



Employee Education Program

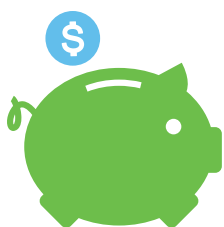
To fit the needs of your workforce

Introduction

Let's Create A New

Retirement Reality

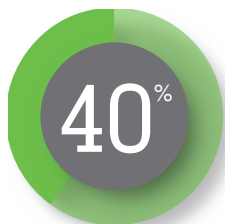
Workers today name saving for retirement as a top savings priority, but many are failing to save — and save enough — to sustain their financial needs during this phase of their lives. Other more pressing financial demands, like day-to-day expenses, create obstacles to saving and many admit they live paycheck-to-paycheck. Financial struggles can make saving for retirement seem unattainable, and many say they will retire later than planned due to lack of savings. That can cost your company money in lost productivity and increased healthcare costs.



54%

Have less than \$25,000 in retirement savings.¹

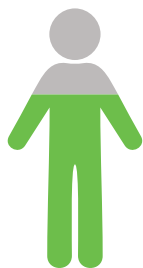
It's not surprising that simply setting a retirement savings goal can help employees better prepare for retirement. It's not uncommon, however, for employees to need some education to help them determine how much they need to save.



40%

Guess how much they need to save for retirement.²

Workers need help with their financial preparations for retirement. Many lack the time and financial skills necessary to save and plan successfully. Often, they get stuck making the difficult decisions required to start saving and lose focus on retirement.



2 out of 3

"My workplace retirement savings plan will be my main source of retirement income."²

A workplace retirement plan remains a highly regarded benefit and most workers are counting on their employer to help them achieve financial security in retirement. Most workers agree, employer financial benefits are critical to their financial security.

¹ Retirement Confidence Survey — EBRI, March 2016

² Bank of America Merrill Lynch, April 2016

Using Innovation To Solve Retirement Challenges

Your employees need a retirement plan that will help them get retirement ready, and you need one that is easy to manage and helps you meet your fiduciary obligations. That's where ADP comes in. We have a legacy of solving complex human capital management challenges for employers — from recruitment to retirement.

We pioneered HR outsourcing — and we've never stopped innovating to develop new and better ways to serve our clients. Because complex HR challenges are our specialty, we can help you reduce administrative burdens and through automation and outsourcing.

Our employee education experience uses innovative technology and services that make it easy for your employees to join the plan, stay engaged, and remain on track to meet their retirement goals. Plus, we provide the support you need to solve plan challenges and tools that use real plan data to help you and your employees measure progress. When your employees benefit, so does your business — and that's smart for everyone.

When you work with ADP, you get the long-term experience of a trusted provider who:

- ▶ Leverages innovation to help drive plan success
- ▶ Makes managing your plan and controlling administrative risk easy
- ▶ Puts you and your plan's interests first because that's the smart — and right — thing to do

Let's create a retirement plan
that works better
for your business and your employees.



Participant Experience

Focused On Innovation

At ADP, innovation is in our roots, and the force that moves us forward. We are reinventing Human Capital Management through client collaboration and real, practical innovation that positively affects millions of people every day.

Our researchers and strategists spend thousands of hours studying how employees want to work with HR systems and receive information. With this knowledge, we are designing solutions that engage and improve employee productivity.

A Participant Experience That Connects With Your Workforce

Today's employees are working differently — many are no longer tied to a desk, an office, or in front of a computer all day long. That's why our employee education experience is founded in innovative technology, simplicity, and industry best practices. Our approach to helping participants get educated about retirement planning is simple — start with automatic plan design, then make it easy to get answers, provide tools that build financial wellness, and keep workers engaged.



We start by understanding your workforce to help you ensure your plan and education programs are the right fit for your employees' needs. Engaging and motivating participants to prepare well for tomorrow is a continuous process.

Automate



Plan Options and Services For Better Retirement Outcomes

Good retirement outcomes start with implementing the right plan options and services. ADP makes available a number of ways you can customize your plan design to fit your employees' needs and help them make more confident financial decisions that can lead to better retirement outcomes.

- ▶ **Automatic Enrollment.** Enables you to increase participation by automatically enrolling employees as they become eligible.
- ▶ **Save Smart.®** Enables participants electing the feature to automatically increase their savings rate at intervals they designate.
- ▶ **GuidedSavings.™** Allows you to offer your employees online investment advisory services, with an option for managed account services.³

³ Administrators who wish to offer this participant advisory service may engage GuidedChoice™ to serve as an investment manager or advisor to plan participants. Participant advisory and management services provided by GuidedChoice are available through ADP Strategic Plan Services, LLC ("SPS"). SPS affiliates may also receive fees paid by manufacturers or distributors of the investment options included in this product in connection to other professional services provided by SPS or an affiliate thereof. The advice provided by GuidedChoice is in no way related or contingent upon the payment received for these other services. SPS is a SEC Registered Investment Adviser whose advisory activities are limited to making available to you GuidedChoice's services; registration does not imply a certain level of skill or services. ADP, LLC ("ADP") provides technology services that facilitate a plan's connectivity to GuidedChoice and provides this information about GuidedChoice's services to you. Providing this connectivity service and information about GuidedChoice's services to you does not mean that ADP recommends GuidedChoice as a service provider to your Plan.

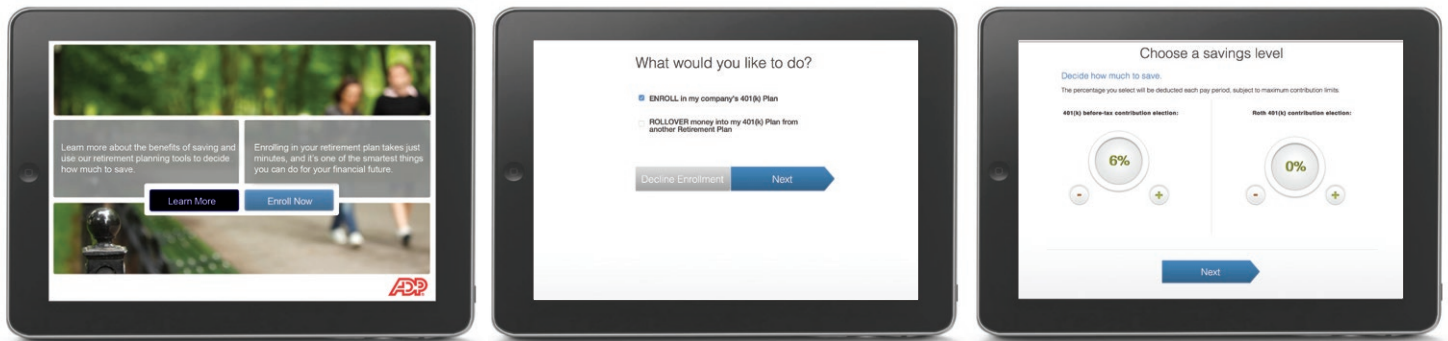
Simplify

Enrollment At The Touch Of A Button

Today's workers know it's up to them to save for their future financial security — but they often don't know how to get started. That's why we developed our mobile enrollment tool. In just a few easy steps, your employees can complete their enrollment using an iPad® at an enrollment meeting run by a Retirement Counselor⁴, on their own mobile device, or on their work or home computer.⁵

When plans use our mobile enrollment tool:⁶

- ▶ 17% more users join the plan
- ▶ at a 7.7% average initial savings rate



Support To Get Your Employees Retirement Ready

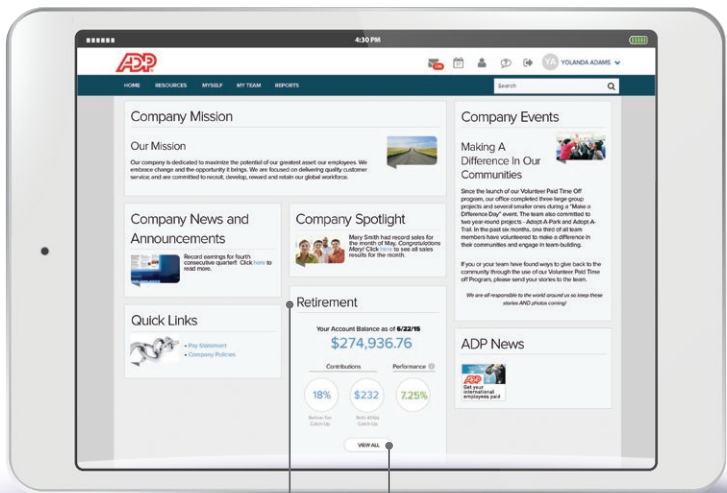
Our employee education team is available to lead enrollment meetings and ongoing retirement education sessions. From virtual and group meetings to digital tools, our education team will work with you to understand the unique needs of your workforce and apply best practice ideas to address the retirement education needs of your employees.

For plans that require bilingual capabilities, we offer the services of Retirement Counselors who can lead education meetings in Spanish as well as other languages. We also provide certain education materials in Spanish and simplified Chinese.

⁴ Registered representatives of ADP Broker-Dealer, Inc., (Member FINRA), One ADP Blvd, Roseland, NJ; an affiliate of ADP, LLC.

⁵ Requires a limited time access code obtainable by plan sponsors from ADP.

⁶ ADP Retirement Services internal data as of June 2016.



Get Answers, Stay Connected

Our participant website is an easy-to-use source for account information. Your employees can be connected virtually anywhere. We've spent thousands of hours studying how employees want to access information. Our solutions deliver an engaging experience for your employees right at their fingertips. No training is necessary, and our convenient dashboard places the information that matters in everyone's life right in their hands.

Your WFN employer home page can be configured with a retirement section that gives a quick overview of the participant's retirement savings account.

For a more in-depth look at their retirement account, participants simply click View All to access the Participant Website.

Participants Can Access Their Plan Anywhere

ADP's Mobile App⁷ lets participants plan anywhere — they can conveniently get information and make changes to their 401(k) account while they're on the go. By clicking the retirement icon in the app, participants can use their smartphone to:

- ▶ Check their current account balance
- ▶ View their account performance
- ▶ Make changes to their contribution rate or account allocation
- ▶ Get targeted messages about their retirement saving and immediately take action



The app makes it easy to make account changes on the go.

Participants can conveniently view their account and get messages about retirement planning.

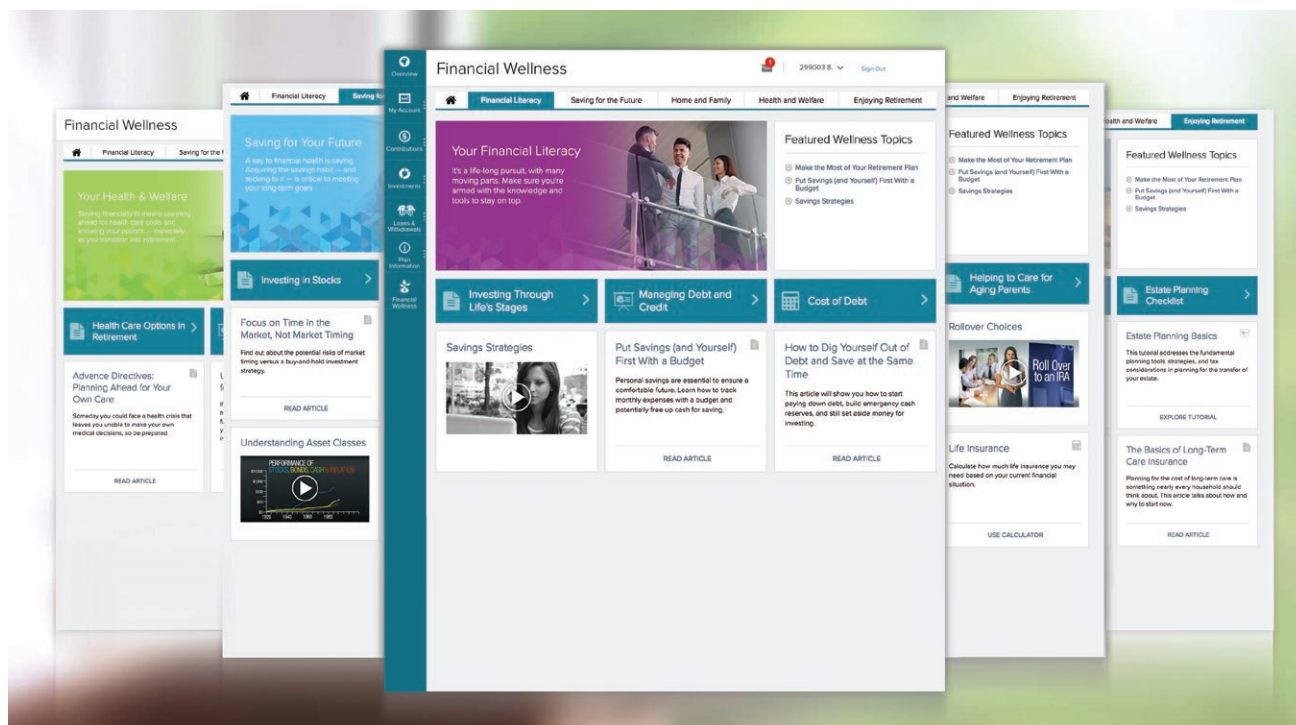
⁷ If Mobile is enabled for other ADP products, additional features will be displayed on the dashboard.

Prepare

Facing Financial Decisions With Confidence

Helping your workforce become retirement ready starts by preparing them for all of life's financial challenges. Workers of all ages are overwhelmed by debt, managing day-to-day expenses, and saving for milestones like owning a home, funding a college education and retirement.

ADP's financial wellness website⁸ can help employees face their financial decisions with confidence. Accessible through ADP's participant website, your employees will find a library filled with digital tools and educational information about planning, saving, and providing for their home, family, and retirement. With financial education, employees can make better choices and set realistic goals.



The site provides multiple resources in a self-learning format that allows employees to explore and learn at their own pace. Topics include:

- ▶ Managing debt
- ▶ Saving for college
- ▶ Planning for retirement
- ▶ Estate planning
- ▶ Long-term investing
- ▶ Saving for a home
- ▶ Staying within a budget
- ▶ Finding the money to save
- ▶ Managing healthcare costs

⁸ Unless otherwise indicated, educational videos, articles and tools are provided by and are the property of DST Systems, Inc. All other videos, articles and tools are the properties of the third parties named therein. The videos, articles, calculators and tools are for general information only and are not intended to provide financial, investment, tax or legal advice or recommendations, nor are they the sole authority on any regulation, law or ruling. ADP is not responsible for the accuracy and/or content of such materials.

Retirement Health Care Costs Projector

Planning For The Costs Of Health Care

As your employees save for their retirement, they may have contemplated what their retirement-spending budget is likely to cover — such as household utilities, groceries and car insurance. However, they most likely have not calculated one of life's biggest expenses in retirement — health care.

Your employees need to understand just how much they may need to save to cover health care costs during retirement. Unfortunately, figuring out how much money they may need for this expense can be intimidating since these costs continue to rise, Medicare is an intricate and complex program, and the future of the Affordable Care Act is uncertain. Your employees need to plan for what they know and what they don't know, or risk falling short of income that's essential for retirement living.

That's why ADP makes available the Retirement Health Care Costs Projector, which is accessible on the participant website.⁹ This tool provides your employees with the ability to calculate potential health care costs in retirement and how it may impact their retirement savings.

The anticipated premiums and out-of-pocket health care expenses during retirement for a 55 year-old couple who decides in 2016 to retire in 10 years is \$465,907 (present value) according to HealthView Services: 2016 Retirement Health Care Cost Data Report.



⁹ The Retirement Health Care Costs Projector (RHCCP) is the property of HealthView Services, Inc. and is provided for educational purposes only. Cost projections and other information generated by the RHCCP are estimates, hypothetical in nature, dependent upon the quality of input data as well as certain assumptions, and are not guarantees of future results. Actual health care costs will likely vary (sometimes significantly) from the estimate. ADP cannot guarantee or assure a plan participant's ability to meet any of their goals or that any hypothetical results actually will occur; has not verified or confirmed the accuracy of these guidelines, assumptions or estimated costs; and does not provide health care advice, products or services. Nothing expressly contained or implied on ADP's participant website or in any RHCCP estimate is intended or shall be construed as medical or other professional advice by ADP. For specific medical advice, diagnosis and treatment, participants should contact their personal physician. Participants should consult with their tax advisor or financial professional and not rely on the RHCCP as the primary basis for their investment, financial, or tax planning decisions.

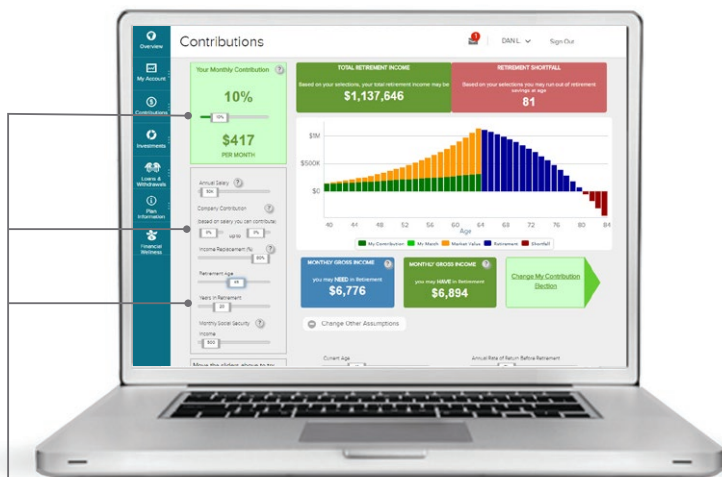
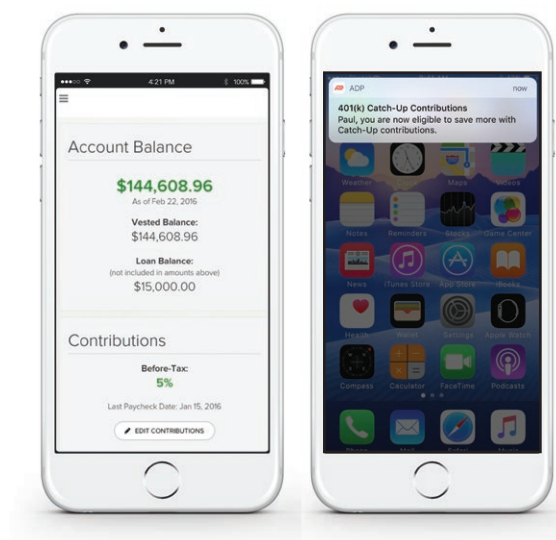
Engage

Many participants lose focus on their retirement planning once they have joined the plan. Our interactive technology and communications keep them engaged with real information and interactive tools — so they can gauge their progress and make adjustments to their choices as their circumstances change.

ADP Mobile Targeted Messaging

The ADP Mobile App can also motivate participants to stay on top of planning for the future. Participants who use the app will receive targeted messages that can help them get the most from their retirement plan benefit by notifying them about important information concerning their plan. And, because they get — and can act on — information where and when they need it, they have more control over their account.

The free ADP Mobile App can be downloaded from these App Stores¹⁰:



Participants can adjust input to explore savings scenarios.

Retirement Savings Tool

Participants need to know if they are on track for saving enough to be retirement ready. Our Retirement Savings Tool¹¹ gives them answers. It lets them:

- ▶ View their projected estimated monthly retirement income
- ▶ Model the effect of a variety of adjustments to their current plan
- ▶ See the impact of making course corrections, like making a change to their savings rate or retirement age

By using the tool, participants can understand where they stand in reaching their goal, and the steps they can take to better their retirement outcome.

10 Minimum system requirements: The ADP mobile app is available on the following devices: iPhone®, iPad®, iPod Touch® iOS v7 or higher, Android™ v4.4 or higher. ADP also offers a mobile website for employees with unsupported devices. Point your mobile browser to: <https://mobile.adp.com>.

11 This participant tool is provided for educational purposes only. Income projections and other information generated by the tool are hypothetical in nature, do not reflect actual investments or investment results and are not guarantees of future results. Participants should not rely on the projections as the primary basis for their investment, financial, or tax-planning decisions. Participants should consult their tax advisor or investment professional. ADP cannot guarantee or assure a participant's ability to meet any of his/her goals or that any hypothetical results actually will occur. The tool simply uses the participant's information and the assumptions selected to provide a rough assessment of the likelihood that a participant's hypothetical results may be achieved.

Motivational Education

With ADP, you can take advantage of employee education programs and campaigns to help your employees become better informed about essential planning and saving concepts. Our range of topics allow you to target your employees based on age and behavior. You can choose the delivery method — postcards or email — that is best suited for your workforce.



ENROLL



INCREASE CONTRIBUTIONS



CATCH UP



SAVE SMART

Complete your communications campaign with a poster that reinforces your program message. The posters can be used with postcards, ongoing education workshops, and enrollment materials to further engage your workforce.



Engage

Education And Strategy

The objective of the ADP employee education program is to support your plan and help inform your employees about their options to attain their retirement goals. The sample strategy included on the following pages was created to address typical plan issues and employee behaviors. Your plan's education and communications strategy should take into consideration the unique attributes of your employees and your business.

1

YEAR ONE



POSTER



WORKSHOP



EMPLOYEE ENGAGEMENT



ENROLLMENT GUIDE

Plan Enrollment/Conversion

Our enrollment and retirement planning materials are built to make it easy for your employees to plan for retirement. We don't overwhelm with a lot of materials — ours are concise, easy to understand, and motivational. Our focus is to provide the key information your employees need to plan for their future.

Motivational Campaigns

When helping you develop educational outreach for your plan, we will examine the factors that make your workforce unique, so we can work with you to create an effective experience for your employees.

Every retirement education workshop, communication and online tool focuses on:

- ▶ Increasing participation
- ▶ Making educated asset allocation decisions
- ▶ Guiding participants toward making better-educated choices



TARGETED CAMPAIGN



ADP

Welcome to ADP

Email ID

[Forgot your email ID?](#)

Password

[Forgot your password?](#)

[Sign In](#)

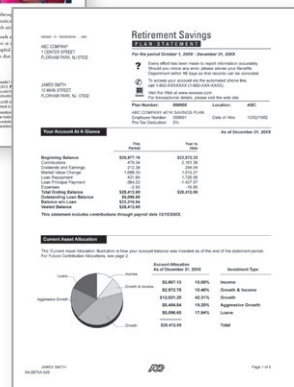
[By logging in you agree to the \[Terms & Conditions\]\(#\)](#)

[First time user?](#) [Register Now](#)

PARTICIPANT WEBSITE



NEWSLETTER

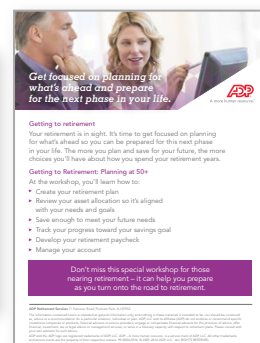


ACCOUNT STATEMENT

Providing participants with multiple communications over time is essential to helping them make informed decisions about planning for their retirement.



TARGETED WORKSHOP



Let's Create A **New** Retirement Reality.
Let's create an ADP ACCESS Plan that
Works Better for your
business and your employees.

The retirement plan you choose can have a big impact on your employees' future. You want to help them plan well for tomorrow, and so do we. That's why it's so important to choose a provider with the flexibility and support you need to create a retirement plan that works better at meeting the goals of your business and your employees. A successful plan helps participants save well for the future, feel confident in their decisions, and retire when they are ready — which is why our employee education experience is founded in innovative technology, simplicity, and industry best practices.

At ADP, we deliver human resource solutions — including retirement plans — that produce long-term value and are built with our clients' best interests in mind. We will be with you from plan implementation to optimization to help you create a retirement plan that is smart for your business today, and right for your employees tomorrow.

ADP®: A Global Leader

ADP is a global leader in Human Capital Management (HCM) serving more than 650,000 businesses in more than 100 countries,¹² with exceptionally strong AA credit ratings from Moody's® and Standard & Poor's®.¹³

This strong foundation is one reason why more than 66,000 clients and 1.6 million plan participants trust ADP Retirement Services to meet their retirement plan needs.¹⁴

¹² Source: Automatic Data Processing, Inc., 2016 Annual Report.

¹³ <https://www.moody.com/credit-ratings/Automatic-Data-Processing-Inc-credit-rating-76275>
and http://www.standardandpoors.com/en_US/web/guest/ratings/entity/-/org-details/sectorCode/CORP/entityId/100190.

¹⁴ ADP Retirement Services data as of December 31, 2016.

Let's Talk

For more information about ADP retirement plans or how we make them easier to manage, please contact your advisor or visit www.adp.com/401k.

Supporting Your Plan Needs Today And Tomorrow

Retirement benefits aren't just about planning for the future. They are about attracting and retaining a motivated, productive workforce, day in and day out. ADP's deep Human Capital Management knowledge means we make it easy for clients like you to create a successful retirement plan for your workplace.

We leverage innovation to help drive plan success

- ▶ ADP's mobile technology delivers targeted messages to your employees to drive better retirement outcomes
- ▶ Tools and technology that help you stay on top of important plan administrative tasks and plan health metrics
- ▶ Access to benefits information virtually anywhere so you and your employees can be connected to what matters

We make managing your plan and controlling administrative risk easy

- ▶ Comprehensive plan automation delivers greater accuracy to help reduce the risk of costly errors and save you time and money
- ▶ Access to third-party support services to help manage risk associated with investment option selection and monitoring

We put you and your plan's interests first because that's the smart — and right — thing to do

- ▶ As an independent provider, our investment objectivity means we have no investment bias, with no proprietary fund requirements
- ▶ Time-tested employee education programs and a team of licensed Retirement Counselors¹⁵ drive retirement readiness
- ▶ Exceptional service and support help to keep your plan on track so you can make the right decisions for your plan

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A more human resource.SM

www.adp.com/401k

ADP Retirement Services

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Unless otherwise agreed to in writing with a client, ADP, LLC and its affiliates (ADP) do not endorse or recommend specific investment companies or products, financial advisors or service providers; engage or compensate any financial advisor or firm for the provision of advice; offer financial, investment, tax or legal advice or management services; or serve in a fiduciary capacity with respect to retirement plans. 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. (Member FINRA), an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ (ADP BD) or (in the case of certain investments) ADP, LLC. Only licensed representatives of ADP BD or of a broker-dealer firm that has executed a marketing agreement with ADP, LLC may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement product. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or plan. Please consult with your own advisors for such advice.

Investments in mutual funds and commingled funds (also known as collective trusts) involve risk. Some investment products have more risk than others. For complete information about a particular fund or to obtain a fund prospectus (or information statement, in the case of commingled funds), please contact your ADP Retirement Services District Manager, at 800-432-401k, or speak with your financial advisor. 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.

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