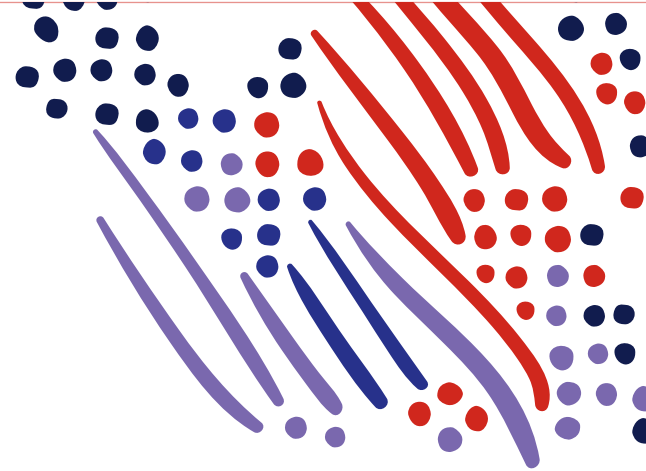
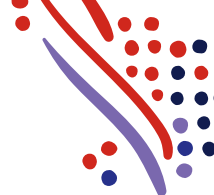


How to Enroll: Traditional and Automatic Enrollment

ADP Retirement Services



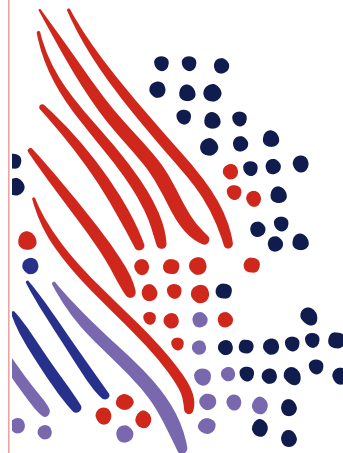
Participant Enrollment



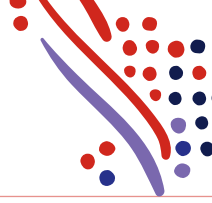
The following pages outline the steps a participant would take when enrolling in a Plan that is recordkept with ADP Retirement Services.

The first section provides information applicable to a traditional enrollment process and the second section provides information related to automatic enrollment

How to enroll: Traditional Enrollment Information



Traditional Enrollment



Participants in plans with a traditional enrollment process will follow this process

Enroll Today

Saving for your retirement has never been easier. Whether you're just getting started or you have already been saving, we're here to help you on your journey to retirement readiness.

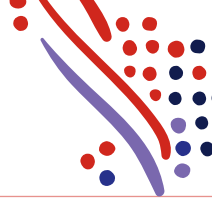
💡 70% of people similar to you are already enrolled!

[How do you know?](#)

I'M READY TO ENROLL

RETIREMENT SERVICES LEGAL [PERSONALIZATION SETTINGS](#)

Traditional Enrollment




As part of the enrollment process, participants can select **“I need help with enrollment”** for a step-by-step guide through the enrollment process or **“I already know what I want”**


Choose an option ✕

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.

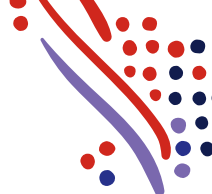


I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.



LET'S START

Traditional Enrollment




I need help with enrollment

This is the path for participants who are unsure how to get started and prefer to follow a step-by-step guide to enroll


Choose an option ✕

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.



I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.



LET'S START

Traditional Enrollment

Participants are prompted to select the contribution type and if eligible to make catch-up contributions, a reminder will be provided

FAQs are provided throughout the experience for participants, in the event additional information is needed in a specific section

The screenshot shows a multi-step enrollment process titled "Your Retirement Savings". The progress bar indicates the "SELECT TYPE" step is active, followed by "SET SAVINGS AMOUNT", "SELECT INVESTMENTS", and "REVIEW".

Select your contribution option
Your plan offers different ways to contribute to your retirement savings. Each option has a different tax benefit. You can select more than one.

Notice: You're eligible to make catch-up contributions! You may be able to save an extra \$6,500 this year. Catch-up contributions start after you reach the 2020 annual contribution limit. Your retirement contributions above the regular annual limit are considered catch-up contributions up to a maximum of \$6,500 this year.

Before-Tax

Contributions made from your paycheck before taxes are deducted. These contributions will reduce your current income taxes.

Roth 401(k)

Contributions made from your paycheck after taxes are deducted. The contributions and any earnings can be withdrawn tax-free if certain requirements are met.

FAQ

Which contribution option should I choose?
Your retirement plans may offer one or more contribution options. Determining the option most suitable for you is a personal preference and depends on several factors, including your age, tax bracket and timeline to retirement. Click [here](#) to compare contribution options.

What are my withdrawal options?

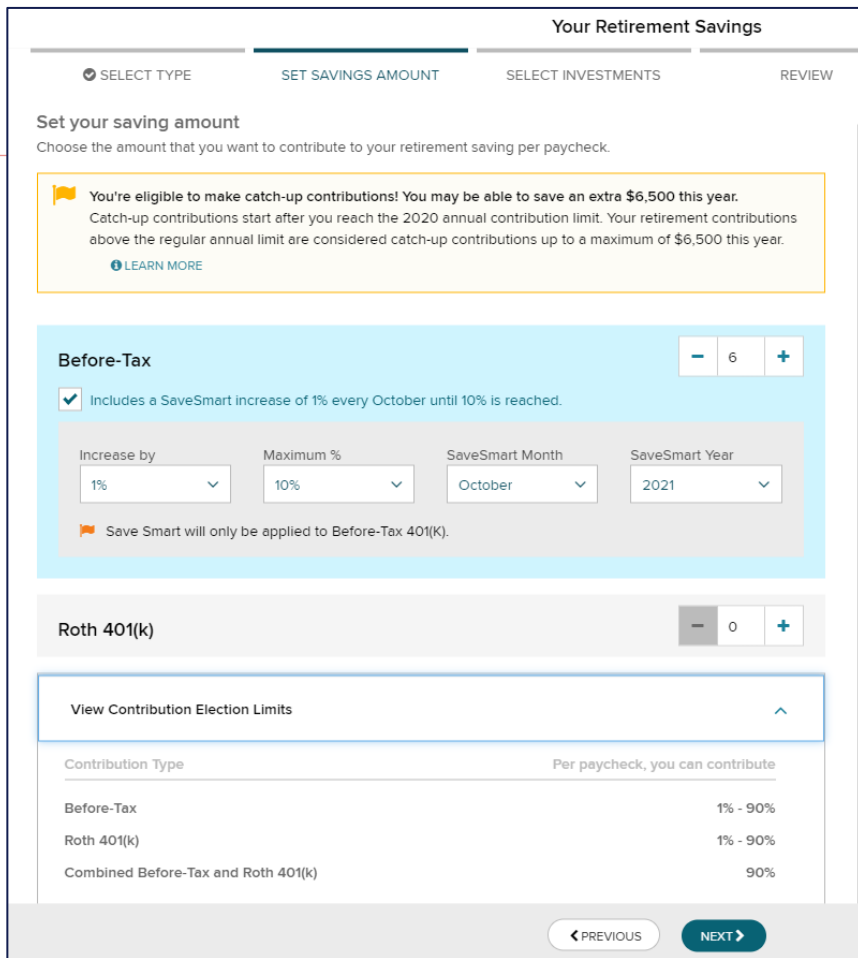
NEXT >

Traditional Enrollment

Participants are then asked to select the percentage for each contribution type

Participants are automatically enrolled in the automatic contribution increase feature called, Save Smart. Participants will need to manually deselect

Plan level contribution limits are shown



Your Retirement Savings

SELECT TYPE | SET SAVINGS AMOUNT | SELECT INVESTMENTS | REVIEW

Set your saving amount
Choose the amount that you want to contribute to your retirement saving per paycheck.

You're eligible to make catch-up contributions! You may be able to save an extra \$6,500 this year. Catch-up contributions start after you reach the 2020 annual contribution limit. Your retirement contributions above the regular annual limit are considered catch-up contributions up to a maximum of \$6,500 this year. [LEARN MORE](#)

Before-Tax - 6 +

Includes a SaveSmart increase of 1% every October until 10% is reached.

Increase by: 1% | Maximum %: 10% | SaveSmart Month: October | SaveSmart Year: 2021

Save Smart will only be applied to Before-Tax 401(K).

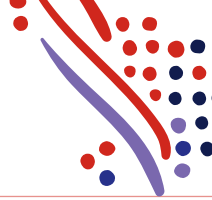
Roth 401(k) - 0 +

View Contribution Election Limits

Contribution Type	Per paycheck, you can contribute
Before-Tax	1% - 90%
Roth 401(k)	1% - 90%
Combined Before-Tax and Roth 401(k)	90%

[PREVIOUS](#) [NEXT](#)

Traditional Enrollment



Participants have access to MyADP Retirement Snapshot[®] an interactive calculator that can help them understand their personal savings target and suggest the savings amount needed to reach it.

The screenshot shows the 'Your Retirement Savings' interface with the following elements:

- Callout Box 1 (Left):** Features a piggy bank icon and text: "Not sure how much? Check out MyADP Snapshot to see how much you can save for retirement. See what's possible >". Below it is an FAQ section with questions: "How much can I contribute?" and "What is Save Smart?".
- Main Interface:** Includes tabs for "SELECT TYPE", "SET SAVINGS AMOUNT", "SELECT INVESTMENTS", and "REVIEW". The "SET SAVINGS AMOUNT" tab is active, showing a "Saving amount" field and a "Tax" field set to 11%. A "Save Smart" section shows an "Increase by" of 1%, a "Maximum %" of 11%, and a "SaveSmart Year" of 2021. A "Roth 401(k)" field is set to 0. A "View Contribution Election Limits" section is partially visible at the bottom.
- Callout Box 2 (Right):** Features a piggy bank icon and text: "Not sure how much? Check out MyADP Snapshot to see how much you can save for retirement. See what's possible >". Below it is an FAQ section with questions: "How much can I contribute?" and "What is Save Smart?".

IMPORTANT: ADP, Inc. owns and operates the ADP.com website and ADP mobile app. MyADP Retirement Snapshot makes no assumptions about your tax status or savings and should not be used as the basis for any planning decisions. The likelihood of various savings outcomes are hypothetical, do not reflect actual investment results or market fluctuations and are not guarantees of future results. Results may vary potential savings scenarios, with each use and over time. Information utilized to make projections includes the user's age, current annual compensation, account balance, deferral rate, and projected retirement age and state. Inputs can be changed to present different scenarios. MyADP Retirement Snapshot is provided for educational purposes only to understand the benefits offered by retirement plan participation.

Traditional Enrollment

Participants will then select investments. The investments are broken down into categories. The default investment will be shown

Participants can click on each investment to review performance information and to view and download the prospectus or summary information. Clicking on **View fund performance** will provide a complete list of investments and applicable performance

Your Retirement Savings

Select your investments
Based on your retirement goals, choose where you want to put your money. Your total contribution must equal 100%.

100% **Income**
Money Market, Stable Value, and Fixed Income investment funds.

Fund A %

i This fund is pre-selected by your plan. You can choose other investments of your choice. Click on fund names to see fund information or check out the fund performance on the right.

Fund B %

0% **Growth & Income**
Balanced and Lifestyle investment funds.

0% **Growth**
Large and Mid Capitalization investment funds.

0% **Aggressive Growth**
Small Capitalization, Specialty, Foreign Stock and World Stock investment funds.

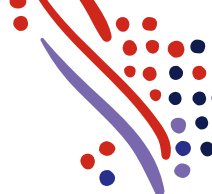
Total: **100 %**

Not sure how much?
You can view how the funds offered here have been performing.
[View fund performance >](#)

FAQ

- ▶ How do I determine investment allocation?
- ▶ What is the default selection?
- ▶ Do you still need help?

This screen is representative of website features and is not meant to reflect any specific investments or customer account



Traditional Enrollment

Participants will review and confirm elections and be required to check the **“I acknowledge the Participant Fee Disclosure”**

To finalize enrollment participants will select **“ENROLL NOW”**

Your Retirement Savings

SELECT TYPE SET SAVINGS AMOUNT SELECT INVESTMENTS REVIEW

Review and Submit

Take a moment to review our suggestions. Keep them if you like them, or change them to meet your needs.

Your savings [EDIT](#)

Before-Tax	6%
Includes a SaveSmart increase of 1% every October until 10% is reached.	
Roth 401(k)	2%

Your investments [EDIT](#)

Income	100%
Fund A	

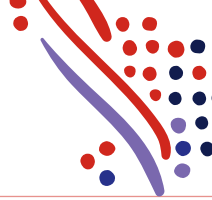
I acknowledge the Participant Fee Disclosure

FAQ

- Can I make changes in the future?
- How can I rollover funds into my 401(k) account?

[< PREVIOUS](#) [ENROLL NOW >](#)

Traditional Enrollment



This confirms the enrollment has been completed for the participant



RETIREMENT

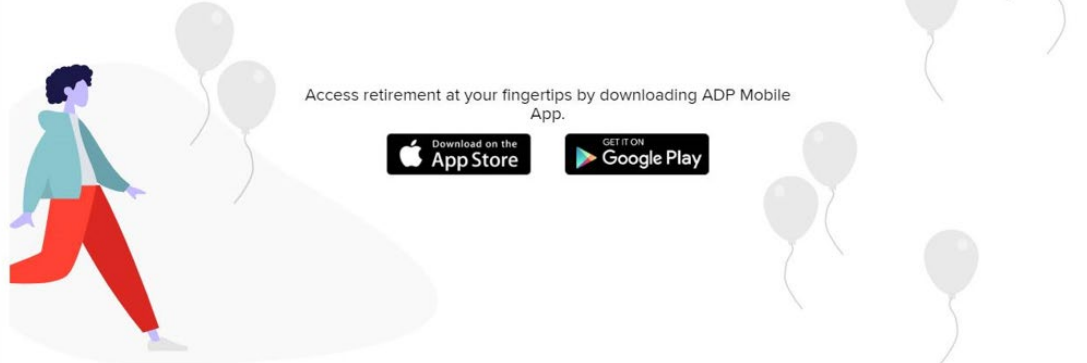
Enrollment Complete

✔️ **Congrats! You have enrolled!**

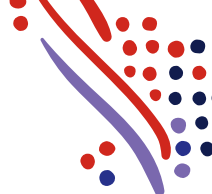
We are processing your request and setting up your account. You can expect payroll deductions to begin in about 1-2 pay periods. If you wish to make changes, please visit back in 24-48 hours.

Access retirement at your fingertips by downloading ADP Mobile App.



Traditional Enrollment



I already know what I want
This is the path for participants who prefer to enroll with the default elections set up by the Plan or want to get to the elections page

Choose an option

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.

I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.

LET'S START

Traditional Enrollment

Participants will review and if applicable, can edit the elections. Participants will confirm elections and be required to check the “**I acknowledge the Participant Fee Disclosure**”

To finalize enrollment participants will select “**ENROLL NOW**”

Your Retirement Savings

SELECT TYPE SET SAVINGS AMOUNT SELECT INVESTMENTS REVIEW

Review and Submit

Take a moment to review our suggestions. Keep them if you like them, or change them to meet your needs.

Your savings

Before-Tax 6%
Includes a SaveSmart increase of 1% every October until 10% is reached.

Roth 401(k) 2%

Your investments

Income 100%

Fund A 100%

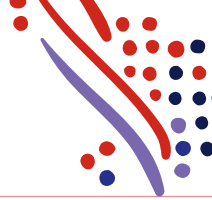
I acknowledge the Participant Fee Disclosure

FAQ

- Can I make changes in the future?
- How can I rollover funds into my 401(k) account?

PREVIOUS ENROLL NOW

Traditional Enrollment



This confirms the enrollment has been completed for the participant



RETIREMENT

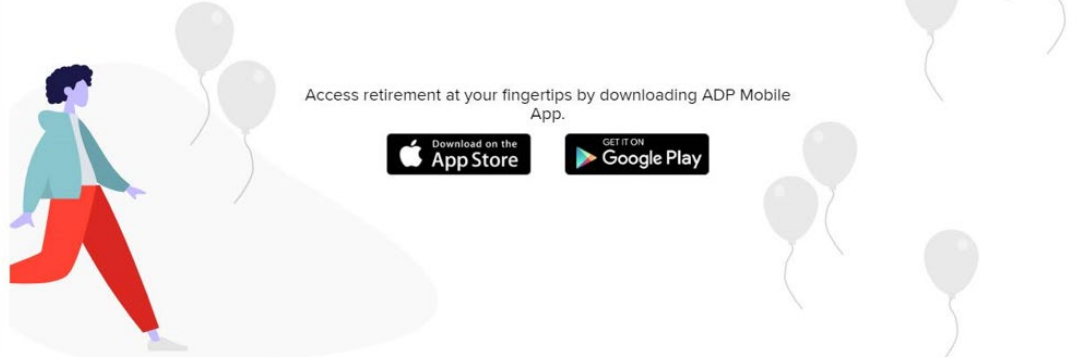
Enrollment Complete

✔️ **Congrats! You have enrolled!**

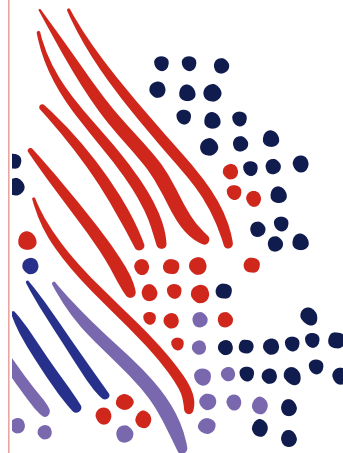
We are processing your request and setting up your account. You can expect payroll deductions to begin in about 1-2 pay periods. If you wish to make changes, please visit back in 24-48 hours.

Access retirement at your fingertips by downloading ADP Mobile App.

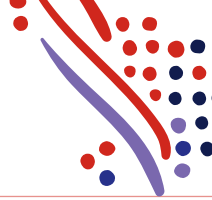
 



How to enroll: Automatic Enrollment Information



Automatic Enrollment



Participants who are automatically enrollment will see the following screens as part of the enrollment process.

To make changes or opt out of enrollment, the participant would click on the **Make Changes** button

RETIREMENT

You Are Set to Be Enrolled

You are scheduled to be automatically enrolled in your company's 401(k) plan. No further action is needed at this time.

Before-Tax	6%
Fund A	100%

This election will be processed on **May 01, 2021** and the payroll deductions will begin as soon as implemented by your employer.

Your company offers a 401(k) match. Take advantage of it by getting started now.

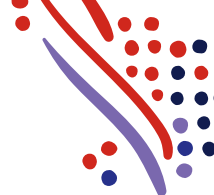
Do you want to know what others are doing?

MAKE CHANGES



RETIREMENT SERVICES LEGAL [PERSONALIZATION SETTINGS](#)

Automatic Enrollment




To opt out of enrollment, participants would click on the **I do not want to participate** box and then confirm the selection


Choose an option ✕

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.



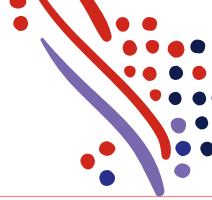
I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.



I do not want to participate

LET'S START

Automatic Enrollment




If the participant would like to make changes, as part of the enrollment process, participants can select **“I need help with enrollment”** for a step-by-step guide through the enrollment process or **“I already know what I want”**


Choose an option

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.

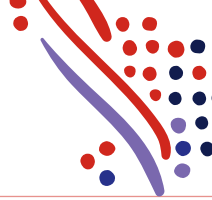


I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.



LET'S START

Automatic Enrollment




I need help with enrollment

This is the path for participants who are unsure how to get started and prefer to follow a step-by-step guide to enroll


Choose an option ✕

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.

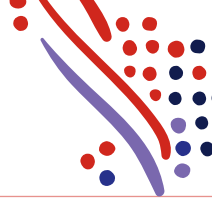


I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.



LET'S START

Automatic Enrollment



Participants are prompted to select the contribution type and if eligible to make catch-up contributions, a reminder will be provided

FAQs are provided throughout the experience for participants, in the event additional information is needed in a specific section

The screenshot shows a web interface titled "Your Retirement Savings" with a progress bar at the top containing four steps: "SELECT TYPE" (highlighted), "SET SAVINGS AMOUNT", "SELECT INVESTMENTS", and "REVIEW". Below the progress bar, the heading "Select your contribution option" is followed by a sub-heading: "Your plan offers different ways to contribute to your retirement savings. Each option has a different tax benefit. You can select more than one." A yellow callout box contains a flag icon and the text: "You're eligible to make catch-up contributions! You may be able to save an extra \$6,500 this year. Catch-up contributions start after you reach the 2020 annual contribution limit. Your retirement contributions above the regular annual limit are considered catch-up contributions up to a maximum of \$6,500 this year." Below this, two blue selection boxes are shown. The first is "Before-Tax" with a checked checkbox and an upward arrow; its description states: "Contributions made from your paycheck before taxes are deducted. These contributions will reduce your current income taxes." The second is "Roth 401(k)" with a checked checkbox and an upward arrow; its description states: "Contributions made from your paycheck after taxes are deducted. The contributions and any earnings can be withdrawn tax-free if certain requirements are met." To the right of the selection area is an FAQ section with a cartoon character icon. The FAQ title is "FAQ" and the first question is "Which contribution option should I choose?". The answer text reads: "Your retirement plans may offer one or more contribution options. Determining the option most suitable for you is a personal preference and depends on several factors, including your age, tax bracket and timeline to retirement. Click [here](#) to compare contribution options." A second question is partially visible: "What are my withdrawal options?". At the bottom center of the interface is a "NEXT" button with a right-pointing arrow.

Automatic Enrollment

Participants are then asked to select the percentage for each contribution type

Participants are automatically enrolled in the automatic contribution increase feature called, Save Smart. Participants will need to manually deselect

Plan level contribution limits are shown

Your Retirement Savings

SELECT TYPE SET SAVINGS AMOUNT SELECT INVESTMENTS REVIEW

Set your saving amount

Choose the amount that you want to contribute to your retirement saving per paycheck.

You're eligible to make catch-up contributions! You may be able to save an extra \$6,500 this year. Catch-up contributions start after you reach the 2020 annual contribution limit. Your retirement contributions above the regular annual limit are considered catch-up contributions up to a maximum of \$6,500 this year. [LEARN MORE](#)

Before-Tax

Includes a SaveSmart increase of 1% every October until 10% is reached.

Increase by	Maximum %	SaveSmart Month	SaveSmart Year
1%	10%	October	2021

Save Smart will only be applied to Before-Tax 401(k).

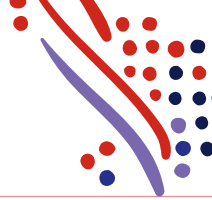
Roth 401(k)

View Contribution Election Limits

Contribution Type	Per paycheck, you can contribute
Before-Tax	1% - 90%
Roth 401(k)	1% - 90%
Combined Before-Tax and Roth 401(k)	90%

[PREVIOUS](#) [NEXT](#)

Automatic Enrollment



Participants have access to MyADP Retirement Snapshot[®] an interactive calculator that can help them understand their personal savings target and suggest the savings amount needed to reach it.

The screenshot shows the 'Your Retirement Savings' interface with the following elements:

- Callout Box 1 (Left):** Features a piggy bank icon and text: "Not sure how much? Check out MyADP Snapshot to see how much you can save for retirement. See what's possible >". Below it is an FAQ section with questions: "How much can I contribute?" and "What is Save Smart?".
- Main Interface:** Titled "Your Retirement Savings", it has tabs for "SELECT TYPE", "SET SAVINGS AMOUNT", "SELECT INVESTMENTS", and "REVIEW". The "SET SAVINGS AMOUNT" tab is active. It includes a "Saving amount" section with a yellow callout: "You are eligible to make catch-up contributions! You may be able to save an extra \$6,500 this year. Catch-up contributions start after you reach the 2020 annual contribution limit. Your retirement contributions above the regular annual limit are considered catch-up contributions up to a maximum of \$6,500 this year. LEARN MORE". Below this is a "Tax" section with a dropdown set to "11" and a note: "Your Maximum Save Smart percentage will automatically be updated to 11% to respect your current Before-Tax selection." A "Save Smart" section shows a table with columns: "Increase by" (1%), "Maximum %" (11%), "SaveSmart Month" (October), and "SaveSmart Year" (2021). A note states: "Save Smart will only be applied to Before-Tax 401(k)".
- Callout Box 2 (Right):** Identical to Callout Box 1, featuring the piggy bank icon and the same text and FAQ questions.
- Bottom Section:** Includes a "Roth 401(k)" section with a dropdown set to "0" and a "View Contribution Election Limits" section.
- Navigation:** At the bottom right, there are "PREVIOUS" and "NEXT" buttons.

IMPORTANT: ADP, Inc. owns and operates the ADP.com website and ADP mobile app. MyADP Retirement Snapshot makes no assumptions about your tax status or savings and should not be used as the basis for any planning decisions. The likelihood of various savings outcomes are hypothetical, do not reflect actual investment results or market fluctuations and are not guarantees of future results. Results may vary potential savings scenarios, with each use and over time. Information utilized to make projections includes the user's age, current annual compensation, account balance, deferral rate, and projected retirement age and state. Inputs can be changed to present different scenarios. MyADP Retirement Snapshot is provided for educational purposes only to understand the benefits offered by retirement plan participation.

Automatic Enrollment

Participants will then select investments. The investments are broken down into categories. The default investment will be shown

Participants can click on each investment to review performance information and to view and download the prospectus or summary information. Clicking on **View fund performance** will provide a complete list of investments and applicable performance

The screenshot shows a web interface for selecting retirement investments. The title is "Your Retirement Savings". Below the title, it says "Select your investments" and "Based on your retirement goals, choose where you want to put your money. Your total contribution must equal 100%." There are four investment categories listed, each with a percentage indicator in a circle and a description of the funds. The first category, "Income", is selected with 100%. Below it, "Fund A" is selected with a 100% input field. A blue information box is overlaid on the "Fund A" selection, stating: "This fund is pre-selected by your plan. You can choose other investments of your choice. Click on fund names to see fund information or check out the fund performance on the right." Below "Fund A" is "Fund B" with a 0-100% input field. The other categories are "Growth & Income" (0%), "Growth" (0%), and "Aggressive Growth" (0%). At the bottom, a green bar shows "Total: 100 %". On the right side, there is a "FAQ" section with a red border around the first question: "Not sure how much? You can view how the funds offered here have been performing. View fund performance >". Below the FAQ are three other questions with right-pointing arrows: "How do I determine investment allocation?", "What is the default selection?", and "Do you still need help?". At the bottom of the interface are "PREVIOUS" and "NEXT" buttons.

This screen is representative of website features and is not meant to reflect any specific investments or customer account

Automatic Enrollment

Participants will review and confirm elections and be required to check the **"I acknowledge the Participant Fee Disclosure"**

To finalize enrollment participants will select **"ENROLL NOW"**

Your Retirement Savings

SELECT TYPE | SET SAVINGS AMOUNT | SELECT INVESTMENTS | REVIEW

Review and Submit

Take a moment to review our suggestions. Keep them if you like them, or change them to meet your needs.

Your savings

[EDIT](#)

Before-Tax	6%
Includes a SaveSmart increase of 1% every October until 10% is reached.	
Roth 401(k)	2%

Your investments

[EDIT](#)

Income Fund A 100%

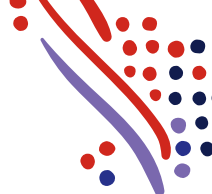
I acknowledge the Participant Fee Disclosure

FAQ

- Can I make changes in the future?
- How can I rollover funds into my 401(k) account?

PREVIOUS | ENROLL NOW

Automatic Enrollment



This confirms the enrollment has been completed for the participant



RETIREMENT

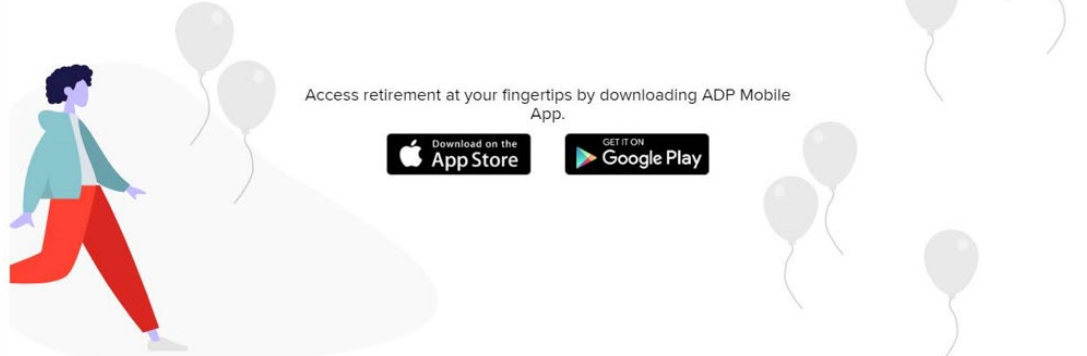
Enrollment Complete

✔ **Congrats! You have enrolled!**

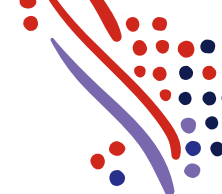
We are processing your request and setting up your account. You can expect payroll deductions to begin in about 1-2 pay periods. If you wish to make changes, please visit back in 24-48 hours.

Access retirement at your fingertips by downloading ADP Mobile App.



Automatic Enrollment



I already know what I want
This is the path for participants who prefer to enroll with the default elections set up by the Plan or want to get to the elections page

Choose an option

How much help do you need?
We know that planning for retirement can be overwhelming. But you don't have to worry, we have a path that's right for you.

I need help with enrollment
If you are not sure how to get started, follow our step-by-step guide through the enrollment process.

I already know what I want
If you are ready to enroll with the default elections or want to get to the big decisions right away.

LET'S START

Automatic Enrollment

Participants will review and if applicable, can edit the elections. Participants will confirm elections and be required to check the **“I acknowledge the Participant Fee Disclosure”**

To finalize enrollment participants will select **“ENROLL NOW”**

Your Retirement Savings

SELECT TYPE SET SAVINGS AMOUNT SELECT INVESTMENTS REVIEW

Review and Submit

Take a moment to review our suggestions. Keep them if you like them, or change them to meet your needs.

Your savings

Before-Tax 6%
Includes a SaveSmart increase of 1% every October until 10% is reached.

Roth 401(k) 2%

Your investments

Income 100%

Fund A 100%

I acknowledge the Participant Fee Disclosure

FAQ

- Can I make changes in the future?
- How can I rollover funds into my 401(k) account?

PREVIOUS ENROLL NOW