

Save Smart®

A man and a woman are sitting together, looking at a laptop screen. The man is on the left, wearing a blue button-down shirt, and the woman is on the right, wearing a beige sweater. They are both smiling and appear to be engaged in a conversation. The background shows a bookshelf filled with books.

A Smart and Easy Way to Save for Your Retirement

It's easy to save for what's ahead, with Save Smart.®

Go to www.mykplan.com to review and make changes to your account.



A more human resource.™

Save Smart[®] can help you save for your future¹.

This plan feature 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. Saving can make a big difference in how much money you have to live on in retirement.

Save Smart can help you get there.

	10 years	20 years	30 years
5% Contribution	\$33,081	\$106,334	\$264,482
+ Save Smart	\$21,357	\$81,023	\$209,836
Total account balance	\$54,438	\$187,357	\$474,318

Adding Save Smart almost doubled the account balance!

¹ ADP makes no recommendation regarding the appropriateness of any amount you may consider contribution to your employer's plan or the appropriateness of Roth versus non-Roth elective deferrals.

For illustrative purposes only, not indicative of any specific investment type. Assumes a \$40,000 annual salary, 8% annual rate of return, 3% annual salary increases and 1% Save Smart annual investment increases for 5 years. A plan of systematic investing does not ensure a profit or prevent a loss in a declining market.

Subject to plan and IRS maximums. Save Smart increases are available for pre-tax contributions only.

You can elect to have Save Smart[®] increase your contributions automatically at www.mykplan.com.

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