

Your retirement. Get there one step at a time.



A more human resource.™

The retirement years hold many possibilities. Whether you see yourself working less, starting a new career, enjoying hobbies, or traveling, chances are you'll need to plan ahead and save.

We all want to achieve the financial security to afford to spend retirement as we choose. It's up to you to save for your future—and the Metropolitan Solutions 401(k) Profit Sharing Plan can help.

JOIN NOW TO TAKE ADVANTAGE OF THESE BENEFITS:

- **Your employer helps.** Your employer may make a discretionary match.
- **Your contributions.** How much you save will have a big impact on how much money you will have when you retire.
- **Pre-tax saving.** Saving pre-tax lowers your current taxable income allowing you to pay less in taxes now and take more income home. See how in the chart below. You defer paying taxes on your savings and earnings until you start making withdrawals.
- **Tax-advantaged savings with the Roth 401(k).** With Roth, your contributions are taxed now—instead of when you retire. You can get more information about the Roth 401(k), including a calculator on the web site.
- **Plan features that simplify planning.** Save Smart and automatic Account Rebalancing.

» The out-of-pocket amount is less than the amount contributed in the plan.

Pre-Tax Saving

It costs less than you think to save for your retirement.

| | Annual Salary: \$30,000 | | Tax Bracket: 15% | |
|--------------------------------|---------------------------|----------|------------------|-----------|
| | Pre-tax Contribution Rate | 2% | 4% | 6% |
| » Weekly Plan Contribution | | \$11.54 | \$23.08 | \$34.62 |
| Weekly Tax Savings | | \$1.73 | \$3.46 | \$5.19 |
| » Weekly Out-of-Pocket Amount | | \$9.81 | \$19.62 | \$29.43 |
| Annual Contribution | | \$600 | \$1200 | \$1800 |
| Account Balance After 30 Years | | \$75,015 | \$150,030 | \$225,044 |

This chart is for illustrative purposes only. This example assumes contributions made at the beginning of the month and an 8% annual effective rate of return compounded monthly. 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. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.



Take the first step, enroll today.

Plan for what's ahead.

Knowing your goals for retirement — and what it will take to reach them — is key to creating a strategy that works for you. Learn how the plan helps you save and stay on track to reach your goals.

Choose how you want to get there.

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

Start moving in the right direction.

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.

CONSIDER THE ROTH 401(K) OPTION

Your plan offers another tax-advantaged savings option: a Roth 401(k). With Roth, your contributions are taxed now—instead of when you retire. Your contributions and earnings grow tax-free, which means you pay no taxes when you make a withdrawal if certain conditions are met. A Roth 401(k) may be right for you if:

- Your federal income tax rate will be higher when you retire
- You expect to invest for many years and reach a higher tax bracket when you retire

You can also use the Roth 401(k) calculator on the plan web site to help you decide.

ADP makes no recommendation regarding the appropriateness of Roth versus non-Roth elective deferrals.

You Decide: Roth or Traditional 401(k)

| | Traditional 401(k) | Roth 401(k) |
|---------------------------|---|--|
| Employee Contributions | Before-tax dollars | After-tax dollars |
| Account Growth (earnings) | Tax-deferred until distribution | Tax-free at distribution (if distribution is qualified) |
| Federal Tax | Reduces current taxable income by contribution amount Taxes paid at withdrawal | Contribution is taxable in current year No taxes due on qualified withdrawals* |
| Distributions | Please see the Plan Information section at the back of this guide for more details. | Tax-free, provided you had the account for at least five years and meet the plan requirements as detailed in the Plan Information section. |

*Tax law requirements must be met.

Personal Investor Profile

The asset allocations provided by this Personal Investor Profile are provided for educational purposes only and should not be construed as investment advice. In applying any asset allocation model to your individual situation, you should consider your other assets, income and investments in addition to any balance you may have in a retirement plan. See your financial advisor before making any decision as to your asset allocation.

Answer the following questions with the corresponding point value to determine your investor profile score.

- 1. How would you best describe your investment experience and knowledge?**
- ▶ I am very experienced and knowledgeable about investments. (4 points)
 - ▶ I have some experience and knowledge about investments. (2 points)
 - ▶ I have very little or no investment experience and knowledge. (0 points)

- 2. The main objective for my account is to:**
- ▶ Avoid losses. (0 points)
 - ▶ Keep pace with inflation. (2 points)
 - ▶ Keep pace with the stock market. (4 points)
- 3. If my account lost 30% of its value over a short period of time, I would be:**
- ▶ Extremely uncomfortable – I cannot accept large short-term losses. (0 points)
 - ▶ Slightly uncomfortable – I may be ok with a short-term loss as long as I have time to regain those losses. (2 points)
 - ▶ Comfortable – Because I have time to regain those losses. (4 points)
- 4. I am willing to accept a greater risk of losing money in my account for the potential of higher long-term returns:**
- ▶ Strongly Agree (4 points)
 - ▶ Agree (3 points)
 - ▶ Neutral (2 points)
 - ▶ Disagree (1 point)
 - ▶ Strongly Disagree (0 points)

- 5. My account has \$100,000 in it. I would move my money to a lower risk investment if it lost _____ in one year. (Fill in the blank.)**
- ▶ \$5,000 (5%) (0 points)
 - ▶ \$10,000 (10%) (1 point)
 - ▶ \$15,000 (15%) (2 points)
 - ▶ \$20,000 (20%) (3 points)
 - ▶ I would not move my money at all. (4 points)
- 6. When attempting to achieve my investment goals:**
- ▶ I do not want my account to lose any value, even if it will take longer to achieve my investment goals. (0 points)
 - ▶ I will accept small fluctuations in my account's value. (1 point)
 - ▶ I will accept moderate fluctuations in my account's value. (2 points)
 - ▶ I will accept large fluctuations in my account's value. (3 points)
 - ▶ I will accept extreme fluctuations in my account's value. (4 points)

Total the points for your score.

Your Score

Find your total score in the chart below, along with your retirement timeline, to see what type of investment profile may be best for you. This chart should only serve as a guide to help you determine your own investing comfort zone.

| Years To My Retirement | My Investor Score | | | | |
|------------------------|-------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 0-2 points | 3-8 points | 9-16 points | 17-21 points | 22-24 points |
| 0-3 years | Conservative | Conservative | Conservative | Conservative | Conservative |
| 3-5 years | Conservative | Moderate Conservative | Moderate Conservative | Moderate Conservative | Moderate Conservative |
| 5-7 years | Conservative | Moderate Conservative | Moderate | Moderate | Moderate |
| 7-12 years | Conservative | Moderate Conservative | Moderate | Moderate Aggressive | Moderate Aggressive |
| 12+ years | Conservative | Moderate Conservative | Moderate | Moderate Aggressive | Aggressive |

The results of this quiz are intended to help you identify what type of investor you may be. This quiz is not intended to recommend a particular asset allocation or to provide individual advice.

Profiles

Conservative Profile

This profile may be right for you if you want to avoid a potential loss of account value, or if you are nearing retirement. You should be willing to go without the potential for higher long-term returns in exchange for a more stable and predictable return.

Moderate Conservative Profile

This profile may be right for you if your primary goal is to avoid short-term losses. However, you also want higher long-term returns to offset the effects of inflation. Your account will likely have relative stability, but in order to keep up with inflation, some fluctuations in your account value should be expected.

Moderate Profile

This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

Moderate Aggressive Profile

This profile may be right for you if you have more time until retirement and can tolerate higher-than-average fluctuations in your account value. This type of allocation provides the potential for higher-than-average returns over the long term. You should be willing to accept short-term losses and less stable returns.

Aggressive Profile

This profile may be right for you if you are willing and able to stay the course through short-term gains and losses because you want the potential for higher returns over the long term. You should have a long time until retirement and a high tolerance for risk. You should be willing to accept frequent short-term losses and extreme fluctuations in account value.

Investor Profiles

Match your investor profile to one of the sample asset allocation models.*

Conservative



20% Equity
65% Fixed Income
15% Cash or Cash Equivalents

Moderate Conservative



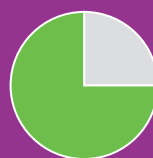
40% Equity
50% Fixed Income
10% Cash or Cash Equivalents

Moderate



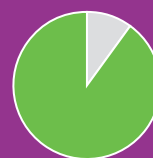
60% Equity
35% Fixed Income
5% Cash or Cash Equivalents

Moderate Aggressive



75% Equity
25% Fixed Income
0% Cash or Cash Equivalents

Aggressive



90% Equity
10% Fixed Income
0% Cash or Cash Equivalents

LOW

RISK/REWARD POTENTIAL

HIGH

* These risk-based asset allocation models were created using the following three asset classes: Domestic Equity; Intermediate-Term Domestic Bond; and Cash Equivalent.

This Personal Investor Profile was created by and is the property of the Mesirow Financial Investment Strategies Group, a division of Mesirow Financial Investment Management, Inc. (MFIM), an SEC registered investment advisor. ADP, LLC and its affiliates (ADP) are not affiliates of MFIM, nor do they provide investment, financial, legal or tax advice to participants. The information provided herein is for informational purposes only and is not intended to be, nor should it be construed as, individualized advice or a recommendation to purchase or sell any particular investment option. In applying any asset allocation model to your individual situation, you should consider your other assets, income and investments in addition to any balance you may have in a retirement plan. In making this interactive material available, ADP makes no recommendation regarding the appropriateness of any asset allocation. Copyright © 2017 ADP, LLC. All rights reserved. The Mesirow Financial name is a registered service mark of Mesirow Financial Holdings, Inc. © 2017, Mesirow Financial Holdings, Inc. All rights reserved.

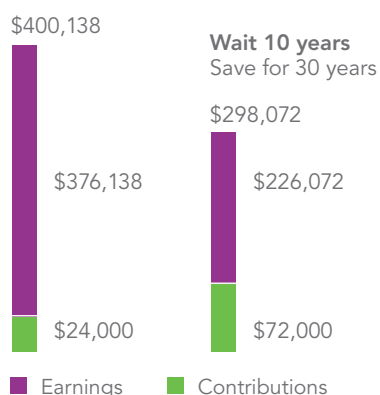
Starting earlier can pay off

It's important to save enough for your future, and it's also important to understand the concept of compounded returns. The chart shows how starting earlier puts compounding to work for you over time.

Save \$200 a month

Start now

Save for 10 years



This hypothetical illustration assumes pre-tax contributions made at the beginning of each month and an annual effective rate of return of 8% and reinvestment of earnings.

* Start now assumes the contributions are invested for 40 years;

** Wait 10 years assumes contributions are invested for 30 years. Results are for illustrative purposes only and are not meant to represent the 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 their original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59 1/2 may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.

YOUR PLAN HELPS MAKE IT EASY FOR YOU TO SAVE BY OFFERING THE FOLLOWING FEATURES:

- **A broad range of investment options.*** When you decide how to invest your account balance, spreading your savings among different investments can help smooth the ups and downs of market cycles and reduce risk. In deciding how to allocate the investment of your account balance, keep in mind that some of the plan's investment options, known as "target date funds," contain an asset allocation strategy within the investment option itself.
- **An account you can take with you.** Should you leave the company, your vested balance is yours to take with you.

START MOVING IN THE RIGHT DIRECTION.

Here's what you need to do to open your retirement account:

- **Follow the enclosed instructions to join today.**
- **Contributions.** Determine your contribution level to the plan and consider whether you want to contribute enough to receive the full plan match (if your employer makes a matching contribution)
- **Name your account beneficiary(ies).**

*The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date. Keep in mind that a target date mutual fund is comprised of a mix of underlying investment options in various asset classes. Therefore, if you decide to invest in other funds in addition to a target date mutual fund, you may overweight your account in a particular asset class. The funds automatically change their underlying asset allocation gradually changes over time, becoming more conservative as the target date approaches. Choosing one of these investment options could simplify your asset allocation approach. Remember that the underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The principal value of a target date fund is not guaranteed at any time, including at the target date.

Take the first step and enroll today.

You can get more information, including plan investments, prospectuses, plan benefits and features using these resources:

www.mykplan.com 1-800-695-7526

See the enclosed enrollment instructions for login information.

ADP, LLC and its affiliates do not offer investment, tax or legal advice and nothing contained in this communication is intended to be, nor should be construed as, advice or a recommendation for a particular investment option. Questions about how laws, regulations and guidance apply to a specific plan should be directed to your plan administrator or legal, tax or financial advisor.



This book was printed on 30% Post-Consumer recycled fiber.

Notes

ENROLLMENT FORM

Metropolitan Solutions 401(k) Profit Sharing Plan



* E N R O L L M E N T *

Social Security #

Employee Name (Last, First, Middle)

Address (Street)

(City)

(State) (Zip Code)

Birth Date: Month Day Year Hire Date: Month Day Year

I DECIDE HOW MUCH TO SAVE (Use whole percentages or dollars)

Deductions are **per pay period** and are subject to maximum deferral and contribution limits. Total 401(k) and Roth 401(k) deductions cannot exceed 90% of your compensation. If you make both 401(k) and Roth 401(k) contributions, both must be in either percentage or dollar format. Notify your HR Department if you contributed to another 401(k), 403(b), or SIMPLE IRA plan this year. To elect Save Smart, contributions must be in percentage format.

- 401(k) before-tax contribution election: % OR \$.00
- Roth 401(k) contribution election: % OR \$.00

The following feature(s) are optional and do not have to be elected to enroll in the Plan.

☐ Enroll me in SaveSmart, which will automatically increase my before-tax contribution rate 1% every year in the month of my plan enrollment anniversary until my contribution rate reaches 10% or my plan's maximum, whichever is less. I understand that I may modify or cancel my election at any time by accessing my account online at www.mykplan.com.

- ☐ Automatically rebalance my entire account balance to match my most recent contribution election:
 - ☐ Quarterly ☐ Semi-annually ☐ Annually

II CHOOSE YOUR INVESTMENTS on the following page(s)
III ACKNOWLEDGMENT AND SIGNATURE

Check (✓) only the box that applies, then sign and date the form below. I have read and I understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each.

☐ I authorize the company to make the necessary payroll deductions from my compensation as indicated in Section I of this form. This election will remain in effect until I elect to change or to discontinue the payroll deductions. Furthermore, I understand that if I fail to complete the investment election in Section II. A, I will be deemed to direct that future contributions and my conversion account balance (if applicable as described above) will be invested in the plan default fund.

☐ I decline enrollment and I hereby direct that my prior account balance will be invested in the plan default fund if I have failed to complete the investment elections in Section II.A. (If applicable)

In an effort to eliminate or reduce the negative effects of short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company's market timing policy (please review the fund's prospectus for information on a specific fund company's policies). However, there are instances when in consultation with an investment fund company, ADP Retirement Services may impose a market timing policy which the individual fund company has agreed to or requested that is different than the policy in the fund's prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Web site (or, if the Web site is not available to you, call a Service Representative) for additional information.

Signature of Employee/Participant

Date

(form continues on back →)

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Recordkeeping Plan #

Company Code

 Payroll Frequency: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Date Received:

Plan Administrator Approval:

COMMON

ENROLL-126 01

Social Security #: - -

Phone #: - -

Employee Name:

Last, First, Middle

Address:

Street

Apt. # / PO Box #

City

State Zip Code

Birth Date: - -

Month Day Year

Hire Date: - -

Month Day Year

I ROLLOVER INSTRUCTIONS

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

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

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

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

Section II.C. Gather Required Rollover Documentation

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

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

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

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

II ROLLOVER AMOUNT/SOURCE

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

- ☐ Individual Retirement Account ☐ SIMPLE IRA (IRA must be in existence for at least 2 years) ☐ 457 Plan ☐ 403(b) Tax Sheltered Annuity
- ☐ Qualified Plan

If Qualified Plan, is this rollover from a related employer? (Most rollovers are from plans maintained by an *unrelated employer*.)

- ☐ an Unrelated Employer ☐ a Related Employer

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

B. Select rollover type:

☐ Before-Tax \$

TOTAL ROLLOVER AMOUNT

☐ Roth 401(k) \$ = \$ + \$

TOTAL ROTH AMOUNT Contributions Earnings

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

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

III PARTICIPANT ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

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

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

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

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

Signature of Employee/Participant

Date

| | | |
|------------------------------------|---|---|
| Forward form with check to: | <u>Regular Mail:</u> | <u>Overnight Mail:</u> |
| | ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399 | ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept 1 ST Floor 400A Commerce Blvd Carlstadt NJ 07072 |

| | |
|-----------------------|--------|
| Recordkeeping Plan #: | 275313 |
|-----------------------|--------|



Performance Summary

For the month ending April 30, 2019

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

| Fund Name ¹ /Inception Date | Morningstar Category | Ticker ² | Average Annual Total Returns (NAV) | | | | | | Expense Ratio Gross |
|--|-------------------------------|---------------------|------------------------------------|------------------|--------|--------|--------|---------------------|---------------------|
| | | | Month | QTR ³ | 1 Yr | 3 Yr | 5 Yrs | 10 Yrs ⁴ | |
| Income | | | | | | | | | |
| Invesco Stable Asset Fund - ADPZ Class (07/2014) | N/A | N/A | 0.21% | 0.62% | 2.45% | 2.05% | N/A | 1.84%(I) | 0.44% |
| BlackRock Total Return Fund - Class K (12/2001) | Intermediate Core-Plus Bond | MPHQX | 0.20% | 3.41% | 4.84% | 2.44% | 2.99% | 5.72% | 0.38% |
| Vanguard Intermediate Term Bond Index Fund - Admiral Class (11/2001) | Intermediate Core Bond | VBILX | 0.06% | 3.82% | 6.81% | 1.94% | 3.01% | 4.91% | 0.07% |
| Lord Abbett High Yield Fund - Class R6 (06/2015) | High Yield Bond | LHYVX | 1.72% | 7.69% | 5.08% | 7.61% | N/A | 5.80%(I) | 0.60% |
| Goldman Sachs Inflation Protected Securities Fund - Class R6 (07/2015) | Inflation-Protected Bond | GSRUX | 0.19% | 3.29% | 2.66% | 1.58% | N/A | 1.97%(I) | 0.40% |
| Growth & Income | | | | | | | | | |
| Vanguard Target Retirement Income Fund - Investor Class (10/2003) | Target-Date Retirement | VTINX | 1.11% | 5.50% | 5.23% | 5.09% | 4.23% | 6.49% | 0.12% |
| Vanguard Target Retirement 2015 Fund - Investor Class (10/2003) | Target-Date 2015 | VTXVX | 1.35% | 6.49% | 5.34% | 6.48% | 5.13% | 8.67% | 0.13% |
| Vanguard Target Retirement 2020 Fund - Investor Class (06/2006) | Target-Date 2020 | VTWNX | 1.84% | 7.82% | 5.66% | 7.73% | 5.92% | 9.57% | 0.13% |
| Vanguard Target Retirement 2025 Fund - Investor Class (10/2003) | Target-Date 2025 | VTTVX | 2.16% | 8.81% | 5.95% | 8.63% | 6.40% | 10.27% | 0.13% |
| Vanguard Target Retirement 2030 Fund - Investor Class (06/2006) | Target-Date 2030 | VTHRX | 2.39% | 9.53% | 5.94% | 9.35% | 6.78% | 10.91% | 0.14% |
| Vanguard Target Retirement 2035 Fund - Investor Class (10/2003) | Target-Date 2035 | VTTX | 2.70% | 10.20% | 5.98% | 10.11% | 7.14% | 11.50% | 0.14% |
| Vanguard Target Retirement 2040 Fund - Investor Class (06/2006) | Target-Date 2040 | VFORX | 2.92% | 10.95% | 5.98% | 10.84% | 7.47% | 11.82% | 0.14% |
| Vanguard Target Retirement 2045 Fund - Investor Class (10/2003) | Target-Date 2045 | VTIVX | 3.15% | 11.47% | 6.05% | 11.14% | 7.63% | 11.90% | 0.15% |
| Vanguard Target Retirement 2050 Fund - Investor Class (06/2006) | Target-Date 2050 | VFIX | 3.14% | 11.50% | 6.04% | 11.13% | 7.64% | 11.90% | 0.15% |
| Vanguard Target Retirement 2055 Fund - Investor Class (08/2010) | Target-Date 2055 | VFFVX | 3.12% | 11.50% | 6.04% | 11.13% | 7.60% | 10.49%(I) | 0.15% |
| Vanguard Target Retirement 2060 Fund - Investor Class (01/2012) | Target-Date 2060+ | VTSX | 3.13% | 11.48% | 6.02% | 11.13% | 7.60% | 10.20%(I) | 0.15% |
| Vanguard Target Retirement 2065 Fund - Investor Class (07/2017) | Target-Date 2060+ | VLXVX | 3.15% | 11.47% | 6.00% | N/A | N/A | 8.47%(I) | 0.15% |
| MFS Total Return Fund - Class R6 (06/2012) | Allocation--50% to 70% Equity | MSFKX | 2.34% | 8.82% | 7.94% | 7.58% | 6.48% | 9.20%(I) | 0.40% |
| Growth | | | | | | | | | |
| Invesco Diversified Dividend Fund - Class R6 (09/2012) | Large Value | LCEFX | 2.01% | 11.65% | 8.20% | 7.20% | 7.62% | 10.88%(I) | 0.43% |
| State Street Equity 500 Index Fund - Class K (09/2014) | Large Blend | SSSYX | 4.03% | 13.69% | 13.46% | 14.79% | N/A | 10.87%(I) | 0.11% |
| T. Rowe Price Dividend Growth Fund - Class I (12/2015) | Large Blend | PDGIX | 3.51% | 13.02% | 16.41% | 14.38% | N/A | 13.94%(I) | 0.51% |
| American Funds The Growth Fund of America - Class R6 (05/2009) | Large Growth | RGAGX | 3.86% | 13.87% | 10.18% | 16.93% | 12.95% | 15.13%(I) | 0.33% |
| Vanguard Mid-Cap Index Fund - Admiral Class (11/2001) | Mid-Cap Blend | VIMAX | 3.75% | 16.76% | 10.12% | 12.76% | 9.83% | 15.55% | 0.05% |
| Aggressive Growth | | | | | | | | | |
| Vanguard Small Cap Value Index Fund - Admiral Class (09/2011) | Small Value | VSIAX | 3.92% | 13.35% | 5.17% | 10.93% | 8.25% | 14.06%(I) | 0.07% |
| Vanguard Small Cap Index Fund - Admiral Class (11/2000) | Small Blend | VSMAX | 3.60% | 16.18% | 9.01% | 13.46% | 9.18% | 15.43% | 0.05% |
| Vanguard Strategic Small Cap Equity Fund - Investor Class (04/2006) | Small Blend | VSTCX | 3.08% | 12.96% | 2.28% | 10.56% | 7.46% | 14.93% | 0.29% |
| Janus Henderson Triton Fund - Class N (05/2012) | Small Growth | JGMNX | 4.54% | 17.55% | 11.95% | 17.64% | 13.71% | 15.77%(I) | 0.66% |
| iShares MSCI EAFE International Index Fund - Class K (03/2011) | Foreign Large Blend | BTMKX | 3.01% | 10.11% | -2.50% | 7.74% | 2.52% | 4.37%(I) | 0.06% |
| T. Rowe Price Overseas Stock Fund - Class I (08/2015) | Foreign Large Blend | TROIX | 3.23% | 9.79% | -4.80% | 8.15% | N/A | 5.65%(I) | 0.66% |
| American Century Emerging Markets Fund - Class R6 (07/2013) | Diversified Emerging Mkts | AEDMX | 3.05% | 10.06% | -7.47% | 11.63% | 6.15% | 6.10%(I) | 0.90% |
| Principal Real Estate Securities Fund - Class R6 (11/2016) | Real Estate | PFRSX | 0.62% | 17.39% | 18.38% | N/A | N/A | 11.18%(I) | 0.83% |
| DFA Commodity Strategy Portfolio - Institutional Class (11/2010) | Commodities Broad Basket | DCMSX | -0.35% | 6.92% | -7.57% | 0.19% | -8.37% | -5.68%(I) | 0.32% |

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

You could lose money by investing in the **Money Market 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.

Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

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. 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. Commingled Fund expense ratios are provided by the investment managers.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ. Member FINRA.

Invesco Stable Asset Fund - ADPZ Class

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

BlackRock Total Return Fund - Class K

STRATEGY: The investment seeks to realize a total return that exceeds that of the Bloomberg Barclays U.S. Aggregate Bond Index. The fund typically invests more than 90% of its assets in a diversified portfolio of fixed-income securities such as corporate bonds and notes, mortgage-backed securities, asset-backed securities, convertible securities, preferred securities and government obligations. It normally invests at least 80% of its assets in bonds and invests primarily in investment grade fixed-income securities. The fund is a "feeder" fund that invests all of its assets in a corresponding "master" portfolio.

Vanguard Intermediate Term Bond Index Fund - Admiral Class

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

Lord Abbett High Yield Fund - Class R6

STRATEGY: The investment seeks a high current income and the opportunity for capital appreciation to produce a high total return. The fund normally pursues its investment objective by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock. It may invest up to 20% of its net assets in foreign securities (including emerging market securities and American Depositary Receipts ("ADRs")). The fund may invest up to 20% of its net assets in municipal securities.

Goldman Sachs Inflation Protected Securities Fund - Class R6

STRATEGY: The investment seeks real return consistent with preservation of capital. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("Net Assets") in inflation protected securities of varying maturities issued by the U.S. Treasury and other U.S. and non-U.S. government agencies and corporations. The remainder of the fund's Net Assets (up to 20%) may be invested in other fixed income securities.

Vanguard Target Retirement Income Fund - Investor Class

STRATEGY: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Vanguard Target Retirement 2015 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2020 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2025 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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Vanguard Target Retirement 2030 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2035 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2040 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2045 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2050 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2055 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2060 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2065 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

MFS Total Return Fund - Class R6

STRATEGY: The investment seeks total return. The fund invests its assets in equity securities and debt instruments. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. Debt instruments include corporate bonds, U.S. government securities, securitized instruments, foreign government securities, and other obligations to repay money borrowed. It generally invests approximately 60% of its assets in equity securities and approximately 40% of its assets in debt instruments.

Invesco Diversified Dividend Fund - Class R6

STRATEGY: The investment seeks long-term growth of capital and, secondarily, current income. The fund invests primarily in dividend-paying equity securities. It invests in securities that the portfolio managers believe are undervalued based on various valuation measures. The fund may invest up to 25% of its net assets in securities of foreign issuers.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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State Street Equity 500 Index Fund - Class K

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

T. Rowe Price Dividend Growth Fund - Class I

STRATEGY: The investment seeks dividend income and long-term capital growth primarily through investments in stocks. The fund normally invests at least 65% of its total assets in stocks, with an emphasis on stocks that have a strong track record of paying dividends or that are expected to increase their dividends over time. T. Rowe Price believes that a track record of dividend increases can be an excellent indicator of financial health and growth prospects, and that over the long term, income can contribute significantly to total return.

American Funds The Growth Fund of America - Class R6

STRATEGY: The investment seeks growth of capital. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers who decide how their respective segments will be invested.

Vanguard Mid-Cap Index Fund - Admiral Class

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

Vanguard Small Cap Value Index Fund - Admiral Class

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

Vanguard Small Cap Index Fund - Admiral Class

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

Vanguard Strategic Small Cap Equity Fund - Investor Class

STRATEGY: The investment seeks long-term capital appreciation. The fund invests in small-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers. The advisor does this by using a quantitative process to evaluate all of the securities in the benchmark, the MSCI US Small Cap 1750 Index, while seeking to maintain a risk profile similar to that of the index. At least 80% of its assets will be invested in small-cap equity securities.

Janus Henderson Triton Fund - Class N

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500 Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

iShares MSCI EAFE International Index Fund - Class K

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

T. Rowe Price Overseas Stock Fund - Class I

STRATEGY: The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies. The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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American Century Emerging Markets Fund - Class R6

STRATEGY: The investment seeks capital growth. The fund invests at least 80% of its net assets in equity securities of companies located in emerging market countries. It generally invests in equity securities denominated in foreign currencies. The fund's manager considers an emerging market country to be any country other than a developed country.

Principal Real Estate Securities Fund - Class R6

STRATEGY: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies principally engaged in the real estate industry at the time of purchase. It invests in value equity securities, an investment strategy that emphasizes buying securities that appear to be undervalued. The fund concentrates its investments (invest more than 25% of its net assets) in securities in the real estate industry. It is non-diversified.

DFA Commodity Strategy Portfolio - Institutional Class

STRATEGY: The investment seeks total return consisting of capital appreciation and current income. The Portfolio seeks to achieve its investment objective by generally investing in a universe of allowable commodity-linked derivative instruments and fixed income investment opportunities. It may invest up to 25% of its total assets in Dimensional Cayman Commodity Fund I Ltd.

ADDITIONAL DISCLOSURES

Investment options are available through ADP Broker-Dealer, Inc., a subsidiary of ADP, One ADP Blvd, Roseland, NJ. Member FINRA. ADP Broker-Dealer, Inc. is not an administrator as defined in Section 3(16)A of the Employee Retirement Income Security Act of 1974 (ERISA) and in Section 414(g) of the Internal Revenue Code as amended, nor is it a "fiduciary" within the meaning of ERISA Section 3(21).

NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

Performance information for all publicly traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Performance information for Money Market funds and certain other types of funds is provided by the respective fund manager. © 2003 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, ADP, nor its content providers is responsible for any damages or losses arising from any use of this information.

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.

The Morningstar fund summaries provided above were prepared by others for general research purposes and are made available by ADP, LLC (ADP) in a non-fiduciary capacity. ADP makes this information available solely for the purpose of providing general reference material and not as an investment recommendation or advice.

Investment Risk

Foreign Securities Funds/Emerging Markets Funds: The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Sector Funds: The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small Cap Funds: The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bond Funds: The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Tax-Free Municipal Bond Funds: The investor should note that the income from the tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ. Member FINRA.

Target Date Funds: Target date funds generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

For more information about the funds in your 401(k) plan, please view a current prospectus. Investment objectives, risks, charges, expenses, and other important information about a fund are contained in the prospectus.

Plan information

ACCOUNT ACCESS

You can access your account anytime.*

- www.mykplan.com
- 1-800-695-7526

You may also speak with a Service Representative Monday through Friday 8 am– 9 pm ET on days when the New York Stock Exchange is open.

PLAN ELIGIBILITY

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements:

- 21 years of age on the next plan entry date
- You must have completed 3 month(s) of service by the next plan entry date.

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 90%
- If you're 50 or older, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. You may save an additional \$6,000 in your plan.

EMPLOYER CONTRIBUTIONS

- Discretionary Match

VESTING

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

Your company contribution account vests according to the following schedule:

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

PLAN INVESTMENTS

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in the Performance Summary.

LOANS

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 2
- Minimum loan amount: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 2%

*Except during scheduled maintenance.

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Plan information

WITHDRAWALS

Types:

- Rollover
- Age 59½
- Hardship

Special rules: 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. See your Participant Website for more information.

DISTRIBUTIONS

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

ROLLOVERS

Rollovers are accepted into the plan, even if you have not yet met the plan's age and service requirements. See the Rollover form for instructions if you are interested.

ACCOUNT MANAGEMENT FEATURES

You may elect the following plan features online at www.mykplan.com.

Save Smart® allows you to save gradually over time, as you can afford to, to help you meet your retirement savings goals. This feature lets you increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose.

Automatic Account Rebalancing is a tool that can help you 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 as often as you choose: quarterly, semi-annually, or annually.

Enroll Today.

ACCOUNT RESOURCES

Once you set up your account, it's easy to stay connected and get information.

Online: www.mykplan.com

The Participant Website provides instant access to your retirement account and the ability to make changes and perform transactions. You'll also find tools and calculators to help with your investment planning decisions so you can make the most of your plan benefit:

- Research plan investments
- Make investment elections
- Change your contribution amounts
- Elect Save Smart® and automatic Account Rebalancing
- Get prospectuses

Phone: 1-800-695-7526

The Voice Response System connects you to your plan account over the phone. Call 1-800-695-7526 to get account information and perform many of the transactions available on the Participant Website.

You can also speak to a Customer Service Representative Monday – Friday, 8am – 9pm ET.

QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your Participant Website.

If you were provided with access information at your enrollment meeting, you can enroll online now at <https://www.mykplan.com/enroll>

You'll need to enter the plan number and passcode you received at the enrollment meeting:

Plan number: 275313

Passcode: _____

This passcode expires on: _____

After your plan is live, you can go to www.mykplan.com to enroll online or access your account. Look for your User ID and Password in the mail.

WANT TO LEARN MORE?

Scan the code with your mobile device to enroll.



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