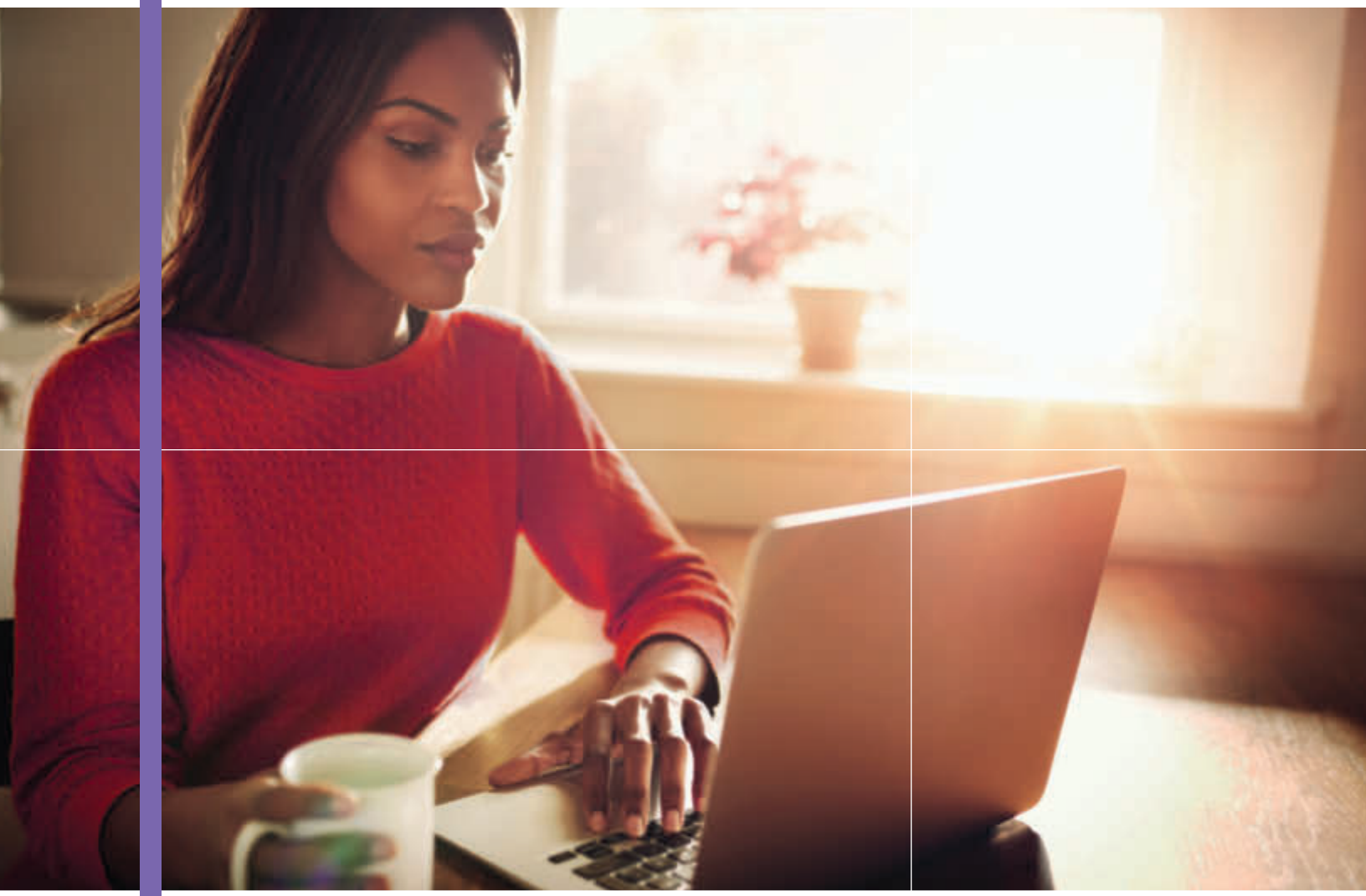
Invest in yourself

YOUR JOURNEY BEGINS HERE

Always Designing for People®



READY TO ENROLL?

Text **Enroll Now** to **72408**

Holley Performance Products, Inc Retirement Accumulation Plan
424590

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.



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, 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.

ADP makes rollovers easy

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

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

Take time to plan for your own financial journey.

HERE'S WHY.

To live comfortably in retirement, many financial professionals estimate you will need between 70% and 80% of your pre-retirement income. Social Security may replace 28% of your pre-retirement income at age 67.[1] The rest of the income you will need in retirement will come from **you**.



Invest in yourself and save for retirement

Your company's retirement plan is one of the few programs designed to help bridge the gap between what Social Security will provide and what you will need at retirement. The contributions to your retirement plan will come out of each paycheck automatically...so you do not even need to think about it.

Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions, and/or Roth contributions. The chart below outlines the differences between the two types of contributions. For more information on additional contribution types and limits, please review the **Contribution** section in Your Plan's Highlights.

	BEFORE-TAX CONTRIBUTIONS	ROTH CONTRIBUTIONS
Employee contributions	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
Account growth (earnings)	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
Federal Income Tax	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.
Distributions	Available according to Plan rules.	Tax-free provided you had your Roth account for at least five years and you are at least 59½ or are disabled or deceased.

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

High cost of inflation

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

	Concert ticket[2]	Cell phone[3]	House[4]
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[2]	Cell phone[3]	House[4]
2045[5]	$222	$2,462	$723,022

2 Concert ticket data obtained from aarp.com.

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

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

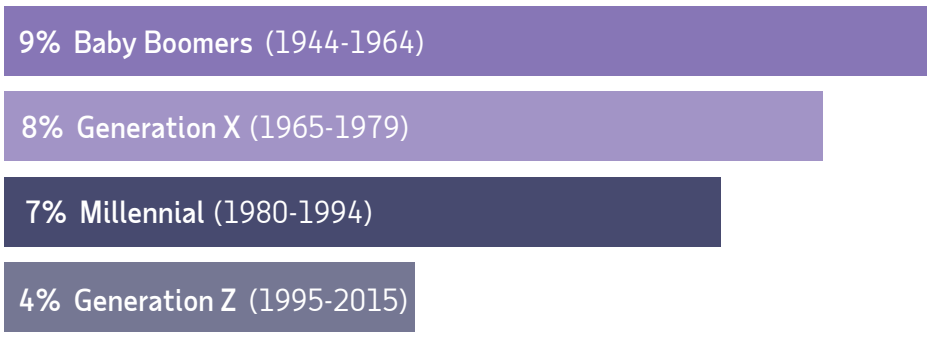
5 Projection is for illustrative purposes only and based on a 4% rate of inflation. Actual rate of inflation may vary which would impact the cost of the goods and services displayed.

Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, each generation thinks they will have a harder time achieving financial security in retirement than their parents.

The chart to the right shows the average individual retirement plan savings contribution percentage by generation.

SAVING BY GENERATION[6]



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

Even $5 a day can have an impact

Did you know that 41% of Americans today are spending more on coffee than they are saving for the future?[7] 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[8]

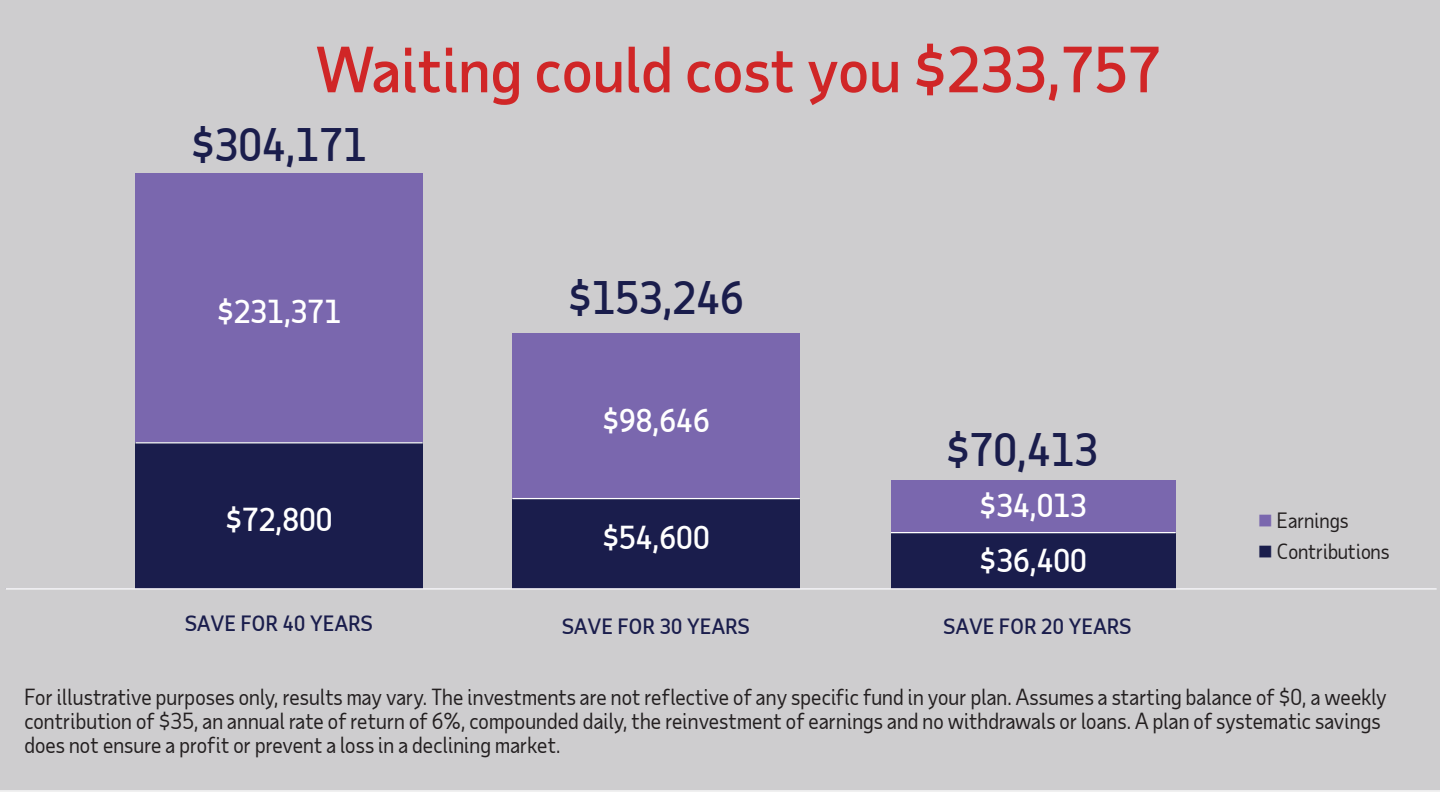


7 Source: Acorns. Money Matters Report™.

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



For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes a starting balance of $0, a weekly contribution of $35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.

Choose a path to complete your financial journey

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

Your investment decisions will be based on:

- Lifestyle and personality
- Risk tolerance
- Health considerations
- Age you want to retire

You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

To view and take the questionnaire scan the QR code from your camera or QR code reader or click here.

VIEW QUESTIONNAIRE

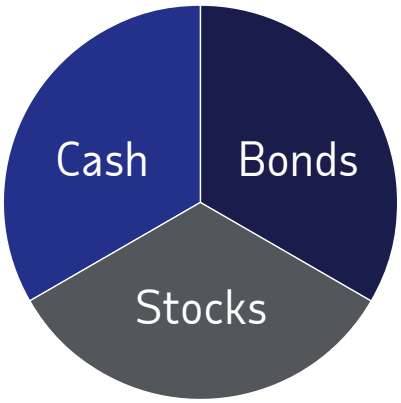
Your financial journey

As part of your path, you can choose to invest in the target date fund based on the date you want to retire or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.

DO-IT-FOR-ME



DO-IT-MYSELF



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.

HYPOTHETICAL TARGET RETIREMENT DATE ALLOCATIONS



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.

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

4 Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement.
Text **Enroll Now** to **72408**

5 Download the ADP Mobile Solutions App

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

Holley Performance Products, Inc.

HOLLEY PERFORMANCE PRODUCTS, INC RETIREMENT ACCUMULATION PLAN
424590

Your Plan's Highlights

READY TO ENROLL?

Text **Enroll Now** to **72408**

Eligibility

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

- You will be automatically enrolled into the Plan. A voluntary elective contribution of 3% will be deducted from your pay before-taxes and deposited in your retirement account in the Plan's default fund. For more information, including important dates, please refer to your Welcome Letter.

  If you decide now is not the right time to start saving, you can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App. You can always change your mind and enroll later.
- You must have completed 2 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 60%
- **Roth:** 1% to 60%
- The total maximum amount you may contribute to the Plan is 60%.
- 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 $23,500.
- **Catch-up Contributions:** If you will be 50 years of age or older by December 31st, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional $7,500.
- **Super Catch-up Contributions:** If you will be between the ages of 60-63 by December 31st, you can contribute a higher catch-up contribution amount. This year, you can save an additional $11,250.

Your Plan's Highlights

Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

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

For additional information, please visit our Rollover Resource Page at **achieve.adp.com** > SELECT AN OPTION > Rollover

Employer contributions

- The QACA SH match equals 100% of the Participant's Compensation that does not exceed 1% of the participant's Compensation plus 50% of the Participant's Compensation that exceeds 1% of the Participant's Compensation but does not exceed 6% of the Participant's Compensation
- Your company may make a profit-sharing contribution each year.
- There may be special requirements for you to receive your employer contributions. For additional details, please refer to your Summary Plan Description (SPD).

Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.
- Your company contribution account vests according to the following schedule:

Years of service:	0	1	2	3	4	5	6
• Employer Match w/vesting • Employer NEC • AE Safe Harbor Match	0%	50%	100%				
• Prior Plan Employer w/vesting	0%	0%	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: $500.00
- 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[1], 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

ADP Achieve Engagement Hub

You have access to planning tools and resources to help you meet your financial challenges at every stage of your life and career. Start exploring now by going to **achieve.adp.com**

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.



Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name. You will need the names and birth dates of your beneficiary(ies) and each Social Security Number.

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



CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App. You may transact business in English or Spanish via the VRS.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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424590

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) 1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	EXPENSE RATIO GROSS	NET
INCOME											
Vanguard Federal Money Market Fund - Investor Class	07/1981	Money Market-Taxable	VMFXX	1.01%	4.91%	4.29%	2.58%	1.82%	—	0.11%	0.11%
Vanguard Short Term Bond Index Fund - Admiral Class	11/2001	Short-Term Bond	VBIRX	1.98%	5.61%	2.75%	1.20%	1.69%	—	0.06%	0.06%
American Funds The Bond Fund of America - Class R6	05/2009	Intermediate Core Bond	RBFGX	2.85%	5.18%	0.55%	0.44%	2.00%	—	0.25%	0.24%
Vanguard Intermediate Term Bond Index Fund - Admiral Class	11/2001	Intermediate Core Bond	VBILX	3.18%	5.54%	0.92%	0.03%	1.83%	—	0.06%	0.06%
Hartford Total Return Bond Fund - Class R6	11/2014	Intermediate Core-Plus Bond	ITBVX	2.55%	4.94%	1.17%	0.95%	2.09%	—	0.32%	0.32%
JPMorgan Income Fund - Class R6	06/2014	Multisector Bond	JMSFX	2.22%	8.28%	3.53%	5.44%	3.87%	—	0.39%	0.39%
American Funds American High Income Trust - Class R6	05/2009	High Yield Bond	RITGX	1.18%	8.55%	5.67%	8.81%	5.22%	—	0.32%	0.32%
Vanguard Inflation Protected Securities Fund - Admiral Class	06/2005	Inflation-Protected Bond	VAIPX	4.13%	6.23%	-0.07%	2.25%	2.40%	—	0.10%	0.10%
American Funds Capital World Bond Fund - Class R6	05/2009	Global Bond	RCWGX	3.14%	2.45%	-1.30%	-0.93%	0.60%	—	0.48%	0.48%
GROWTH & INCOME											
Nuveen Lifecycle Index 2020 Fund - Class R6	09/2009	Target-Date 2020	TLWIX	1.16%	6.19%	4.01%	7.80%	5.80%	—	0.19%	0.10%
Nuveen Lifecycle Index 2025 Fund - Class R6	09/2009	Target-Date 2025	TLQIX	0.98%	6.27%	4.32%	8.86%	6.38%	—	0.18%	0.10%
Nuveen Lifecycle Index 2030 Fund - Class R6	09/2009	Target-Date 2030	TLHIX	0.66%	6.39%	4.76%	10.03%	6.99%	—	0.18%	0.10%
Nuveen Lifecycle Index 2035 Fund - Class R6	09/2009	Target-Date 2035	TLYIX	0.41%	6.54%	5.39%	11.32%	7.64%	—	0.17%	0.10%
Nuveen Lifecycle Index 2040 Fund - Class R6	09/2009	Target-Date 2040	TLZIX	-0.03%	6.73%	6.12%	12.75%	8.33%	—	0.17%	0.10%
Nuveen Lifecycle Index 2045 Fund - Class R6	09/2009	Target-Date 2045	TLXIX	-0.32%	6.85%	6.45%	13.94%	8.81%	—	0.17%	0.10%
Nuveen Lifecycle Index 2050 Fund - Class R6	09/2009	Target-Date 2050	TLLIX	-0.44%	6.93%	6.60%	14.24%	8.98%	—	0.18%	0.10%
Nuveen Lifecycle Index 2055 Fund - Class R6	04/2011	Target-Date 2055	TTIIX	-0.51%	6.89%	6.66%	14.44%	9.08%	—	0.18%	0.10%

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.

Holley Performance Products, Inc Retirement Accumulation Plan
424590

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) 1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	EXPENSE RATIO GROSS	NET
Nuveen Lifecycle Index 2060 Fund - Class R6	09/2014	Target-Date 2060	TVIIX	-0.55%	6.99%	6.76%	14.62%	9.19%	—	0.19%	0.10%
BlackRock Global Allocation Fund, Inc. - Institutional Class	02/1989	Global Allocation	MALOX	-0.05%	3.66%	3.52%	8.83%	5.21%	—	0.89%	0.85%
Vanguard LifeStrategy Conservative Growth Fund - Investor Class	09/1994	Moderately Conservative Allocation	VSCGX	0.79%	5.53%	3.18%	5.90%	4.69%	—	0.12%	0.12%
Vanguard LifeStrategy Growth Fund	09/1994	Moderately Aggressive Allocation	VASGX	-0.31%	6.37%	5.55%	12.18%	7.66%	—	0.14%	0.14%
Empower Conservative Profile Fund - Institutional Class	05/2015	Conservative Allocation	MXKVX	1.44%	4.70%	2.88%	5.87%	—	4.06%	0.50%	0.42%
GROWTH											
American Mutual Fund - Class R6	05/2009	Large Value	RMFGX	2.49%	10.28%	7.47%	14.87%	9.94%	—	0.27%	0.27%
Fidelity 500 Index Fund	05/2011	Large Blend	FXAIX	-4.27%	8.23%	9.05%	18.57%	12.49%	—	0.02%	0.02%
American Funds The Growth Fund of America - Class R6	05/2009	Large Growth	RGAGX	-6.35%	7.12%	8.89%	17.59%	12.89%	—	0.30%	0.30%
MFS Growth Fund - Class R6	08/2011	Large Growth	MFEKX	-8.88%	3.31%	8.74%	15.80%	13.75%	—	0.50%	0.49%
Vanguard Mid-Cap Index Fund - Admiral Class	11/2001	Mid-Cap Blend	VIMAX	-1.58%	5.13%	4.50%	16.20%	8.91%	—	0.05%	0.05%
AGGRESSIVE GROWTH											
Franklin Small Cap Value Fund - Class R6	05/2013	Small Value	FRCSX	-6.60%	-0.61%	3.17%	16.37%	7.73%	—	0.61%	0.60%
Vanguard Explorer Fund - Admiral Class	11/2001	Small Growth	VEXRX	-8.90%	-6.26%	0.76%	14.10%	8.53%	—	0.33%	0.33%
iShares MSCI Total International Index Fund - Institutional Class	06/2011	Foreign Large Blend	BDOIX	6.22%	6.82%	4.73%	10.93%	4.91%	—	0.18%	0.17%
American Funds New Economy Fund - Class R6	05/2009	Global Large-Stock Growth	RNGGX	-5.81%	5.25%	7.48%	13.97%	10.52%	—	0.41%	0.41%
BlackRock Emerging Markets Fund - Institutional Class	09/1989	Diversified Emerging Mkts	MADCX	-0.25%	-2.24%	-1.44%	5.48%	3.76%	—	1.01%	0.87%
Franklin Gold and Precious Metals Fund - Class R6	05/2013	Equity Precious Metals	FGPMX	41.38%	63.13%	6.08%	20.75%	11.29%	—	0.63%	0.55%
DWS RREEF Real Estate Securities Fund - Class R6	08/2014	Real Estate	RRRZX	1.75%	8.05%	-1.63%	9.32%	5.51%	—	0.54%	0.54%

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 if its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). Investments that do not provide a category to Morningstar will display N/A (or not applicable). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

** *** QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.

Investment Risks

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.

Vanguard Short Term Bond Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the Bloomberg U.S. 1-5 Year Government/Credit Float Adjusted Index. This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities between 1 and 5 years and are publicly issued. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

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.

Vanguard Intermediate Term Bond Index Fund - Admiral Class

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

Hartford Total Return Bond Fund - Class R6

STRATEGY: The investment seeks a competitive total return, with income as a secondary objective. The fund invests at least 80% of its assets in bonds that the sub-adviser considers to be attractive from a total return perspective along with current income. It may invest up to 20% of its net assets in securities rated below investment grade (also known as "junk bonds").

JPMorgan Income Fund - Class R6

STRATEGY: The investment seeks to provide income with a secondary objective of capital appreciation. The fund invests primarily in U.S. dollar denominated securities, although the fund may also invest in non-dollar denominated securities. Although it has the flexibility to invest above 65% of its total assets in investments that are rated below investment grade (also known as junk bonds or high yield securities) or the unrated equivalent to take advantage of market opportunities, under normal market conditions the fund invests at least 35% of its total assets in investments that, at the time of purchase, are rated investment grade or the unrated equivalent.

American Funds American High Income Trust - Class R6

STRATEGY: The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation. The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.

Vanguard Inflation Protected Securities Fund - Admiral Class

STRATEGY: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is generally expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

American Funds Capital World Bond Fund - Class R6

STRATEGY: The investment seeks to provide a high level of total return consistent with prudent investment management. The fund will invest at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests primarily in debt securities, including asset-backed and mortgage-backed securities and securities of governmental, supranational and corporate issuers denominated in various currencies, including U.S. dollars.

Nuveen Lifecycle Index 2020 Fund - Class R6

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 Nuveen mutual funds 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.

Nuveen Lifecycle Index 2025 Fund - Class R6

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.

Nuveen Lifecycle Index 2030 Fund - Class R6

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.

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.

Nuveen Lifecycle Index 2035 Fund - Class R6

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.

Nuveen Lifecycle Index 2040 Fund - Class R6

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.

Nuveen Lifecycle Index 2045 Fund - Class R6

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.

Nuveen Lifecycle Index 2050 Fund - Class R6

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.

Nuveen Lifecycle Index 2055 Fund - Class R6

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.

Nuveen Lifecycle Index 2060 Fund - Class R6

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.

BlackRock Global Allocation Fund, Inc. - Institutional Class

STRATEGY: The investment seeks to provide high total investment return. The fund invests in a portfolio of equity, debt and money market securities. Generally, the fund's portfolio will include both equity and debt securities. It may invest up to 35% of its total assets in "junk bonds," corporate loans and distressed securities. The fund may also invest in Real Estate Investment Trusts ("REITs") and securities related to real assets (like real estate- or precious metals-related securities) such as stock, bonds or convertible bonds issued by REITs or companies that mine precious metals.

Vanguard LifeStrategy Conservative Growth Fund - Investor Class

STRATEGY: The investment seeks current income and low to moderate capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset-allocation strategy that reflects an allocation of approximately 60% of the funds assets to fixed-income securities and 40% to common stocks. The funds indirect fixed-income holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; 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 LifeStrategy Growth Fund

STRATEGY: The investment seeks capital appreciation and some current income. The fund invests in a mix of Vanguard mutual funds according to an asset-allocation strategy that reflects an allocation of approximately 20% of the funds assets to fixed-income securities and 80% to common stocks. The funds indirect fixed-income holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; 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.

Empower Conservative Profile Fund - Institutional Class

STRATEGY: The investment seeks capital preservation primarily through investments in funds that emphasize fixed income investments. The fund invests assets in funds according to the following asset allocation ranges: 0% to 15% of assets in equity international funds, 0% to 10% of assets in emerging markets funds, 0% to 15% of assets in small cap funds, 0% to 15% of assets in mid cap funds, 5% to 25% of assets in large cap funds, 0-10% of assets in real estate, 30% to 50% of assets in fixed income bond funds and 20% to 40% of assets in short term bond funds. While the fund is non-diversified, it invests in diversified underlying holdings.

American Mutual Fund - Class R6

STRATEGY: The investment seeks current income, growth of capital and conservation of principal. The fund invests primarily in common stocks of companies that are likely to participate in the growth of the American economy and whose dividends appear to be sustainable. It invests primarily in securities of issuers domiciled in the United States and Canada. The fund may also invest in bonds and other debt securities, including those issued by the U.S. government and by federal agencies and instrumentalities.

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.

Fidelity 500 Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

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.

MFS Growth Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund normally invests the funds assets primarily in equity securities. 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. The adviser focuses on investing the fund's assets in the stocks of companies the advisor believes to have above average earnings growth potential compared to other companies (growth companies).

Vanguard Mid-Cap Index Fund - Admiral Class

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

Franklin Small Cap Value Fund - Class R6

STRATEGY: The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations not exceeding either: 1) the highest market capitalization in the Russell 2000 Index; or 2) the 12-month average of the highest market capitalization in the Russell 2000 Index. It generally invests in equity securities that the fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.

Vanguard Explorer Fund - Admiral Class

STRATEGY: The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of small and mid-size companies, choosing stocks considered by the funds advisors to have superior growth potential. These companies often provide little or no dividend income. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of common stocks for the fund.

iShares MSCI Total International Index Fund - Institutional Class

STRATEGY: The investment seeks to match the performance of the MSCI All Country World ex USA Index in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund is a "feeder" fund that invests all of its assets in the master portfolio. It will be substantially invested in equity securities in the MSCI ACWI ex USA Index, and will invest, under normal circumstances, at least 80% of its net assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI ACWI ex USA Index.

American Funds New Economy Fund - Class R6

STRATEGY: The investment seeks long term growth of capital. The fund invests primarily in common stocks that the investment adviser believes have the potential for growth. It invests in securities of companies that can benefit from innovation, exploit new technologies or provide products and services that meet the demands of an evolving global economy. The fund may invest up to 50% of its assets outside the United States, including in developing countries.

BlackRock Emerging Markets Fund - Institutional Class

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes in equity securities of issuers located in countries with developing capital markets. Countries with developing capital markets can be found in regions such as Asia, Latin America, Eastern Europe and Africa. For this purpose, developing capital markets include, but are not limited to, the markets of all countries that comprise the MSCI Emerging Markets Index. It normally invests in at least three countries at any given time.

Franklin Gold and Precious Metals Fund - Class R6

STRATEGY: The investment seeks capital appreciation; secondary goal is to provide shareholders with current income through dividends or interest received from its investments. The fund normally invests at least 80% of its net assets in securities of gold and precious metals operation companies. It may buy securities of gold and precious metals operation companies located anywhere in the world and in general invests predominantly in non-U.S. companies. The fund may invest in companies without regard to market capitalization, and may heavily invest in small- and mid-capitalization companies. The fund is non-diversified.

DWS RREEF Real Estate Securities Fund - Class R6

STRATEGY: The investment seeks long-term capital appreciation and current income. The fund will invest at least 80% of its net assets, plus the amount of any borrowing for investment purposes (calculated at the time of any investment), in equity securities of real estate investment trusts (REITs) and real estate companies. It may also invest a portion of its assets in other types of securities. These securities may include short-term securities, bonds, notes, securities of companies not principally engaged in the real estate industry and other similar securities. 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.

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 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.

Notes

Notes

Notes

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 ADP Retirement Trust Services.**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

Forward form with check to:

Regular Mail:
ADP NJ CRS
PO Box 13399
Newark, NJ 07101-3399

Overnight Mail:
ADP C/O FIS
Attention: Lockbox 13399
Lockbox Dept Suite E
100 Grove Road
West Deptford, NJ 08066

Recordkeeping Plan #: 4 2 4 5 9 0

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
SAVING FOR THE FUTURE
CHECKLISTS
INSURANCE
BONDS
GOALS
HOME AND FAMILY
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!

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