



A more human resource.™

Your Retirement.

Get there one step at a time.



Tourneau LLC 401(k) Employee Savings Plan

A group of four people (two men and two women) are sitting around a round table on a rooftop patio. They are all smiling and appear to be in a positive conversation. The patio has a metal railing and a corrugated metal roof structure. The background shows a clear sky and some greenery in the distance.

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.

Take the first step.

Enroll Today.

The retirement years hold many possibilities. Do you have plans for this next phase in your life? Many of us do. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save.

Ready to enroll in the plan?

Go to page 8 to find out how to get started saving now.

The future offers the potential for a longer life and the need for more income in retirement. You may need 70%-90% of your current annual income to replace your salary and live comfortably once you stop working or change your lifestyle in retirement. We all want the financial security to afford to spend retirement as we choose. And while Social Security may help, it probably won't be enough. It's up to you to make up the difference—and your plan can help.

Tourneau LLC 401(k) Employee Savings Plan can help you reach your future financial goals, and it's easy to get started. The sooner you enroll, the sooner you can take advantage of these benefits:

- **Tax-advantaged saving through pre-tax contributions and the Roth 401(k) option**
- **Convenient, automatic payroll deductions**
- **A broad range of investment options**
- **Plan features that simplify planning**
- **An account you can take with you**

This guide contains all the information you need to get started on your path to future financial security. Take a few moments to decide how much to save, how to choose investments for your needs and goals, and open your retirement account today.

Plan for what's ahead.

Whatever you decide is ahead in retirement, you'll want to be able to afford to live comfortably. The plan is a convenient way to get you started.

YOUR CONTRIBUTIONS

How much you save will have a big impact on how much money you will have when you retire. You can contribute from 1% to 70% of your pre-tax salary to the plan each year. Your plan also allows you to contribute on an after-tax basis through Roth 401(k) contributions.

The IRS limit on your total annual contributions is \$18,500 (2018). Those age fifty or over can save an additional \$6,000 with catch-up contributions (2018).

Find out how to maximize your contributions to take full advantage of the tax savings your plan offers.

AN AUTOMATED WAY TO SAVE MORE

Save Smart® is a plan feature that can help you save more for your future. It automatically increases your pre-tax plan contributions by 1, 2, or 3% annually on the date you choose—such as the month you expect to receive a raise. You can elect this feature on your plan website.

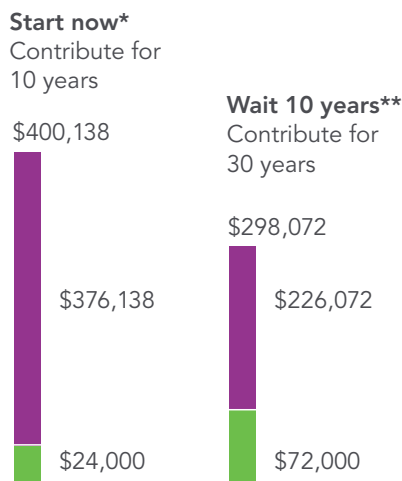


Starting earlier can pay off

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

■ Earnings ■ Contributions



Starting earlier allows the account to grow an additional 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 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.



REDUCE YOUR INCOME TAXES TODAY BY SAVING PRE-TAX

There are benefits to saving in the plan pre-tax. Saving pre-tax lowers your current taxable income. It allows you to pay less in taxes now and take more income home. You can see the advantage of pre-tax saving in the chart: it costs less to contribute when you save pre-tax so you may be able to afford to save more than you think.

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

You are not required to pay taxes on your savings and earnings until you make withdrawals. In retirement, you may be in a lower tax bracket because you are working part-time or not at all, so deferring taxes can be a benefit. It may also help your account compound faster by putting more money to work for you now with the money you may have paid in taxes.

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.

Pre-Tax Saving

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

	Annual Salary: \$30,000		Tax Bracket: 15%	
	2%	4%	6%	
» Pre-tax Contribution Rate				
» 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 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.

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	Contribution is taxable in current year
	Taxes paid at withdrawal	No taxes due on qualified withdrawals*
Distributions	Available at age 59½	Tax-free, provided you had the account at least five years and you are: - at least 59½, or are - disabled or deceased

*Tax law requirements must be met.

Choose how you want to get there.



INVESTMENT OPTIONS

You control how your savings are invested. You have a variety of investment options in your plan to help you create the asset allocation that is right for your needs and goals. See the Performance Summary for a complete fund listing.

Asset Allocation

When you make your own asset allocation decision, it's important to spread your savings among different investments, which can help smooth the ups and downs of market cycles and reduce portfolio risk.

Your account allocation is one of the most important decisions you can make in your retirement planning and can have a big impact on your investment results. To help you think about your asset allocation, the Investor Profiler on page 5 can get you started.

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. 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 funds automatically change their underlying asset allocation gradually over time, becoming more conservative as the target date approaches. Choosing one of these investment options could simplify your asset allocation approach.*

NEED MORE INFORMATION?

Visit www.mykplan.com to access calculators, tools and information to help with your planning.

Concepts every investor should understand:

- **Put time on your side.** Starting earlier can increase your chances of affording a comfortable retirement. It will give your account more time to benefit from compounding. With more time, you can consider investing more aggressively, which may provide greater growth potential.
- **Understand risk.** All investments carry some risk. **Market risk**, the change in value of your investment in response to stock market conditions, is usually the risk people think of. However, **inflation risk**, the risk your money will not maintain its purchasing power over time, is equally important. In general, the more risk an investment carries, the greater the potential for a higher return. Those with less risk offer lower potential return.
- **Diversify.** A diversified allocation can help manage risk. Spreading your money across different asset classes can help smooth out stock market fluctuations and reduce overall risk.
- **Think long term.** Consider creating a diversified investment mix taking into account your age, years to retirement and risk tolerance, and sticking to it. You'll want to review your strategy as life changes occur or you near retirement.
- **Invest regularly.** Making regular automatic contributions, like you do in the plan, is an easy way to invest. Each contribution buys shares in your investment funds—some at lower prices and some at higher prices. Over time, this process may lower the average purchase price of your investments.

* 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.

Diversification and dollar cost averaging do not guarantee a profit or protect against a loss in a declining market. There is no guarantee that your balance will increase over time.

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) | ▶ Disagree (1 points) |
| ▶ Agree (3 points) | ▶ Strongly Disagree (0 points) |
| ▶ Neutral (2 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 points)
 - ▶ \$15,000 (15%) (2 points)
 - ▶ \$20,000 (20%) (3 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 points)
 - ▶ 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

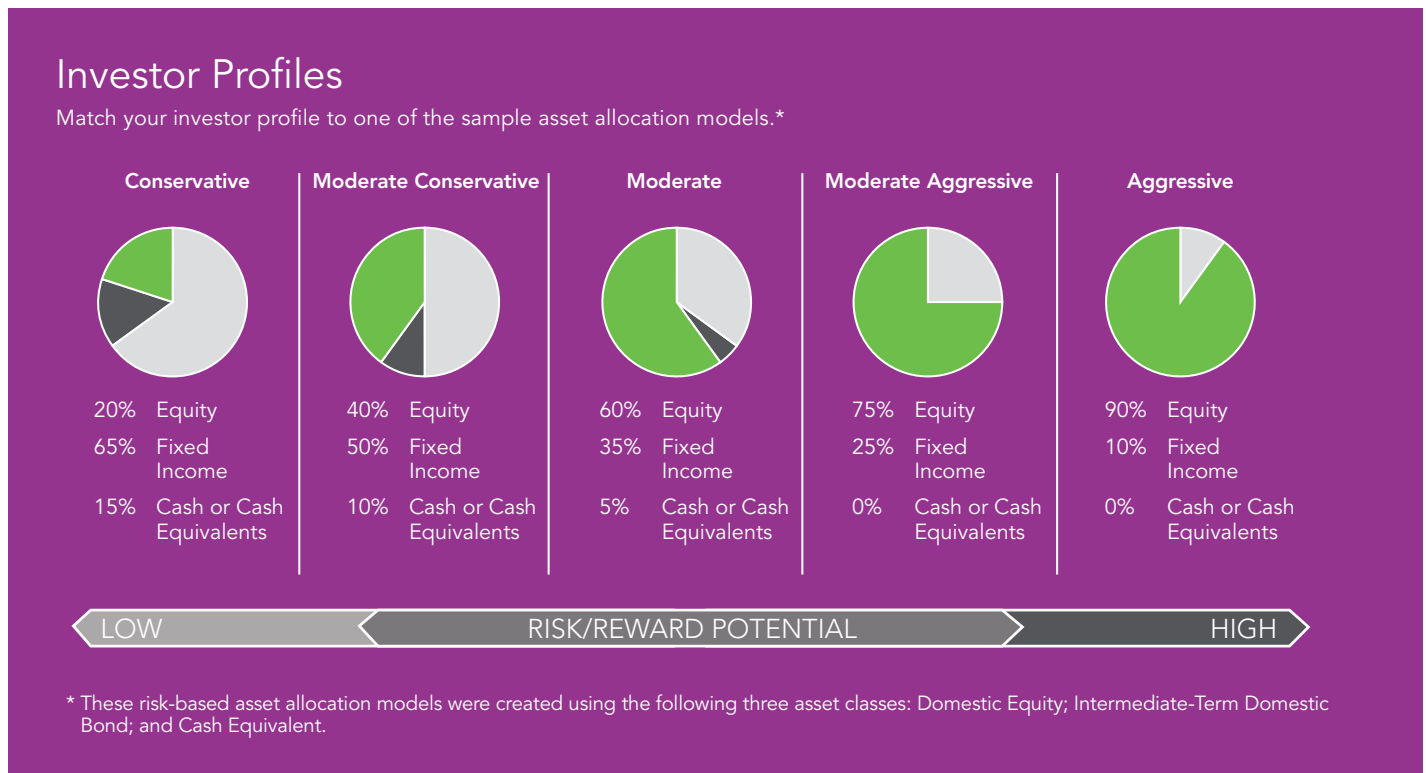
This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

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.



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Start moving in the right direction.

ENROLL TODAY

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

- To help you reach your retirement goals, a voluntary elective contribution of 3% will be deducted pre-tax from your pay and deposited in your retirement account in the plan default fund for you. If you decide now is not the right time to start saving for your future, you can decline enrollment on the enclosed form. You can always change your mind and enroll later. See your welcome letter for more information, including important dates.

If you would like to make different elections, you can review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.

- Review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.
- Designate an account beneficiary. Submit your completed form to your employer.
- Determine your contribution level to the plan.
- While establishing your account, you can also review account features that may be helpful with planning like

Save Smart® and automatic Account Rebalancing. You can get information and elect them on www.mykplan.com.

Once you establish a retirement account, you can track your progress using the account resources available to help you.

NAMING A BENEFICIARY FOR YOUR ACCOUNT IS IMPORTANT.

In the event of your death, your account will be passed to the person(s) you name.

Be sure to complete this important step in your retirement planning.

ENROLLMENT INSTRUCTIONS (Do Not Send to ADP)

Follow these simple steps to enroll in your company retirement plan.

I DECIDE HOW MUCH TO SAVE

- **Before-tax contributions**
- **Roth 401(k) contributions**

Your plan is an automatic enrollment plan. To help you save for your retirement, a portion of your pay will automatically be deducted and deposited into your retirement savings plan account for you, unless you actively enroll or decline enrollment. Refer to your welcome letter for information about important dates when you need to take action.

II CHOOSE YOUR INVESTMENTS

The list of your plan's investments is on the following page(s).

III ENROLL

- **Enrolling with no prior account balance:** Please use the password you received in the mail to enroll.
- **Enrolling with an existing account balance:** Use your current password to enroll if you have an account balance in your Plan due to a rollover/employer non-elective contribution.

Log on: www.mykplan.com (if available)

OR

Call: 1-888-822-9238

Once you have accessed your account, follow the steps to choose your contribution amount and investments. You will receive confirmation of your enrollment.

! OTHER IMPORTANT CONSIDERATIONS

Designate your beneficiary(ies): It's an important step in managing your account because it provides a way for you to pass ownership of your account assets on to your beneficiary(ies) after your death. Please submit your completed Beneficiary Designation Form.

The Save Smart feature lets you increase your pre-tax contributions by 1, 2, or 3% annually on the date you choose. It can help you meet your retirement savings goals by saving automatically over time.

You may elect Account Rebalancing to keep your asset allocation balanced. Once you've created your diversified allocation, this feature can keep it balanced for you.

ENROLLMENT INSTRUCTIONS

II PLAN INVESTMENTS

Remember to review the fund prospectuses, which provide complete information about the funds, including fees and expenses, before choosing your investments. See the Web site or your Plan Administrator to obtain fund prospectuses.

When you create your asset allocation, your investment election must total 100%.

21	T Rowe Price Retirement I 2010 Fund - Class I*	Z0	Loomis Sayles Investment Grade Bond Fund - Class N
PM	T Rowe Price Retirement I 2015 Fund - Class I*	Y9	BlackRock Equity Dividend Fund - Class K
KQ	T Rowe Price Retirement I 2020 Fund - Class I*	0P	Vanguard 500 Index Fund - Admiral Class
1M	T Rowe Price Retirement I 2025 Fund - Class I*	YN	Goldman Sachs Large Cap Growth Insights Fund - Class R6
V4	T Rowe Price Retirement I 2030 Fund - Class I*	03	Wells Fargo Special Mid Cap Value Fund - Class R6
NQ	T Rowe Price Retirement I 2035 Fund - Class I*	90	Vanguard Mid-Cap Index Fund - Admiral Class
W2	T Rowe Price Retirement I 2040 Fund - Class I*	4X	Prudential Jennison Mid Cap Growth Fund - Class Q
C4	T Rowe Price Retirement I 2045 Fund - Class I*	VX	Victory Sycamore Small Company Opportunity Fund - Class R6
QK	T Rowe Price Retirement I 2050 Fund - Class I*	6E	Vanguard Small Cap Index Fund - Admiral Class
IC	T Rowe Price Retirement I 2055 Fund - Class I*	V8	Eagle Small Cap Growth Fund - Class R6
68	Invesco Equity and Income Fund - Class R6*	M7	Vanguard Total International Stock Index Fund - Admiral Class
EV	MetLife Reliance Stable Value Fund Series 25157 - Class 0	1S	American Funds EuroPacific Growth Fund - Class R6
1P	Columbia US Government Mortgage Fund - Class Y	P6	Oppenheimer Global Opportunities Fund - Class I

Investment options with an asterisk are Target Date Funds, whose underlying mutual funds are subject to stock market risk and that 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.

Social Security #:

SSN input fields

Employee Name:

Employee Name input fields

Last, First, Middle

Current Marital Status:

Marital status checkboxes: Single, Married, Divorced, Legally separated or abandoned



Return this form to the Plan Administrator. DO NOT SEND TO ADP.

I BENEFICIARY INSTRUCTIONS

The Beneficiary Designation Form is used to designate the recipient of your account balance upon your death. This form must be completed by all employees when completing the Enrollment Form or Rollover Form (if not previously enrolled).

Section II. A primary beneficiary must and a secondary beneficiary may be designated. If you are married, your spouse must be the sole primary beneficiary, unless your spouse approves otherwise and signs the waiver below. If the primary beneficiary(ies) predeceases you, the secondary beneficiary(ies) will receive the account balance. You must attach an additional beneficiary form(s), if you elect to designate more than two primary and/or more than two secondary beneficiaries. Please ensure all primary beneficiaries' benefit percentages total 100%. Also, ensure all secondary beneficiaries' benefit percentages total 100%. Please note that a Joint Primary Beneficiary can be the same person named as the secondary beneficiary. Sign and date the form upon completion.

Section III. If you are legally married and have chosen a primary beneficiary other than your spouse, Section III must be completed and notarized.

II BENEFICIARY DESIGNATION

Primary Beneficiary

SSN#:

Primary Beneficiary SSN input fields

Name:

Primary Beneficiary Name input field

Last, First, Middle

Address:

Primary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Primary Beneficiary Birth Date input fields

Month

Day

Year

%

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

%

Secondary Beneficiary

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

%

SSN#:

Secondary Beneficiary SSN input fields

Name:

Secondary Beneficiary Name input field

Last, First, Middle

Address:

Secondary Beneficiary Address input fields

Street

Apt. # / PO Box #

City, State, Zip

Relationship:

Birth Date:

Secondary Beneficiary Birth Date input fields

Month

Day

Year

%

If none of my designated beneficiaries are living at the time of my death, or I have not designated a beneficiary, then any distribution of my plan accounts shall be payable to a default beneficiary or beneficiaries in accordance with the terms of the plan. If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary survives me, the contingent beneficiary(ies) shall acquire the designated share of my plan balance.

Signature of Employee/Participant

Signature of Employee/Participant

Date

Date

III SPOUSAL CONSENT (Do not complete if your spouse is the sole beneficiary.)

I hereby consent to the above designation by my spouse of a beneficiary other than me under the Plan and I understand that my spouse's election is not valid unless I consent to it, and that my consent is irrevocable unless my spouse revokes the election. I have read the instructions above and understand that by consenting to the above designation, either (i) no benefit from the Plan will be payable to me upon my spouse's death or (ii) only a partial benefit from the Plan will be payable to me upon my spouse's death if a Joint Primary Beneficiary Designation was elected above.

Signature of Spouse

Signature of Spouse

Date

Date

Acknowledgment of Witness:

I hereby acknowledge that _____, to me known personally, appeared before me on the _____ day of _____ (mo), _____ (yr) and subscribed his/her name above and acknowledged to me that he/she did so as his free and voluntary act and deed for the uses and purposes set forth in this beneficiary designation form.

Notary Public for the State/Commonwealth of: _____

Affix Seal Here

My commission expires: _____ County of: _____

Notary Public Signature Line

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

The Rollover Form is used to invest prior plan money in your Plan account. The rollover must be completed within 60 days of receipt of the distribution, come from another employer’s plan or an IRA and represent all or a portion of a lump sum distribution, or an installment distribution of less than ten years. In the context of a direct rollover, in which the funds are never actually made payable to you, the 60-day period for completing a rollover is inapplicable.

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

Section II.B. Identify the total amount of the rollover. A certified or bank check must accompany this form for the stated dollar amount. Pre-printed checks are required. Handwritten checks will be returned to the Plan Administrator. **Please include the last four digits of your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.**

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:

- Individual Retirement Account SIMPLE IRA (IRA must be in existence for at least 2 years) §457 Plan §403(b) Tax Sheltered Annuity
- Qualified Plan of (check one): 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 401(k) \$
 TOTAL ROLLOVER AMOUNT

Roth 401(k) \$ = \$ + \$
 TOTAL ROLLOVER AMOUNT Contributions Earnings

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA.

III ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

I have read and understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form if I have not previously enrolled in the plan, 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 certify that:

- I received the distribution from the source indicated above within the last 60 days (60-day requirement not applicable in the case of a direct rollover).
- The rollover is from the rollover source indicated above and has not been combined with any money that would disqualify the rollover.
- No portion of this rollover contribution represents amounts received as a hardship distribution from an employer plan.

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.

In an effort to prevent 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 ADP Retirement Services may need to implement its own market timing policy, which could differ from the investment company’s policy, in order to ensure compliance with the fund’s prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Plan Participant Web site (or, if the Web site is not available to you, call a Client Services Representative) for 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 1ST Floor, 400A Commerce Blvd, Carlstadt NJ 07072
 Date Roth 401(k) contributions began: (If not provided, ADP will use date contribution is received) _____ / _____ / 20_____

Recordkeeping Plan #: 5 9 5 2 8 5

Performance Summary

For the month ending November 30, 2017

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	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Income										
MetLife Reliance Stable Value Fund Series 25157 - Class O (01/2000)	N/A	N/A	0.21%	0.63%	2.52%	2.46%	2.56%	3.35%	0.62%	0.62%
Columbia US Government Mortgage Fund - Class Y (10/2014)	Intermediate-Term Bond	CUGYX	-0.07%	0.94%	3.25%	2.38%	N/A	2.74%(I)	0.52%	0.52%
Loomis Sayles Investment Grade Bond Fund - Class N (02/2013)	Intermediate-Term Bond	LGBNX	0.05%	1.62%	6.68%	2.24%	N/A	2.70%(I)	0.47%	0.47%
Growth & Income										
T Rowe Price Retirement I 2010 Fund - Class I (09/2015)	Target-Date 2000-2010	TRPAX	0.75%	2.70%	12.10%	N/A	N/A	9.78%(I)	0.42%	0.55%
T Rowe Price Retirement I 2015 Fund - Class I (09/2015)	Target-Date 2015	TRFGX	0.98%	3.08%	14.08%	N/A	N/A	11.05%(I)	0.45%	0.52%
T Rowe Price Retirement I 2020 Fund - Class I (09/2015)	Target-Date 2020	TRBRX	1.20%	3.43%	16.43%	N/A	N/A	12.61%(I)	0.49%	0.52%
T Rowe Price Retirement I 2025 Fund - Class I (09/2015)	Target-Date 2025	TRPHX	1.33%	3.79%	18.46%	N/A	N/A	13.90%(I)	0.52%	0.55%
T Rowe Price Retirement I 2030 Fund - Class I (09/2015)	Target-Date 2030	TRPCX	1.53%	4.06%	20.33%	N/A	N/A	15.05%(I)	0.55%	0.58%
T Rowe Price Retirement I 2035 Fund - Class I (09/2015)	Target-Date 2035	TRPJX	1.58%	4.33%	21.81%	N/A	N/A	15.94%(I)	0.58%	0.62%
T Rowe Price Retirement I 2040 Fund - Class I (09/2015)	Target-Date 2040	TRPDX	1.71%	4.53%	23.11%	N/A	N/A	16.70%(I)	0.59%	0.62%
T Rowe Price Retirement I 2045 Fund - Class I (09/2015)	Target-Date 2045	TRPKX	1.78%	4.60%	23.45%	N/A	N/A	16.90%(I)	0.60%	0.66%
T Rowe Price Retirement I 2050 Fund - Class I (09/2015)	Target-Date 2050	TRPMX	1.78%	4.60%	23.45%	N/A	N/A	16.90%(I)	0.60%	0.66%
T Rowe Price Retirement I 2055 Fund - Class I (09/2015)	Target-Date 2055	TRPNX	1.78%	4.53%	23.47%	N/A	N/A	16.86%(I)	0.60%	0.78%
Invesco Equity and Income Fund - Class R6 (09/2012)	Allocation--50% to 70% Equity	EIFX	1.95%	3.11%	11.66%	7.67%	11.57%	10.91%(I)	0.38%	0.39%
Growth										
BlackRock Equity Dividend Fund - Class K (03/2016)	Large Value	MKDVX	2.69%	4.14%	18.55%	N/A	N/A	19.58%(I)	0.60%	0.60%
Vanguard 500 Index Fund - Admiral Class (11/2000)	Large Blend	VFIAX	3.06%	4.47%	22.83%	10.87%	15.70%	8.29%	0.04%	0.04%
Goldman Sachs Large Cap Growth Insights Fund - Class R6 (07/2015)	Large Growth	GLCUX	2.58%	6.74%	30.29%	N/A	N/A	14.42%(I)	0.55%	0.62%
Wells Fargo Special Mid Cap Value Fund - Class R6 (06/2013)	Mid-Cap Value	WFPRX	2.61%	2.93%	12.49%	9.37%	N/A	13.27%(I)	0.77%	0.77%
Vanguard Mid-Cap Index Fund - Admiral Class (11/2001)	Mid-Cap Blend	VIMAX	3.16%	3.43%	18.91%	9.13%	15.35%	8.81%	0.06%	0.06%
Prudential Jennison Mid Cap Growth Fund - Class Q (01/2011)	Mid-Cap Growth	PJGQX	3.38%	4.28%	22.55%	7.54%	12.20%	11.01%(I)	0.58%	0.58%
Aggressive Growth										
Victory Sycamore Small Company Opportunity Fund - Class R6 (12/2015)	Small Value	VSORX	2.54%	7.07%	15.98%	N/A	N/A	21.22%(I)	0.98%	1.12%
Vanguard Small Cap Index Fund - Admiral Class (11/2000)	Small Blend	VSMAX	3.09%	4.57%	17.96%	10.15%	15.05%	9.56%	0.06%	0.06%
Eagle Small Cap Growth Fund - Class R6 (N/A)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Vanguard Total International Stock Index Fund - Admiral Class (11/2010)	Foreign Large Blend	VTIAX	0.80%	5.95%	27.48%	6.45%	7.56%	5.91%(I)	0.11%	0.11%
American Funds EuroPacific Growth Fund - Class R6 (05/2009)	Foreign Large Growth	RERGX	0.01%	6.85%	30.35%	7.79%	9.56%	10.65%(I)	0.50%	0.50%
Oppenheimer Global Opportunities Fund - Class I (01/2012)	World Small/Mid Stock	OGIIX	11.81%	7.06%	56.19%	23.73%	22.31%	18.29%(I)	0.73%	0.73%

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.

* 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.

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MetLife Reliance Stable Value Fund Series 25157 - Class O

STRATEGY: The Fund's™ objective is the safety and preservation of principal and accumulated interest for participant-initiated transactions. The interest credited to balances in the Fund will reflect both current market conditions and performance of the underlying investments in the Fund. The Fund invests entirely in the MetLife Group Annuity Contract 25157 which consists of separately managed investment portfolios directed by Reliance Trust Company.

Columbia US Government Mortgage Fund - Class Y

STRATEGY: The investment seeks current income, with a secondary objective of preservation of capital. The fund's assets primarily are invested in mortgage-related securities. Under normal market conditions, at least 80% of the fund's net assets (including the amount of any borrowings for investment purposes) are invested in mortgage-related securities that either are issued or guaranteed as to principal and interest by the U.S. government, its agencies, authorities or instrumentalities.

Loomis Sayles Investment Grade Bond Fund - Class N

STRATEGY: The investment seeks high total investment return through a combination of current income and capital appreciation. The fund invests at least 80% of its net assets (plus any borrowings made for investment purposes) in investment grade fixed-income securities. It may invest up to 10% of its assets in below investment grade fixed-income securities (also known as "junk bonds"). The fund has the flexibility to invest up to 10% of its assets in equity securities (such as common stocks, preferred stocks and investment companies), but will limit its investments in common stocks to 5% of its assets. It may invest in fixed-income securities of any maturity.

T Rowe Price Retirement I 2010 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is designed for an investor who retired at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2015 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is designed for an investor who retired at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2020 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2025 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2030 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2035 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2040 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2045 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2050 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T Rowe Price Retirement I 2055 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

Invesco Equity and Income Fund - Class R6

STRATEGY: The investment seeks current income and, secondarily, capital appreciation. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in equity and income securities, and in derivatives and other instruments that have economic characteristics similar to such securities. It invests, under normal circumstances, at least 65% of its net assets in income-producing equity investments, such as dividend paying common or preferred stocks. The fund may invest up to 25% of its net assets in securities of foreign issuers or depositary receipts.

BlackRock Equity Dividend Fund - Class K

STRATEGY: The investment seeks long-term total return and current income. The fund seeks to achieve its objective by investing primarily in a diversified portfolio of equity securities. Under normal circumstances, it will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may also invest in convertible securities and non-convertible preferred stock. The fund may invest up to 25% of its total assets in securities of foreign issuers.

Vanguard 500 Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large 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.

Goldman Sachs Large Cap Growth Insights Fund - Class R6

STRATEGY: The investment seeks long-term growth of capital, with dividend income as a secondary consideration. The fund invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("Net Assets") in a broadly diversified portfolio of equity investments in large-cap U.S. issuers, including foreign issuers that are traded in the United States. It may also invest in fixed income securities that are considered to be cash equivalents.

Wells Fargo Special Mid Cap Value Fund - Class R6

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities of medium-capitalization companies. It invests principally in equity securities of medium-capitalization companies, which the managers define as securities of companies with market capitalizations within the range of the Russell Midcap Index at the time of purchase.

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.

Prudential Jennison Mid Cap Growth Fund - Class Q

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its investable assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth. The fund's investable assets will be less than its total assets to the extent that it has borrowed money for non-investment purposes, such as to meet anticipated redemptions.

Victory Sycamore Small Company Opportunity Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund invests primarily in the equity securities of smaller companies that the Adviser believes to be undervalued relative to the underlying earnings potential of the company. Under normal circumstances, the fund will invest at least 80% of its net assets in equity securities of small companies. "Small companies" are companies that at the time of purchase have market capitalizations within the range of companies comprising the Russell 2000 Value 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 Total International Stock Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The index includes approximately 5,800 stocks of companies located in over 45 countries.

American Funds EuroPacific Growth Fund - Class R6

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

Oppenheimer Global Opportunities Fund - Class I

STRATEGY: The investment seeks capital appreciation. The fund invests mainly in equity securities of issuers in the U.S. and foreign countries. It currently emphasizes investments in equities, but it may also invest in debt securities and may invest up to 25% of its assets in "below-investment-grade" securities, commonly known as "junk bonds." The fund typically invests in a number of different countries and can invest in any country, including countries with developing or emerging markets. It invests a substantial portion of its assets in small- and mid-sized companies.

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

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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.

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Plan information

ACCOUNT ACCESS

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- www.mykplan.com
- 1-888-822-9238

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 2 month(s) of service by the next plan entry date.

CONTRIBUTIONS

- **Pre-tax:** 1% to 70%
- **Roth 401k:** 1% to 70%

To help you reach your retirement goals, 3% will be deducted pre-tax from your pay and invested in your plan's default fund for you, unless you elect otherwise. Refer to your welcome letter for dates when you need to take action.

- 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.

VESTING

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

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: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 1%

*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.

Take the first step.

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: 1-888-822-9238

The Voice Response System connects you to your plan account over the phone. Call 1-888-822-9238 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.

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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.

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Plan number: 595285

Passcode: _____

This passcode expires on: _____

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- speak to a representative
- review your quarterly account statements (when available)

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- Forbes magazine —100 Most Innovative Companies⁴

¹ Source: Automatic Data Processing LLC, 2013 Annual Report.

² Source: Moody's and Standard & Poor's.

³ Source: FORTUNE® Magazine's Most Admired Companies 2014.

⁴ Source: Forbes Magazine, August 2013.

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