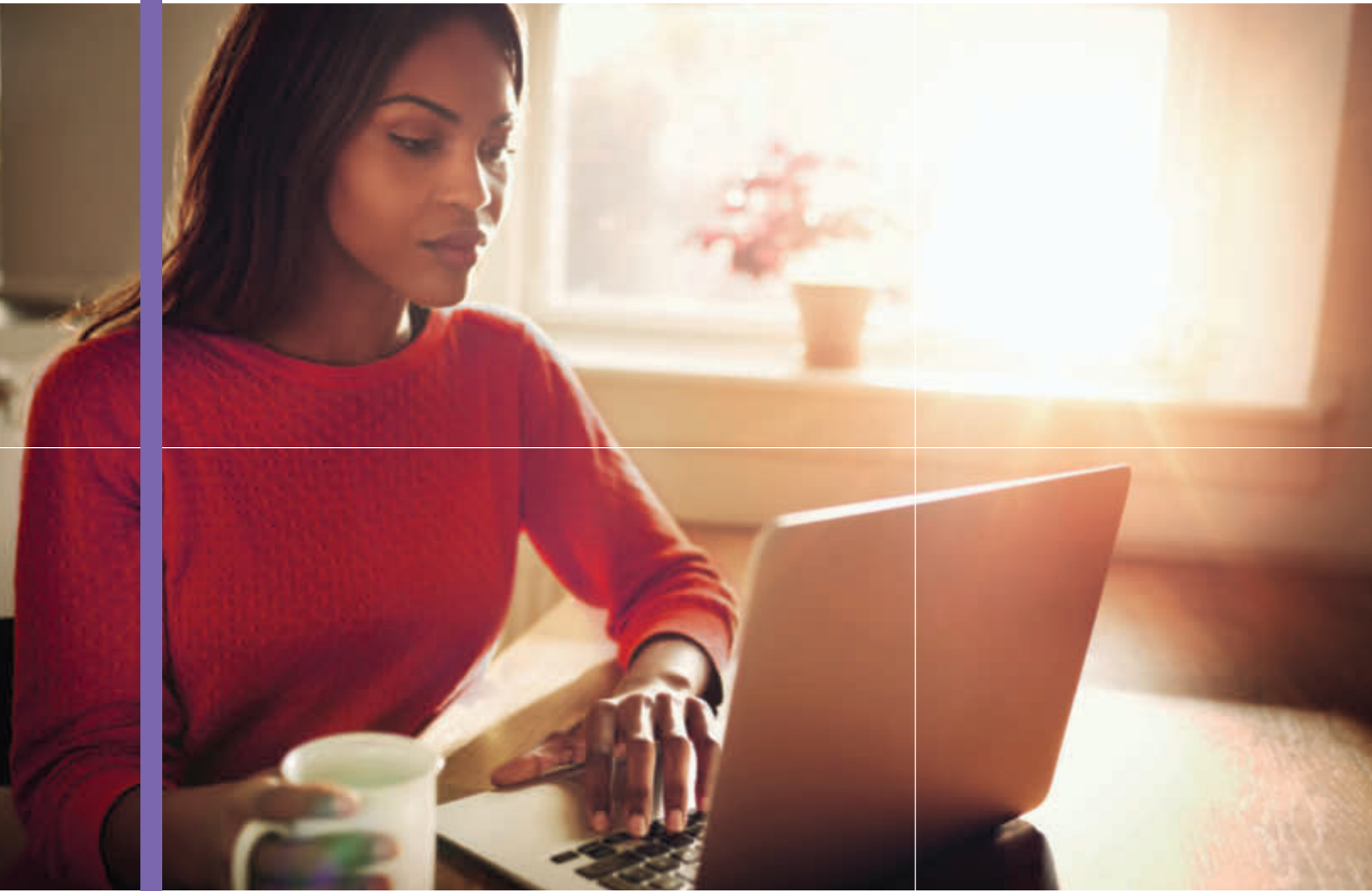




# Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

Text **Enroll 401k** to **72408**

Cox Transportation Services, LLC 401(k) Retirement Savings Plan  
761219



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

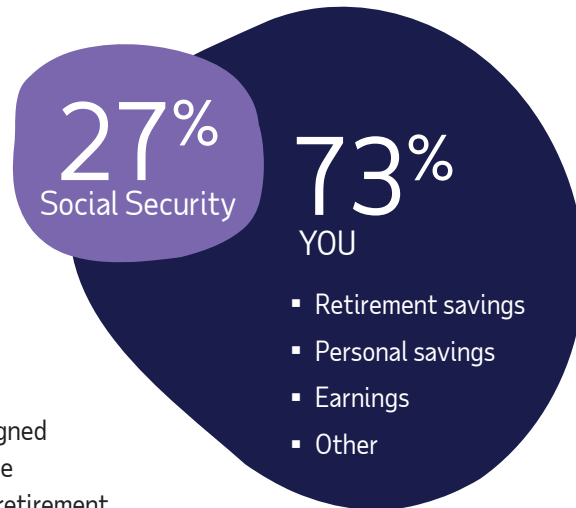
Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

**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 27% 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 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
<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 401(k) 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, January 2022.



## High cost of inflation




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

	 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.

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

<sup>2</sup> Concert ticket data obtained from aarp.com.

<sup>3</sup> Cell phone data obtained from ooma.com and apple.com.

<sup>4</sup> New home data obtained from CNBC.com and fool.com.

<sup>5</sup> 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)

<sup>6</sup> 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>

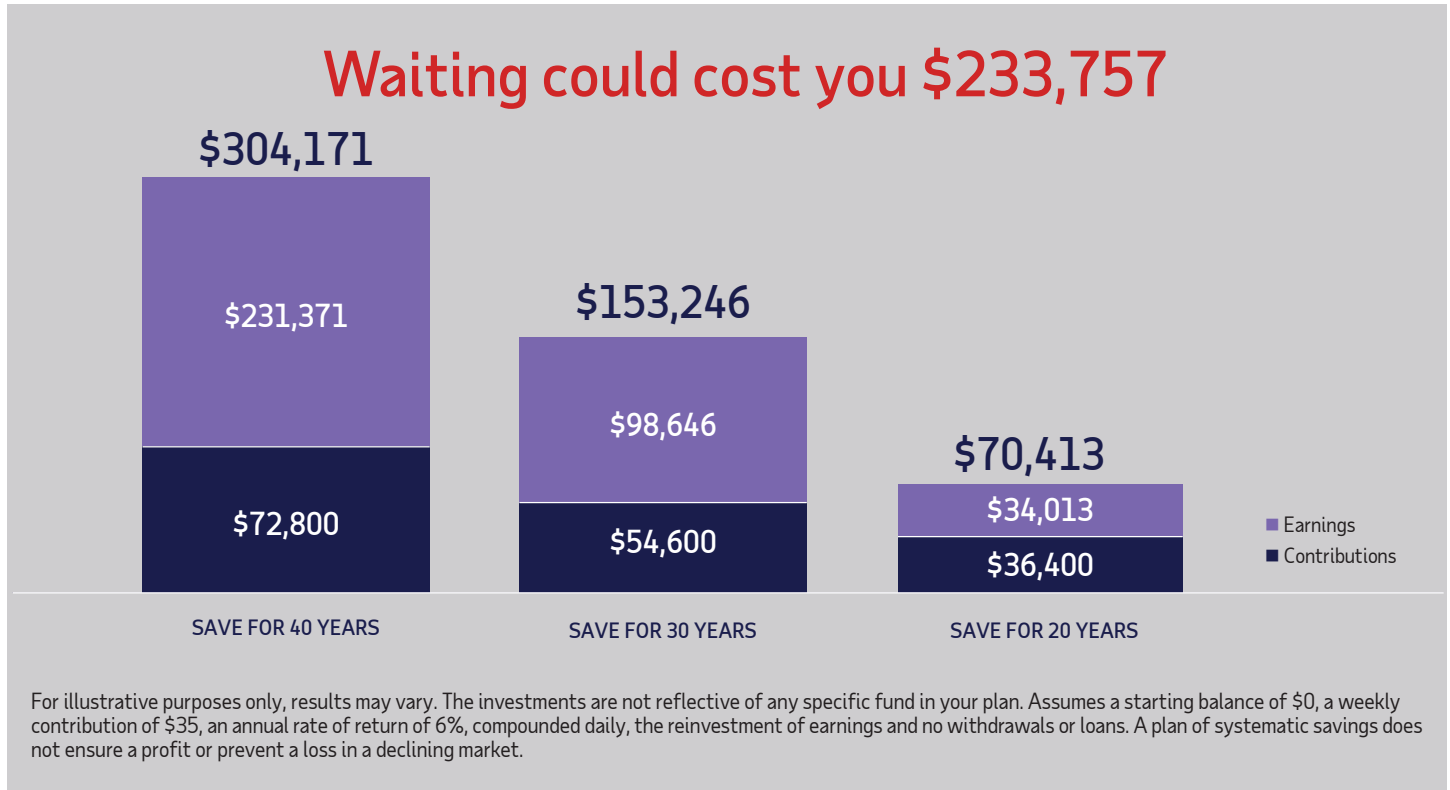


<sup>7</sup> Source: Acorns. Money Matters Report™.

<sup>8</sup> 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?



## Choose a path to complete your financial journey

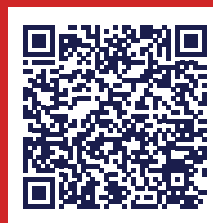
Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

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.

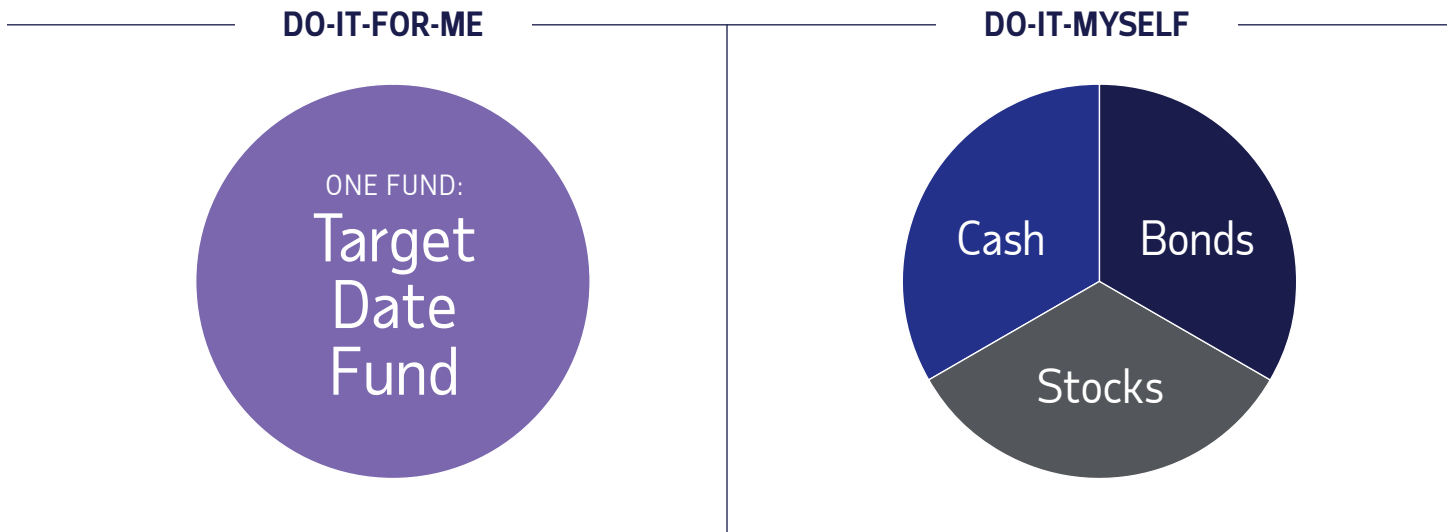
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

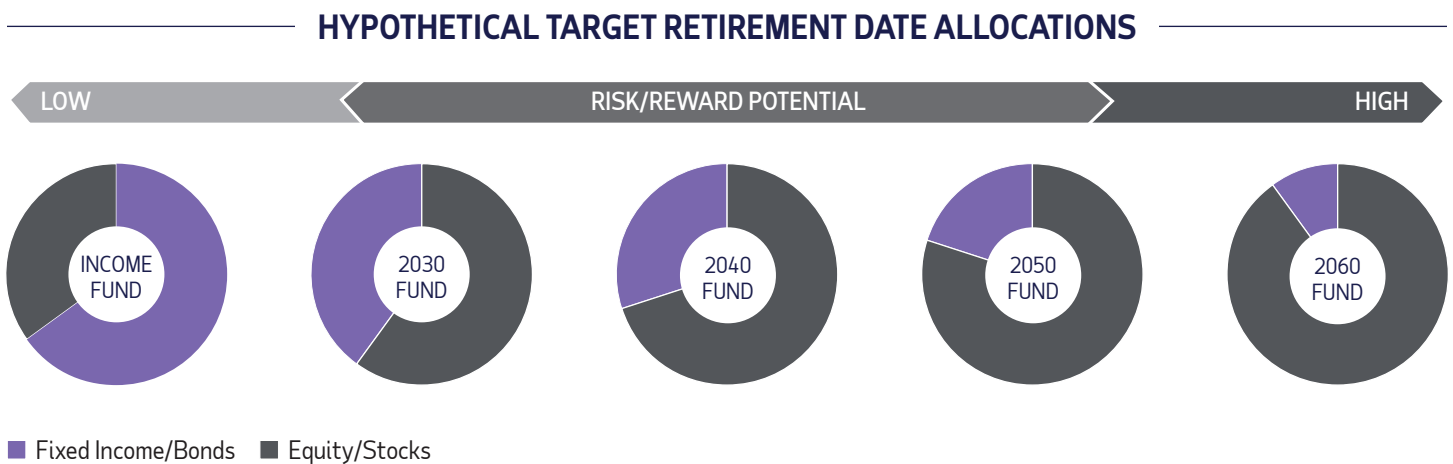
# Your financial journey

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.

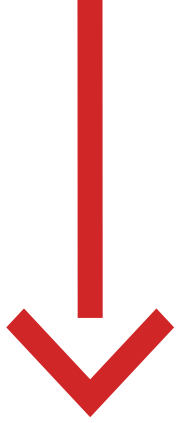


## Target Date Funds

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.  
Text **Enroll 401k** 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.



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



## Cox Transportation Services, LLC

COX TRANSPORTATION SERVICES,  
LLC 401(K) RETIREMENT SAVINGS  
PLAN  
761219



## Your Plan's Highlights

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### READY TO ENROLL?

Text Enroll 401k to 72408

### 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:** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.
- 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 \$23,000.
- **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 \$7,500.

### 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**.

# Your Plan's Highlights

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For additional information, please visit our Rollover Resource Page  
<http://bit.ly/RolloverResourcePage>

## Employer contributions

- Your company may make a discretionary match.
- There may be special requirements for you to receive your company contributions.

## 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
Safe Harbor Contribution % vested:	Immediately vested						
Match % vested:	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: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- 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 anytime<sup>1</sup>, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-866-695-7526

→ **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.



**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.

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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 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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for People™



Cox Transportation Services, LLC 401(k) Retirement Savings Plan  
761219

## 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>											
Vanguard Federal Money Market Fund - Investor Class	07/1981	Money Market-Taxable	VMFXX	1.32%	5.40%	3.09%	2.13%	1.47%	—	0.11%	0.11%
Lord Abbett Short Duration Income Fund - Class R6	06/2015	Short-Term Bond	LDLVX	1.29%	6.02%	1.02%	1.80%	—	2.29%	0.31%	0.31%
American Funds The Bond Fund of America - Class R6	05/2009	Intermediate Core Bond	RBFGX	0.19%	2.99%	-2.69%	0.65%	1.81%	—	0.24%	0.24%
PIMCO Investment Grade Credit Bond Fund - Institutional Class	04/2000	Corporate Bond	PIGIX	0.31%	5.09%	-2.88%	0.34%	2.61%	—	1.04%	1.04%
Lord Abbett Bond Debenture Fund - Class R6	06/2015	Multisector Bond	LBNVX	0.96%	8.11%	-1.01%	2.06%	—	3.73%	0.50%	0.50%
<b>GROWTH &amp; INCOME</b>											
TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class	09/2009	Target-Date 2000-2010	TLTIX	1.20%	8.86%	0.96%	4.77%	4.84%	—	0.21%	0.10%
TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class	09/2009	Target-Date 2020	TLWIX	1.35%	10.29%	1.48%	5.73%	5.66%	—	0.19%	0.10%
TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class	09/2009	Target-Date 2025	TLQIX	1.44%	11.14%	1.84%	6.44%	6.24%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	09/2009	Target-Date 2030	TLHIX	1.60%	12.32%	2.36%	7.25%	6.86%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class	09/2009	Target-Date 2035	TLYIX	1.76%	13.74%	3.04%	8.17%	7.50%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	09/2009	Target-Date 2040	TLZIX	2.02%	15.47%	3.90%	9.19%	8.19%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class	09/2009	Target-Date 2045	TLXIX	2.20%	16.63%	4.40%	9.98%	8.68%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class	09/2009	Target-Date 2050	TLLIX	2.26%	17.15%	4.58%	10.22%	8.85%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	04/2011	Target-Date 2055	TTIIX	2.27%	17.34%	4.68%	10.34%	8.95%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class	09/2014	Target-Date 2060	TVIIX	2.34%	17.57%	4.78%	10.48%	—	9.38%	0.18%	0.10%
Janus Henderson Balanced Fund - Class N	05/2012	Moderate Allocation	JABNX	3.15%	16.97%	4.80%	9.24%	8.63%	—	0.57%	0.57%
Loomis Sayles Global Allocation Fund - Class N	02/2017	Global Allocation	LGMNX	1.11%	17.68%	2.43%	7.65%	—	9.25%	0.82%	0.82%

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 1-866-695-7526 There is no assurance that any fund will meet its stated objective.



Cox Transportation Services, LLC 401(k) Retirement Savings Plan  
761219

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					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Vanguard Wellesley Income Fund - Admiral Class	05/2001	Moderately Conservative Allocation	VWIAX	0.06%	6.93%	0.88%	4.27%	5.07%	—	0.16%	0.16%
MFS Aggressive Growth Allocation Fund - Class R4	04/2005	Aggressive Allocation	MAALX	0.13%	14.22%	3.48%	9.24%	8.62%	—	0.78%	0.77%
MFS Growth Allocation Fund - Class R4	04/2005	Moderately Aggressive Allocation	MAGJX	0.08%	12.70%	2.80%	8.00%	7.54%	—	0.72%	0.71%
Fidelity Advisor Asset Manager 20% Fund - Class Z	10/2018	Conservative Allocation	FIKVX	0.76%	6.46%	0.34%	3.13%	—	3.39%	0.46%	0.46%
<b>GROWTH</b>											
JPMorgan Equity Income Fund - Class R6	01/2012	Large Value	OIEJX	-1.79%	10.88%	5.50%	9.21%	9.31%	—	0.45%	0.45%
Vanguard Large Cap Index Fund - Admiral Class	02/2004	Large Blend	VLCAX	4.29%	24.94%	9.15%	14.91%	12.71%	—	0.05%	0.05%
JPMorgan Large Cap Growth Fund - Class R6	11/2010	Large Growth	JLGMX	7.07%	35.98%	10.94%	20.39%	17.93%	—	0.52%	0.44%
American Century Mid Cap Value Fund - Class R6	07/2013	Mid-Cap Value	AMDVX	-3.68%	4.49%	4.28%	8.10%	8.11%	—	0.63%	0.63%
iShares Russell Mid-Cap Index Fund - Class K	05/2015	Mid-Cap Blend	BRMKX	-3.33%	12.82%	2.40%	9.45%	—	9.04%	0.05%	0.05%
Franklin Small Mid Cap Growth Fund - Class R6	05/2013	Mid-Cap Growth	FMGGX	-4.07%	13.46%	-4.51%	9.41%	9.44%	—	0.55%	0.51%
<b>AGGRESSIVE GROWTH</b>											
Invesco Small Cap Value Fund - Class R6	02/2017	Small Value	SMVSX	0.23%	29.01%	14.50%	19.02%	—	13.19%	0.71%	0.71%
Vanguard Small Cap Index Fund - Admiral Class	11/2000	Small Blend	VSMAX	-4.13%	11.49%	0.50%	8.44%	8.08%	—	0.05%	0.05%
Lord Abbett Developing Growth Fund - Class R6	06/2015	Small Growth	LADVX	1.01%	10.64%	-9.49%	5.09%	—	7.91%	0.58%	0.58%
MFS International Diversification Fund - Class R6	10/2017	Foreign Large Blend	MDIZX	1.20%	9.27%	0.31%	6.14%	—	5.99%	0.74%	0.73%
Vanguard FTSE All World ex US Index Fund - Admiral Class	09/2011	Foreign Large Blend	VFWAX	0.77%	11.25%	0.61%	5.86%	4.13%	—	0.11%	0.11%
American Funds EuroPacific Growth Fund - Class R6	05/2009	Foreign Large Growth	RERGX	-0.23%	10.82%	-2.45%	6.05%	5.24%	—	0.47%	0.47%
American Funds New Perspective Fund - Class R6	05/2009	Global Large-Stock Growth	RNPGX	2.90%	18.99%	3.44%	12.46%	10.92%	—	0.42%	0.42%

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Cox Transportation Services, LLC 401(k) Retirement Savings Plan  
761219

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					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
American Funds New World Fund - Class R6	05/2009	Diversified Emerging Mkts	RNWGX	1.66%	11.03%	-2.46%	6.76%	5.65%	—	0.57%	0.57%
Cohen & Steers Real Estate Securities Fund - Class Z	10/2014	Real Estate	CSZIX	1.22%	7.85%	-0.39%	5.22%	—	8.25%	0.75%	0.75%

**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 1-866-695-7526 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 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). 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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### **Vanguard Federal Money Market Fund - Investor Class**

**STRATEGY:** The investment seeks to provide current income while maintaining liquidity and a stable share price of \$1. The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in U.S. government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

### **Lord Abbett Short Duration Income Fund - Class R6**

**STRATEGY:** The investment seeks a high level of income consistent with preservation of capital. The fund invests in various types of short duration debt (or fixed income) securities. It invests at least 65% of its net assets in investment grade debt securities including corporate debt securities of U.S. issuers; corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; mortgage backed, mortgage-related, and other asset-backed securities; and securities issued or guaranteed by the U.S. government, its agencies and instrumentalities; and inflation-linked investments.

### **American Funds The Bond Fund of America - Class R6**

**STRATEGY:** The investment seeks to provide as high a level of current income as is consistent with the preservation of capital. The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the funds investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the funds investment adviser, and in U.S. government securities, money market instruments, cash or cash equivalents.

### **PIMCO Investment Grade Credit Bond Fund - Institutional Class**

**STRATEGY:** The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its assets in a diversified portfolio of investment grade fixed income securities of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

### **Lord Abbett Bond Debenture Fund - Class R6**

**STRATEGY:** The investment seeks high current income and the opportunity for capital appreciation to produce a high total return. To pursue its objective, under normal conditions, the fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in bonds, debentures and other fixed income securities. It may invest a substantial portion of its net assets in high-yield securities (commonly referred to as "below investment grade" or "junk" bonds). The fund may invest up to 20% of its net assets in equity securities, including common stocks, preferred stocks, convertible preferred stocks, and similar instruments.

### **TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 37.00% of the fund's assets to equity underlying funds and 63.00% of its assets to fixed-income underlying funds.

### **TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 46.00% of the fund's assets to equity underlying funds and 54.00% of its assets to fixed-income underlying funds.

### **TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 51.60% of the fund's assets to equity underlying funds and 48.40% of its assets to fixed-income underlying funds.

### **TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 59.60% of the fund's assets to equity underlying funds and 40.40% of its assets to fixed-income underlying funds.

### **TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 68.40% of the fund's assets to equity underlying funds and 31.60% of its assets to fixed-income underlying funds.

### **TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 79.60% of the fund's assets to equity underlying funds and 20.40% of its assets to fixed-income underlying funds.

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 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

#### **TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 86.80% of the fund's assets to equity underlying funds and 13.20% of its assets to fixed-income underlying funds.

#### **TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 90.25% of the fund's assets to equity underlying funds and 9.75% of its assets to fixed-income underlying funds.

#### **TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 91.50% of the fund's assets to equity underlying funds and 8.50% of its assets to fixed-income underlying funds.

#### **TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class**

**STRATEGY:** The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 92.75% of the fund's assets to equity underlying funds and 7.25% of its assets to fixed-income underlying funds.

#### **Janus Henderson Balanced Fund - Class N**

**STRATEGY:** The investment seeks long-term capital growth, consistent with preservation of capital and balanced by current income. The fund pursues its investment objective by normally investing 35-70% of its assets in equity securities and the remaining assets in fixed-income securities and cash equivalents. It normally invests at least 25% of its assets in fixed-income senior securities. The fund may also invest in money market instruments. It may invest in fixed and floating rate obligations with varying durations. The fund will limit its investments in high-yield/high-risk bonds to 35% of the fixed-income portion of its net assets.

#### **Loomis Sayles Global Allocation Fund - Class N**

**STRATEGY:** The investment seeks high total investment return through a combination of capital appreciation and current income. Under normal market conditions, the fund will invest at least 80% of its net assets (plus any borrowings made for investment purposes) in equity and fixed-income securities of U.S. and foreign issuers. Equity securities purchased by the fund may include common stocks, preferred stocks, depositary receipts, warrants, securities convertible into common or preferred stocks, interests in real estate investment trusts ("REITs") and/or real estate-related securities and other equity-like interests in an issuer.

#### **Vanguard Wellesley Income Fund - Admiral Class**

**STRATEGY:** The investment seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of its assets in investment-grade fixed income securities, including corporate, U.S. Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

#### **MFS Aggressive Growth Allocation Fund - Class R4**

**STRATEGY:** The investment seeks a high level of total return consistent with an aggressive level of risk relative to the other MFS Asset Allocation Funds. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the equity fund allocations, the adviser seeks to diversify by geography (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

#### **MFS Growth Allocation Fund - Class R4**

**STRATEGY:** The investment seeks a high level of total return consistent with a greater than moderate level of risk relative to the other MFS Asset Allocation Funds. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser, referred to as underlying funds. Within the equity fund allocations, the adviser seeks to diversify by geography (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

#### **Fidelity Advisor Asset Manager 20% Fund - Class Z**

**STRATEGY:** The investment seeks a high level of current income; capital appreciation is a secondary consideration. The fund allocates its assets among three main asset classes: the stock class (equity securities of all types, including funds that invest in such securities), the bond class (fixed-income securities of all types maturing in more than one year, including lower-quality debt securities which are sometimes referred to as high yield debt securities or junk bonds, and funds that invest in such securities), and the short-term/money market class (fixed-income securities of all types maturing in one year or less, including funds that invest in such securities).

#### **JPMorgan Equity Income Fund - Class R6**

**STRATEGY:** The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred securities convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

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 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

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

**STRATEGY:** The investment seeks to track the performance of the CRSP US Large Cap Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Index, a broadly diversified index of large U.S. companies representing approximately the top 85% of the U.S. market capitalization. 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.

#### **JPMorgan Large Cap Growth Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital appreciation. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of large, well-established companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000 Growth Index at the time of purchase.

#### **American Century Mid Cap Value Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in medium size companies. The portfolio managers consider medium size companies to include those whose market capitalizations at the time of purchase are within the capitalization range of the Russell 3000 Index, excluding the largest 100 such companies.

#### **iShares Russell Mid-Cap Index Fund - Class K**

**STRATEGY:** The investment seeks to track the investment results of the Russell Midcap Index (the "underlying index"), which measures the performance of the mid-capitalization sector of the U.S. equity market. The fund generally invests at least 90% of its assets, plus the amount of any borrowing for investment purposes, in securities of the underlying index. The underlying index is a float-adjusted, capitalization-weighted index of equity securities issued by approximately 800 of the smallest issuers in the Russell 1000 Index.

#### **Franklin Small Mid Cap Growth Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital growth. The fund invests at least 80% of its net assets in the equity securities of small-capitalization and mid-capitalization companies. Small-cap companies are companies within the market capitalization range of companies in the Russell 2500 Index and mid-cap companies are companies within the market capitalization range of companies in the Russell Midcap Index, at the time of purchase. It, from time to time, may have significant positions in particular sectors such as information technology, consumer discretionary, healthcare and industrials.

#### **Invesco Small Cap Value Fund - Class R6**

**STRATEGY:** The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of small capitalization companies, and in derivatives and other instruments that have economic characteristics similar to such securities. It focuses on equity securities of small capitalization companies that Invesco Advisers, Inc. (Invesco or the Adviser), the fund's investment adviser, believes are undervalued. The principal type of equity security in which the fund invests is common stock.

#### **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.

#### **Lord Abbett Developing Growth Fund - Class R6**

**STRATEGY:** The investment seeks long-term growth of capital through a diversified and actively managed portfolio consisting of developing growth companies, many of which are traded over the counter. The fund invests in equity securities of companies that the portfolio management team believes demonstrate above-average, long-term growth potential. Under normal conditions, the fund invests at least 65% of its net assets in equity securities of small companies. It may invest up to 10% of its net assets in securities of foreign companies, including emerging market companies, American Depositary Receipts ("ADRs"), and other similar depositary receipts.

#### **MFS International Diversification Fund - Class R6**

**STRATEGY:** The investment seeks capital appreciation. The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser, referred to as underlying funds. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).

#### **Vanguard FTSE All World ex US Index Fund - Admiral Class**

**STRATEGY:** The investment seeks to track the performance of FTSE All-World ex US Index, that measures the investment return of stocks of companies located in developed and emerging markets outside of the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE All-World ex US Index. 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.

#### **American Funds EuroPacific Growth Fund - Class R6**

**STRATEGY:** The investment seeks long-term growth of capital. The fund invests primarily in common stocks of in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

#### **American Funds New Perspective Fund - Class R6**

**STRATEGY:** The investment seeks long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

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 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

### **American Funds New World Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

### **Cohen & Steers Real Estate Securities Fund - Class Z**

**STRATEGY:** The investment seeks total return through investment in real estate securities. The fund invests at least 80% of its total assets in income-producing common stocks and other equity securities issued by real estate companies, such as real estate investment trusts ("REITs"). It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). 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.**

- STEP 1.** Check (✓) the appropriate box to identify the source of this Rollover.
  - STEP 2.** Request a certified or bank check for your rollover mailed to your home address. **Please include the last four digits of your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.** Personal checks will be returned.
  - STEP 3. Gather Required Rollover Documentation**  
All rollovers must be from an eligible retirement plan source. Attach one of the following in support of this:
    - Statement of distribution
    - Most recent account statement
  - STEP 4.** 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.)

- Prior Employer Plan
- Individual Retirement Account (IRA)  
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

<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 E 100 Grove Road West Deptford, NJ 08066
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Recordkeeping Plan #: 7 6 1 2 1 9

# 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.



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, 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 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.

For over 70 years, ADP has led the way in defining the future of business solutions. ADP is proud to be named to FORTUNE Magazine's "World's Most Admired Companies<sup>®</sup>" list for 15 consecutive years.<sup>9</sup>

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**All registered investment options are available by prospectus only. Since Collective Investment Trust funds 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 call 1-866-695-7526. There is no assurance that any fund will meet its stated objective.**

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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.

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 07068 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. 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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