Retirement plan tools and resources for each step of the way

Like life, the path to retirement will often take twists and turns. Be sure to take advantage of the tools and resources available to help you navigate the road to the retirement you want.

ADP Financial Wellness site

This online library of financial wellness tools is located on the Participant Website. The timely articles, interactive calculators, videos and much more can help you plan your finances for every stage of life.

MyADP Retirement Snapshot

Accessible from your ADP Mobile Solutions App, this interactive calculator can help you understand your personal savings target and suggest the savings amount you need to reach it. You can easily adjust the variables to model different scenarios.

Retirement Health Care Cost Projector

Healthcare costs continue to increase and may be one of your largest expenses in retirement. Customize your profile and adjust certain variables to determine your monthly health care costs in retirement.

SaveSmart®

This plan feature allows you to gradually increase the amount you contribute toward retirement. You can elect a 1%, 2% or 3 % increase to your before-tax contribution annually in the month of your choice

Beginning annual contribution rate = 6%

Annual increase in contribution rate = 1% each year for 10 years

6% annual rate of return

Account value at the end of:

10 years	=	$24,892.34
20 years	=	$71,378.46
30 years	=	$567,876.81

For illustrative purposes only, not indicative of any specific investment type. Assumes a $50,000 annual salary, 6% annual rate of return, 1% annual salary increases and 1% Save Smart annual investment increases for 10 years and assumes reinvestment of gains and dividends and no withdrawals. A plan of systematic investing does not ensure a profit or prevent a loss in a declining market. Subject to Plan and IRS maximums. Save Smart increases are available for before-tax contributions only.

Automatic account rebalancing

This plan feature allows you to keep your asset allocation on track by realigning your entire account balance to match your most recent investment allocation election for new contributions. You can elect to have your account rebalanced annually, semi-annually or quarterly. You can learn more or elect this feature from the Participant Website by going to Investments > Automatically Rebalance My Account.

Personal Investor profile quiz

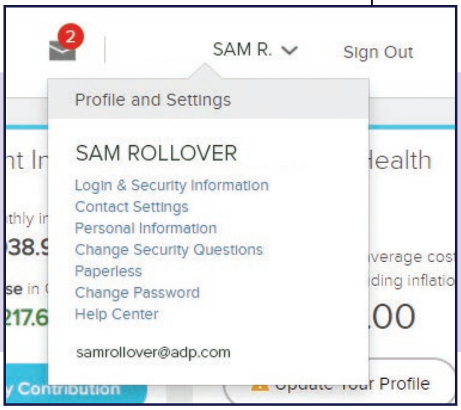
This questionnaire can be used as guidance to help you determine your investor profit and risk tolerance. To view and take the questionnaire scan the QR code from your camera or QR reader.

On-demand retirement resources

Retirement planning plays an important role in your financial well-being. You have access to retirement planning tools through your retirement plan that allows you to:

- Enroll and learn more about your Plan and the benefits of participating
- Gain access to timely and relevant topics
- Utilize tools and resources to assist with retirement planning

To take advantage go to **https://bit.ly/Achieve401kResources** or scan the QR code from your camera or QR reader.



PROFILE AND SETTINGS

Ensure your statement delivery, contact settings, personal information and communication preferences are up to date and visiting the Help Center for answers to any questions you have. From the Participant Website click on your name to access the Profile and Settings page.

ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App. We make the Achieve Financial Wellness Library available to you through EverFi, Inc. ("EverFi") for informational purposes only. **MyADP Retirement Snapshot makes no assumptions about your tax status or savings and should not be used as the basis for any planning decisions. The likelihood of various savings outcomes are hypothetical, do not reflect actual investment results or market fluctuations and are not guarantees of future results. Results may vary potential savings scenarios, with each use and over time.**

The Retirement Health Care Costs Projector (RHCCP) is the property of HealthView Services, Inc. and is provided for educational purposes only. Cost projections and other information generated by the RHCCP are estimates, hypothetical in nature, dependent upon the quality of input data as well as certain assumptions, and are notguarantees of future results. Actual health care costs will likely vary (sometimes significantly) from the estimate.

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 registered 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 BD do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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