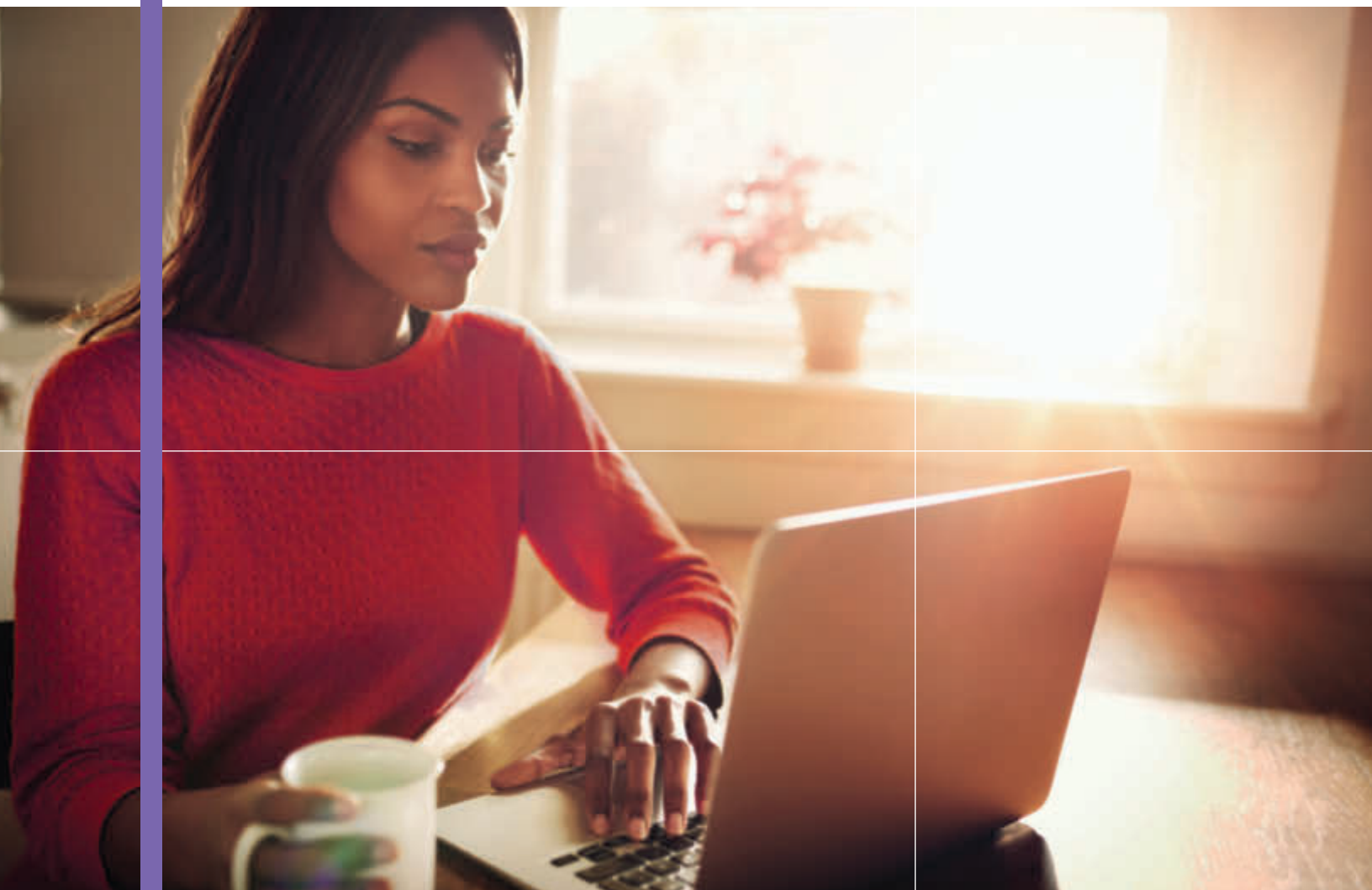




Invest in yourself  
YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

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

AARON THOMAS COMPANY, INC. 401(k) PLAN  
004677



The first step of any journey is the most important.

IT GIVES YOU A SENSE OF DIRECTION AND STARTS YOU TOWARD A DESTINATION.



The same is true of your journey to retirement. By taking part in your employer's retirement plan, you're taking an important first step.

Whatever your retirement destination, you are one step closer to reaching your goal when you enroll in the Plan.



ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

## Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

- Enroll and make account changes
- Check account balances
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan



## ADP makes rollovers easy

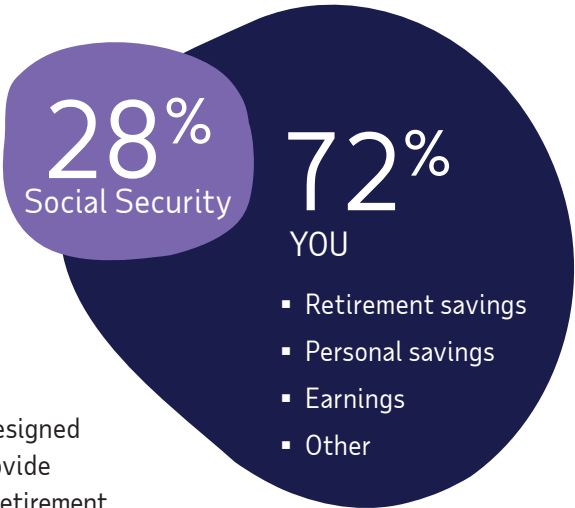
Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

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

# Take time to plan for your own financial journey.

## HERE'S WHY.

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



### Invest in yourself and save for retirement

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

### Make the most of your contributions

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




BEFORE-TAX CONTRIBUTIONS	
Employee contributions	Made before taxes are deducted from your paycheck.
Account growth (earnings)	Tax-deferred until distribution.
Federal Income Tax	Reduces current taxable income by contribution amount. Taxes are paid at withdrawal on both contributions and earnings.
Distributions	Available according to Plan rules.

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 <sup>2</sup>	Cell phone <sup>3</sup>	House <sup>4</sup>
2000s	\$50	\$600	\$119,600
Today	\$90+	\$999	\$293,349

### What it means to your wallet

An inflation rate of 4% might not seem to be worth a second thought — until you consider the impact it can have on the purchasing power of your money over the long-term. For example, in just 20 years, 4% inflation annually would drive the value of a dollar down to \$0.46.

You can also look at it another way. By 2045, the price you would pay for your concert ticket, new cell phone or house would be significantly more. The chart below shows what these projected costs could look like with a 4% rate of inflation eating away at your money.

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

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

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

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

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

# Make saving for retirement a priority

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

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

## SAVING BY GENERATION<sup>6</sup>

9% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

7% Millennial (1980-1994)

4% Generation Z (1995-2015)

<sup>6</sup> Source: ADP Retirement Services, April 14, 2022.



## Even \$5 a day can have an impact

Did you know that 41% of Americans today are spending more on coffee than they are saving for the future?<sup>7</sup> Let's take a look at what happens if you saved \$5 a day or \$35 a week... **in 40 years, you could have \$304,171 in savings.**



## \$35 SAVED PER WEEK<sup>8</sup>



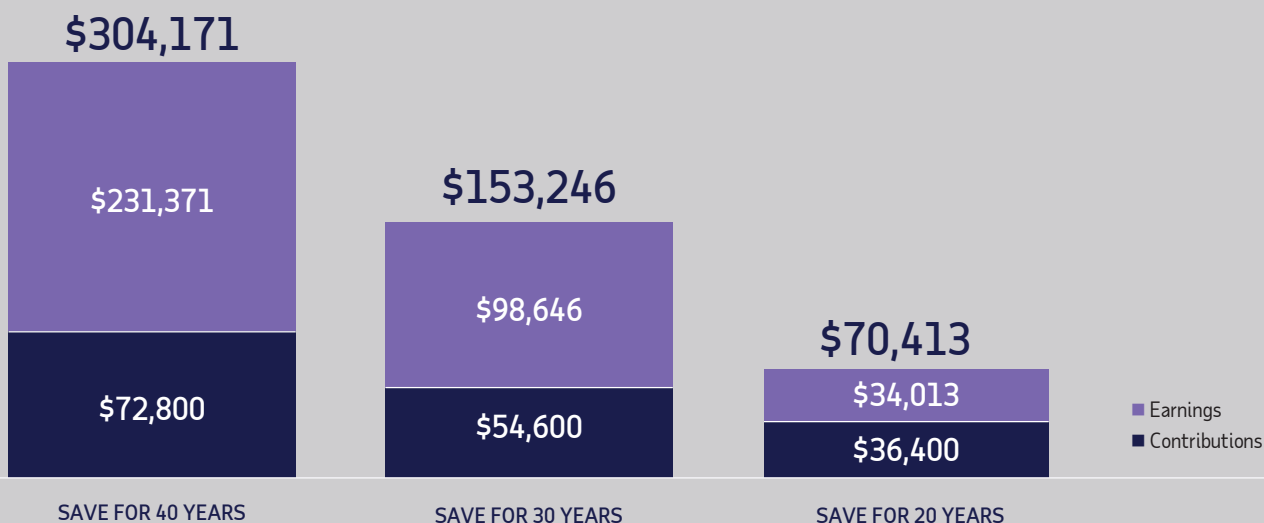
<sup>7</sup> Source: Acorns. Money Matters Report™.

<sup>8</sup> You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

# Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?

## Waiting could cost you \$233,757



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](#)



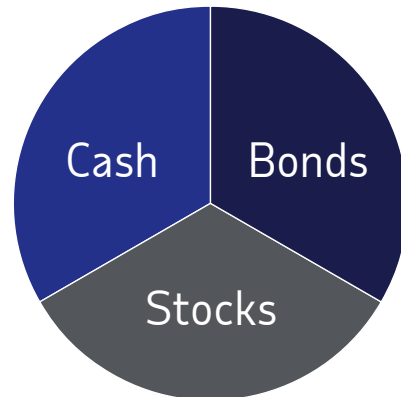
# Your financial journey

As part of your path, you can choose to invest in the Plan's default investment option or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.

## DO-IT-FOR-ME

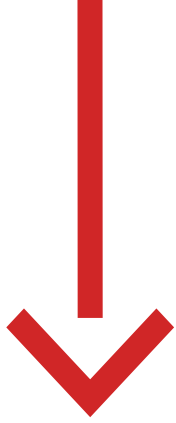


## DO-IT-MYSELF



Your ideal asset allocation is the mix of investments that **works best for your long-term goals.**





# Ready to begin your retirement journey?

START INVESTING IN YOURSELF...AND YOUR FUTURE  
BY FOLLOWING THE STEPS BELOW.

# 1

## Get to know your Plan

Review your Plan's highlights to learn more about the features and other important retirement planning information.

# 2

## Make saving a priority

Contribute as much as you can to your retirement plan account. Most of the income you will need in retirement will come from you.

# 3

## Choose investments that work for you

Your investment selection will be based on your lifestyle, personality, risk tolerance and certain financial considerations, such as when to retire.

# 4

## Enroll in the Plan

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



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](#)



## AARON THOMAS COMPANY, INC.

AARON THOMAS COMPANY, INC.

401(K) PLAN

004677



## Your Plan's Highlights

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### READY TO ENROLL?

Text **Enroll Now** to 72408

### Eligibility

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

- 21 years of age on the next plan entry date
- You must have completed 12 month(s) of service by the next plan entry date
- You must have completed 1000 hours in 12 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 50%
- The total maximum amount you may contribute to the Plan is 50%.
- 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.

### 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

# Your Plan's Highlights

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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](https://achieve.adp.com) > SELECT AN OPTION > Rollover

## Employer contributions

- Your company will match 50% of your salary deferrals up to the first 15% of your eligible compensation.
- The maximum match is \$500 per year.
- 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	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
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Interest rate: Prime + 2%
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

### Withdrawals while employed

- Rollover
- Age 59½
- Hardship

### Withdrawals after employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the **Special Tax Notice** located in the retirement plan website.

## ACCOUNT RESOURCES

You can access your retirement savings account anytime<sup>1</sup>, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-800-695-7526

→ **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.

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**ADP RETIREMENT SERVICES** 71 Hanover Road Florham Park, NJ 07932

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

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

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## AARON THOMAS COMPANY, INC. 401(k) PLAN 004677

### 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)					SINCE INCEPTION	EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	GROSS		NET	
INCOME												
State Street Cash Series US Government Fund - Class L	04/2012	Money Market-Non-40 Act	N/A	1.00%	4.44%	3.44%	2.07%	1.32%	—	0.75%	0.75%	
Invesco Stable Asset Fund - Class 85	01/2011	Stable Value	N/A	0.53%	2.17%	1.74%	1.43%	1.34%	—	1.04%	1.04%	
DWS Total Return Bond Fund - Class A	06/2001	Intermediate Core-Plus Bond	SZIA	-2.78%	2.60%	-1.74%	-0.44%	1.37%	—	1.03%	0.75%	
GROWTH & INCOME												
George Putnam Balanced Fund - Class M	12/1994	Moderate Allocation	PGEMX	-0.06%	16.70%	7.15%	8.89%	8.40%	—	1.43%	1.43%	
GROWTH												
American Century Disciplined Core Value Fund - Class A	12/1997	Large Value	AMADX	-2.00%	15.10%	4.58%	9.00%	8.71%	—	0.91%	0.91%	
Fidelity Advisor Equity Income Fund - Class M	09/1992	Large Value	FEIRX	-3.20%	14.10%	7.48%	9.95%	8.58%	—	1.09%	1.09%	
Neuberger Berman Large Cap Value Fund - Advisor Class	08/1996	Large Value	NBPBX	-4.33%	15.39%	3.34%	10.67%	10.20%	—	1.10%	1.10%	
State Street S&P 500 Index Securities Lending Series Fund - Class IX	06/2012	Large Blend	N/A	2.27%	25.71%	11.32%	14.55%	13.09%	—	0.52%	0.52%	
Janus Henderson Forty Fund - Class S	05/1997	Large Growth	JARTX	2.06%	26.61%	10.17%	14.81%	15.34%	—	1.01%	1.01%	
T. Rowe Price Mid-Cap Value Fund - Class R	09/2002	Mid-Cap Value	RRMVX	-0.52%	19.99%	11.08%	13.76%	10.04%	—	1.35%	1.35%	
Victory RS Value Fund - Class A	06/1993	Mid-Cap Value	RSVAX	-2.31%	15.52%	7.23%	8.91%	8.06%	—	1.34%	1.30%	
State Street S&P MidCap Index Non Lending Series Fund - Class J	06/2012	Mid-Cap Blend	N/A	0.19%	19.72%	8.26%	11.13%	9.54%	—	0.56%	0.56%	
AGGRESSIVE GROWTH												
Virtus NFJ Small-Cap Value Fund - Class A	01/1997	Small Value	PCVAX	-1.88%	16.69%	6.09%	6.85%	5.71%	—	1.23%	1.17%	
State Street Russell Small Cap Index Sec Lending Series Fund Class VIII	06/2012	Small Blend	N/A	0.21%	18.53%	5.13%	8.16%	7.85%	—	0.58%	0.57%	
Alger Small Cap Growth Institutional Fund - Class I	11/1993	Small Growth	ALSRX	0.24%	14.20%	-3.23%	3.64%	8.05%	—	1.38%	1.38%	

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 1-800-695-7526 There is no assurance that any fund will meet its stated objective.





AARON THOMAS COMPANY, INC. 401(k) PLAN  
004677

## 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)				SINCE INCEPTION	EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
DWS Small Cap Growth Fund - Class A	06/2002	Small Growth	SSDAX	-3.22%	13.40%	2.49%	6.52%	6.35%	—	1.26%	1.26%
State Street International Index Securities Lending Series Fund Class VIII	06/2012	Foreign Large Blend	N/A	-8.52%	8.29%	4.34%	5.97%	5.25%	—	0.61%	0.61%
Templeton Growth Fund, Inc. - Class R	01/2002	Global Large-Stock Blend	TEGRX	-3.84%	10.89%	5.94%	5.80%	4.37%	—	1.28%	1.28%
AB Sustainable Global Thematic Fund - Class A	03/1982	Global Large-Stock Growth	ALTFX	-6.41%	10.49%	1.72%	9.33%	10.31%	—	1.03%	1.02%

**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 1-800-695-7526 There is no assurance that any fund will meet its stated objective.**

\* The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one of its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). Investments that do not provide a category to Morningstar will display N/A (or not applicable). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

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

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



## Investment Risks

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All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

**Fixed Income Funds:** Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

**Money Market/Stable Value Funds:** You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

**Bond Funds:** The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

**Growth Funds:** Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

**Value Funds:** Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

**Mid and Small Cap Funds:** Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

**Target Date Funds:** Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

**Foreign/World Funds:** Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

**Sector Funds:** Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. **All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.**

**ADP RETIREMENT SERVICES** 71 Hanover Road Florham Park, NJ 07932

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#### **State Street Cash Series US Government Fund - Class L**

**STRATEGY:** The State Street Cash Series U.S. Government Fund (the "Fund") seeks to maximize current income, to the extent consistent with the preservation of capital and liquidity and the maintenance of a stable \$1.00 per share net asset value ("NAV"), by investing in U.S. government securities and in repurchase agreements collateralized by U.S. government securities. The Fund is not a "money market fund" registered with the U.S. Securities and Exchange Commission ("SEC"), and is not subject to the various rules and limitations that apply to such funds. There can be no assurance that the Fund will maintain a stable NAV.

#### **Invesco Stable Asset Fund - Class 85**

**STRATEGY:** The primary investment objective of the Fund is to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity.

#### **DWS Total Return Bond Fund - Class A**

**STRATEGY:** The investment seeks to maximize total return consistent with preservation of capital and prudent investment management. Under normal circumstances, the fund invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in bonds of any maturity. It invests mainly in investment grade U.S. dollar-denominated fixed income securities, including corporate bonds, U.S. government and agency bonds and mortgage- and asset-backed securities. The fund may invest up to 40% of total assets in foreign securities including up to 20% of total assets in securities of issuers located in emerging markets countries.

#### **George Putnam Balanced Fund - Class M**

**STRATEGY:** The investment seeks to provide a balanced investment composed of a well-diversified portfolio of stocks and bonds which produce both capital growth and current income. The fund invests mainly in a combination of bonds and common stocks (growth or value stocks or both) of large U.S. companies, with a greater focus on common stocks. For example, the managers may purchase stocks of companies with stock prices that reflect a value lower than that which the managers place on the company.

#### **American Century Disciplined Core Value Fund - Class A**

**STRATEGY:** The investment seeks long-term capital growth; income is a secondary consideration. In selecting stocks for the fund, the managers use quantitative and qualitative management techniques in a multi-step process. The managers evaluate stocks, primarily large capitalization, publicly traded U.S. companies based on an objective set of measures, including valuation, quality, growth, and sentiment. The portfolio managers then review the output of the quantitative model and also consider other factors to build a portfolio that they believe will provide a balance between risk and return.

#### **Fidelity Advisor Equity Income Fund - Class M**

**STRATEGY:** The investment seeks a yield from dividend and interest income which exceeds the composite dividend yield on securities comprising the S&P 500 Index. The fund normally invests at least 80% of assets in equity securities. It normally invests primarily in income-producing equity securities, which tends to lead to investments in large cap "value" stocks. The fund potentially invests in other types of equity securities and debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds). It invests in domestic and foreign issuers.

#### **Neuberger Berman Large Cap Value Fund - Advisor Class**

**STRATEGY:** The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets in equity securities of large-capitalization companies, which the portfolio managers defines as those with a market capitalization within the market capitalization range of the Russell 1000 Value Index at the time of purchase. The Portfolio Managers look for what they believe to be well-managed companies whose stock prices are undervalued. Although the fund invests primarily in domestic stocks, it may also invest in stocks of foreign companies.

#### **State Street S&P 500 Index Securities Lending Series Fund - Class IX**

**STRATEGY:** The fund seeks to provide an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500 Index over the long term.

#### **Janus Henderson Forty Fund - Class S**

**STRATEGY:** The investment seeks long-term growth of capital. The fund pursues its investment objective by normally investing primarily in a portfolio of 30-40 common stocks selected for their growth potential. It may invest in companies of any size, but will invest primarily in larger, well-established companies. The fund may also invest in foreign securities. It is non-diversified.

#### **T. Rowe Price Mid-Cap Value Fund - Class R**

**STRATEGY:** The investment seeks to provide long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in companies whose market capitalization (number of shares outstanding multiplied by share price), at the time of purchase, falls within the range of the companies in either the S&P MidCap 400 Index or the Russell Midcap Value Index.

#### **Victory RS Value Fund - Class A**

**STRATEGY:** The investment seeks to provide long-term capital appreciation. The fund invests principally in equity securities of companies with market capitalizations between \$1 billion and 120% of the market capitalization of the largest company included in the Russell Midcap Index that the adviser believes are undervalued.

#### **State Street S&P MidCap Index Non Lending Series Fund - Class J**

**STRATEGY:** The State Street S&P Mid Cap Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400 Index (the "Index") over the long term.

#### **Virtus NFJ Small-Cap Value Fund - Class A**

**STRATEGY:** The investment seeks long-term growth of capital and income. The fund normally invests at least 80% of its net assets (plus borrowings made for investment purposes) in common stocks and other equity securities of companies with smaller market capitalizations. The manager currently considers smaller market capitalization companies to be companies with market capitalizations of between \$100 million and the greater of \$4 billion or the capitalization of the largest company in the Russell 2000 Index. The fund normally invests significantly in securities of companies that the portfolio managers expect will generate income (for example, by paying dividends).

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 1-800-695-7526 There is no assurance that any fund will meet its stated objective.

**State Street Russell Small Cap Index Sec Lending Series Fund Class VIII**

**STRATEGY:** The State Street Russell Small Cap Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000 Index (the "Index") over the long term.

**Alger Small Cap Growth Institutional Fund - Class I**

**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 companies that, at the time of purchase of the securities, have a total market capitalization range of the Russell 2000 Growth Index. The Russell 2000 Growth Index is a broad-based index of small capitalization stocks.

**DWS Small Cap Growth Fund - Class A**

**STRATEGY:** The investment seeks long-term capital growth. The fund invests at least 80% of its assets, determined at the time of purchase, in stocks and other securities with equity characteristics of U.S. smaller capitalization companies. The fund may invest up to 20% of its assets in the stocks of non-U.S. companies, including those in emerging markets, and large capitalization stocks.

**State Street International Index Securities Lending Series Fund Class VIII**

**STRATEGY:** The State Street International Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI EAFE Index (the "Index") over the long term.

**Templeton Growth Fund, Inc. - Class R**

**STRATEGY:** The investment seeks long-term capital growth. The fund invests predominantly in the equity securities of companies located anywhere in the world, including developing markets. The equity securities in which the fund primarily invests are common stock. The fund may invest in companies of any size, including small and medium capitalization companies. Although the adviser seeks investments across a number of regions, countries and sectors, from time to time, based on economic conditions, the adviser may have significant positions in particular regions, countries or sectors.

**AB Sustainable Global Thematic Fund - Class A**

**STRATEGY:** The investment seeks long-term growth of capital. The fund pursues opportunistic growth by investing in a global universe of companies whose business activities the Adviser believes position the company to benefit from certain sustainable investment themes that align with one or more of the United Nations Sustainable Development Goals ("SDGs"). The Adviser employs a combination of "top-down" and "bottom-up" investment processes with the goal of identifying securities of companies worldwide, that fit into sustainable investment themes.

**ADDITIONAL DISCLOSURES**

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

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

**Investment Type Definitions:**

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: money market, stable value, and fixed income investment funds. Growth and Income: balanced and lifestyle investment funds. Growth: large and mid capitalization investment funds. Aggressive Growth: small capitalization, specialty, foreign stock and world stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.



## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



## Notes

[illegible]



Social Security #:    -   -

Phone #:    -    -

Employee Name:

Last, First, Middle

Address:

Street

City

State

Zip Code

Apt. # / PO Box #

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

**NOTE:** This Plan does not accept rollovers of after-tax contributions. Please refer to the distribution statement provided by your prior 401(k) provider for this information.

## III PARTICIPANT ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

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

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

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

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

Signature of Employee/Participant

Date

<b>Forward form with check to:</b>	<u>Regular Mail:</u>	<u>Overnight Mail:</u>
	ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399	ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept Suite E 100 Grove Road West Deptford, NJ 08066

Recordkeeping Plan #:	004677
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# 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 **GOALS** HOME AND FAMILY  
BONDS SOCIAL SECURITY  
**HEALTH AND WELFARE** CASH 529 SAVINGS  
INVESTING **STARTING EARLY** **ENJOYING RETIREMENT**  
ROLLOVER EMERGENCY FUND  
INFLATION STOCKS BUDGETING



ADP makes  
rollovers easy.

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

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## Who is ADP Retirement Services?

ADP Retirement Services is the service provider or recordkeeper for your company's retirement plan. We are dedicated to providing you with retirement planning information and the tools and resources necessary for you to invest in yourself.

ADP Retirement Services is part of ADP, Inc., a comprehensive global provider of cloud-based Human Capital Management (HCM) solutions that unite human resources, payroll, talent, time, tax and benefits administration, and is a leader in business outsourcing services, analytics and compliance expertise.

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Descriptions of plan features and benefits are subject to the plan document. The plan document will govern in the event of any inconsistencies.

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