Plan information

ACCOUNT ACCESS

You can access your account anytime.*

- www.mykplan.com
- 1-866-695-7526

  You may also speak with a Service Representative Monday through Friday 9 am– 7 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 12 month(s) of service by the next plan entry date.

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 90%

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.

- **Total maximum:** 90%
- If you're over 50, 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.

EMPLOYER CONTRIBUTIONS

- Your company will match 50% of your salary deferrals up to the first 6% of your eligible compensation.
- The company may make a profit sharing contribution each year.
- There may be special requirements for you to receive your company contributions.

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:	1	2	3	4	5	6	7
Match % vested:	33%	66%	100%				
Employer Profit Sharing Contribution % vested:	0%	20%	40%	60%	80%	100%	

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: 1
- 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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Investment options available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Boulevard, Roseland, NJ 07068. Member FINRA. For more information on mutual funds, including fees and expenses, review the prospectus.

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 Web site for more information.

DISTRIBUTIONS

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

ROLLOVERS

Having all your savings in one place can make it easier to plan for retirement. Rollovers are accepted into the plan, even if you are not a participant yet. See the Rollover form for instructions for transferring money into your plan.

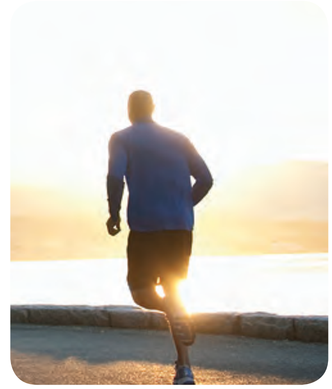
ACCOUNT MANAGEMENT FEATURES

You may elect this feature online at www.mykplan.adp.com or by calling 1-866-695-7526.

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 can help you maintain the long-term investment strategy you decide is appropriate for meeting your savings goals. Once you have created your diversified asset allocation for your savings, automatic Account Rebalancing will rebalance your account as often as you choose: quarterly, semi-annually, or annually.

Take the first step and enroll today.



ACCOUNT RESOURCES

Once you set up your account, it's easy to stay connected and get information.

Online: www.mykplan.com
The 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
- Transfer balances
- Change your contribution amounts
- Elect Save Smart® and automatic Account Rebalancing
- Get prospectuses

Phone: 1-866-695-7526
The Voice Response System connects you to your plan account over the phone. Call 1-866-695-7526 to get account information and perform many of the transactions available on the website.

You can also speak to a Customer Service Representative Monday – Friday, 9am – 7pm ET.

QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your plan website.

If you were provided with access information at your enrollment meeting, you can enroll online now at https://www.mykplan.com/enroll

You'll need to enter the plan number and passcode you received at the enrollment meeting:

Plan number: 421629

Passcode: _______________

This passcode expires on: _______________

After your plan is live, you can go to www.mykplan.com to enroll online or access your account. Look for your User ID and Password in the mail.

WANT TO LEARN MORE?

Scan the code with your mobile device to enroll.

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Get there one step at a time.

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Founded in 1949, Automatic Data Processing, Inc. (ADP) and its companies bring more than 60 years of unrivaled industry experience. ADP is a strong, stable partner you can rely on:

- Serving more than 620,000 businesses in more than 125 countries[1]
- Exceptionally strong Aa1 credit rating from Moody's and AA from Standard & Poor's[2]
- Pays approximately 24 million (1 in 6) workers in the U.S. and 10 million elsewhere[1]
- Top-ranked company in Financial Data Services in FORTUNE® magazine's The World's Most Admired Companies[3]
- Forbes magazine —100 Most Innovative Companies[4]

[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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For complete information about a particular fund or to obtain a fund prospectus (or information statement, in the case of commingled funds), go to www.mykplan.com or call the Voice-Response System. You should carefully consider an investment option's objectives, risks, charges and expenses before investing. The prospectus (or information statement, as applicable) contains this and other important information about the investment option and investment company. Please read the prospectus/information statement carefully before you invest or send money.

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One ADP Boulevard
Roseland, NJ 07068
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