

Plan your retirement:

Decide your retirement savings goal

Date | Location



Decide your retirement savings goal



1 Set a savings goal

- Considerations
- Available tools

2 Uncover money to save

- Your plan can help you save
- Money management

3 Saving in your plan

- Features
- Resources

Set your retirement savings goal

Things to consider

- Current annual pre-tax income
- Estimated Social Security benefit amount
- Current age and the age you would like to retire
- Any retirement savings amounts
- Your vision for your retirement years

You may need

75%–90%

of your working
income to
live comfortably
in retirement



Example 1

Retirement savings goal:

 **Replace 75% of current working income**

Current annual salary:	\$40,000
Current account balance:	\$0
Current age:	32
Assumed retirement age:	67
Assumed years in retirement:	25

Goal:
\$477,000

Initial Annual
Contribution:
\$3,600

9% of annual salary

Includes full Social Security benefit

ADP makes no recommendation regarding the appropriateness of any contribution amount or type.

Assumes a hypothetical average annual rate of return of 6%, 2% annual salary increases, and an annual inflation rate of 2.9%. Rates of return do not reflect any specific investment or savings strategy. Understand that most investments generate fluctuating return, thus it is unlikely that an investor will experience a stated return on an annual basis. Keep in mind that this is just a mathematical concept. This hypothetical example does not reflect any taxes, expenses, or fees associated with any specific investment. If these costs were reflected the amounts shown would be lower. Investing involves risk including the potential loss of principal.

Example 2

Retirement savings goal:



Replace 90% of current working income

Current annual salary:	\$40,000
Current account balance:	\$0
Current age:	32
Assumed retirement age:	67
Assumed years in retirement:	25

Goal:
\$688,000

Initial Annual
Contribution:
\$5,200

13% of annual salary

Includes full Social Security benefit

ADP makes no recommendation regarding the appropriateness of any contribution amount or type.

Assumes a hypothetical average annual rate of return of 6%, 2% annual salary increases, and an annual inflation rate of 2.9%. Rates of return do not reflect any specific investment or savings strategy. Understand that most investments generate fluctuating return, thus it is unlikely that an investor will experience a stated return on an annual basis. Keep in mind that this is just a mathematical concept. This hypothetical example does not reflect any taxes, expenses, or fees associated with any specific investment. If these costs were reflected the amounts shown would be lower. Investing involves risk including the potential loss of principal.

Example 3

Retirement savings goal:

 **Replace 75% of current working income**

Current annual salary:	\$40,000
Current account balance:	\$0
Current age:	42
Assumed retirement age:	67
Assumed years in retirement:	25

Goal:
\$415,000

Initial Annual
Contribution:
\$6,800

17% of annual salary

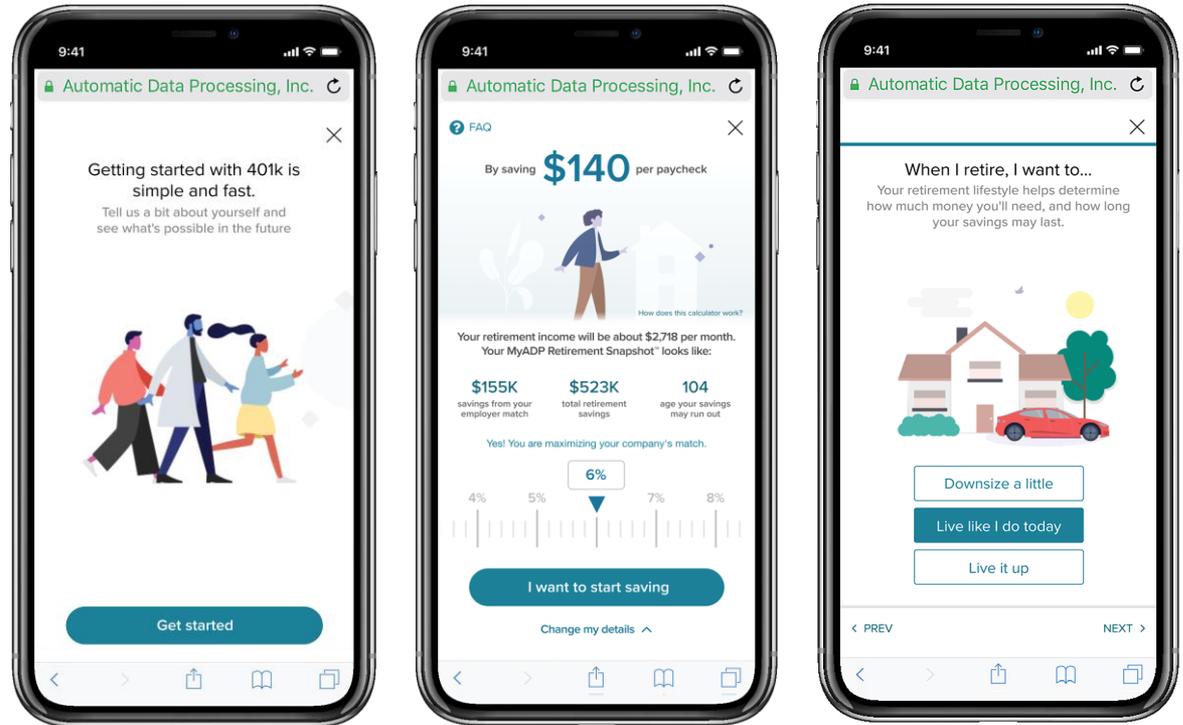
Includes full Social Security benefit

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Assumes a hypothetical average annual rate of return of 6%, 2% annual salary increases, and an annual inflation rate of 2.9%. Rates of return do not reflect any specific investment or savings strategy. Understand that most investments generate fluctuating return, thus it is unlikely that an investor will experience a stated return on an annual basis. Keep in mind that this is just a mathematical concept. This hypothetical example does not reflect any taxes, expenses, or fees associated with any specific investment. If these costs were reflected the amounts shown would be lower. Investing involves risk including the potential loss of principal.

MyADP Retirement Snapshot™

- Easy to use – answer 6 simple questions
- View projected savings results
- One-click to enroll



IMPORTANT: ADP, LLC 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.

Understanding the possible cost of health care in retirement is a critical part of a total financial wellness plan.




More than **\$364,000**

The projected health care costs of a 65-year-old¹

¹ HealthView Services, 2018 Retirement Health Care Cost Data Report.

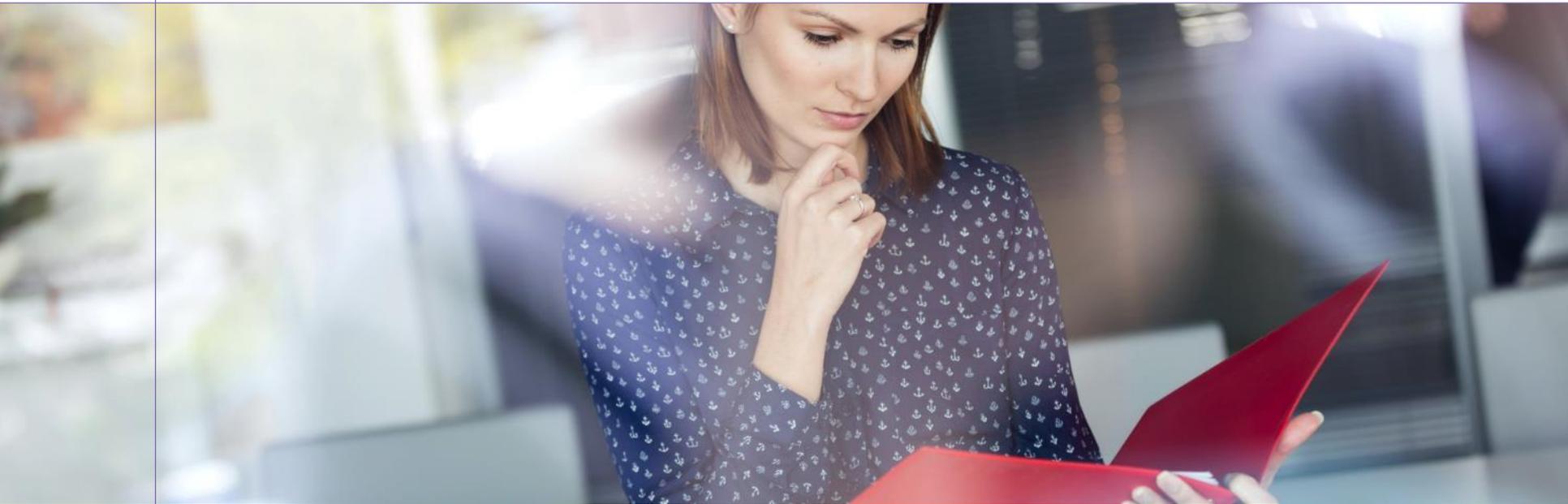
Health care cost projector

- ✓ Current employee contributions and income
- ✓ Other sources of potential income in retirement
- ✓ Projected monthly retirement income and pairing them with participant data
 - Age
 - Gender
 - State of Residence
 - Current income
 - Health status

Estimate healthcare costs in retirement by using an interactive calculator that takes into account factors to calculate potential future costs of healthcare.



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. For specific medical advice, diagnosis and treatment, participants should contact their personal physician.



Uncover money to save

Leverage 401(k) plan tax advantages



Before-tax contributions

- Reduce your current taxes by reducing your taxable income



Saver's Credit

- Special tax credit for eligible mid- and low-income
- Worth up to \$1,000 (single) to \$2,000 (married filing jointly)
- Learn more and get tax forms at www.irs.gov

Consult your own tax or financial advisor to determine if the Saver's Credit applies to you.

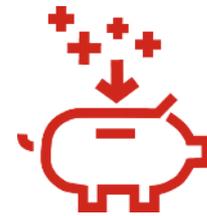
Money management



Live within your
means



Reduce
non-essential
spending



Consider saving
your annual raise
or bonus

Track expenses

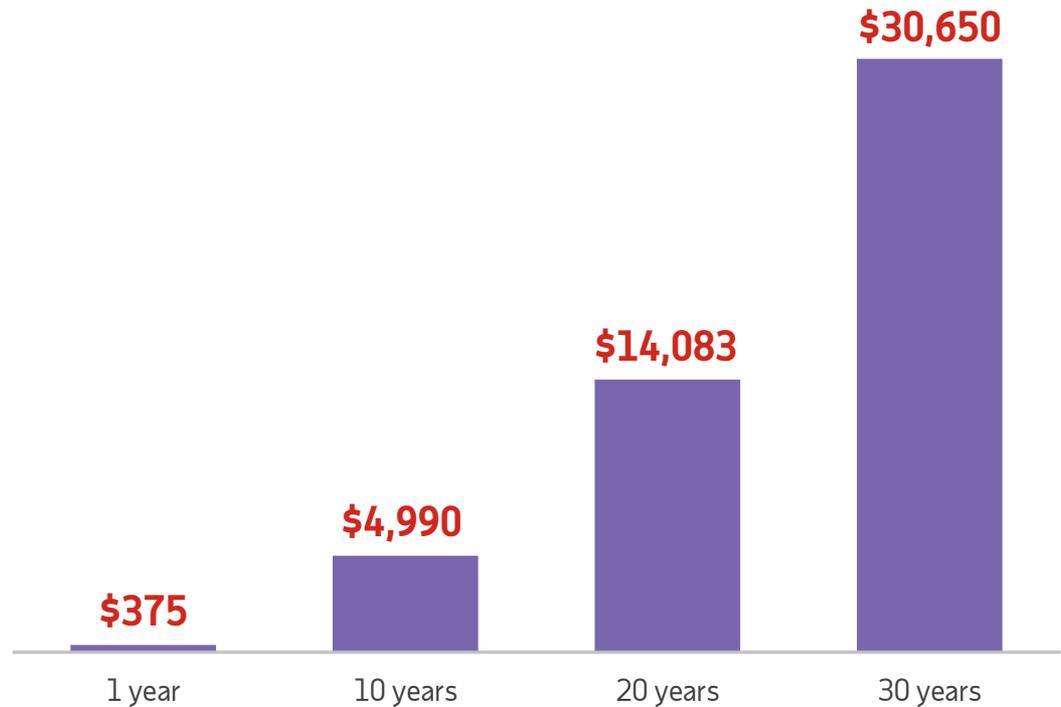
Salary

- necessities
 - discretionary spending
-

= what you can save

Small change, big reward

\$7
saved
per
week



ADP makes no recommendation regarding the appropriateness of any contribution amount or type.

Keep in mind that this is just a mathematical concept. This hypothetical example does not reflect any taxes, expenses, or fees associated with any specific investment. If these costs were reflected the amounts shown would be lower. Investing involves risk including the potential loss of principal.

Spend now, pay later

growth
of
\$500

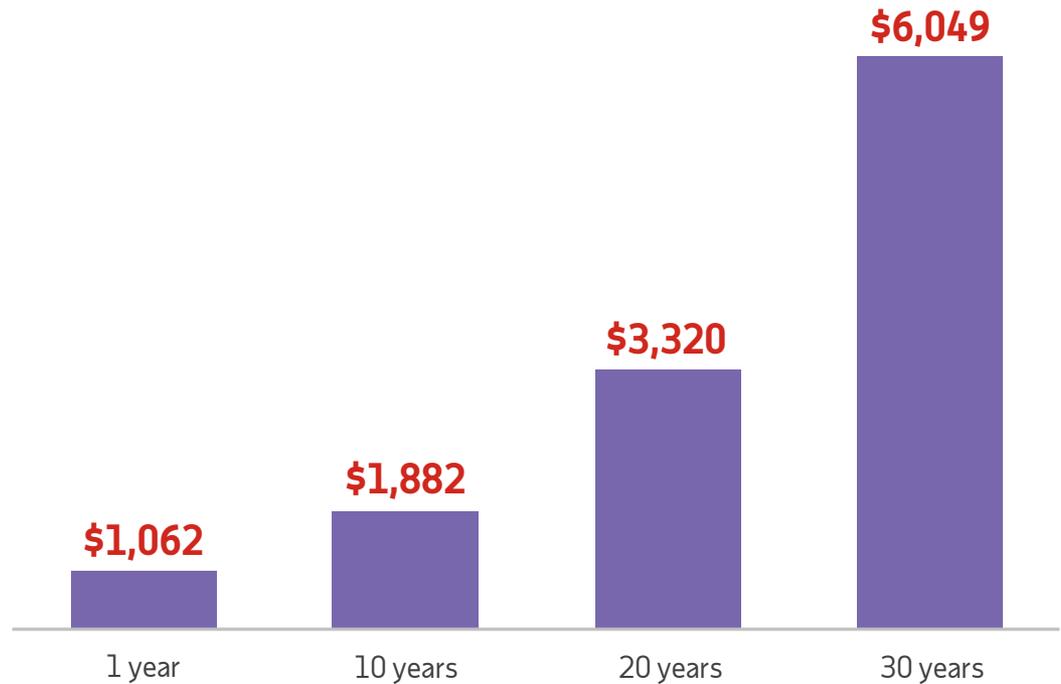


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Spend now, pay later

growth
of
\$1,000

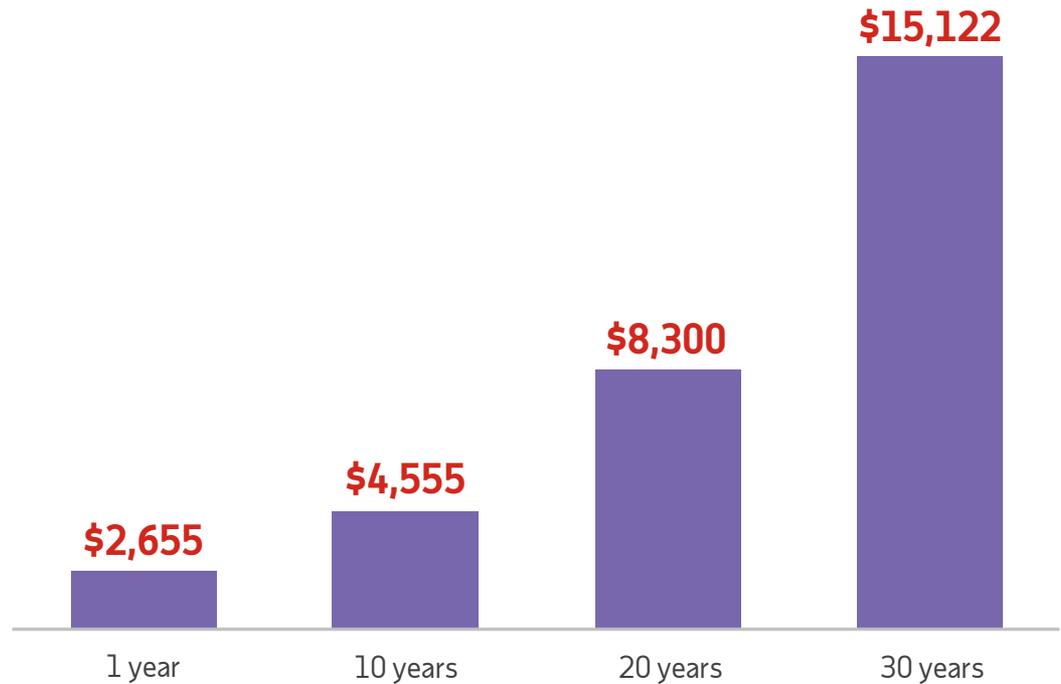


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Spend now, pay later

growth
of
\$2,500



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Financial Wellness Program

The image displays a collage of overlapping screenshots of the Financial Wellness program interface. The interface is designed with a clean, modern aesthetic, featuring a teal sidebar with navigation icons and a main content area with various articles and videos. The top navigation bar includes tabs for Financial Literacy, Saving for the Future, Home and Family, Health and Welfare, and Enjoying Retirement. The main content area is divided into sections such as 'Your financial literacy', 'Your health and welfare', 'Investing Through Life's Stages', 'Savings Strategies', 'Health Care Options Retirement', 'Advance Directives: Planning Ahead for Your Own Care', 'Investing in Retirement', 'What You Need to Know About Your Will', 'Choosing Your Annual Withdrawal Rate', 'Saving for your future', 'Investing in Stocks', 'Focus on Time in the Market, Not Market Timing', 'Understanding Asset Classes', 'Buying Your First Home', 'Financial Wellness Scorecard', 'Life Insurance', and 'College'. Each section includes a title, a brief description, and a 'GET STARTED' button. Some sections also feature video thumbnails with play buttons. The interface is user-friendly and provides a comprehensive overview of financial wellness topics.



Unlock the potential of your retirement plan

➔ Automatically increasing your contribution rate can yield big results

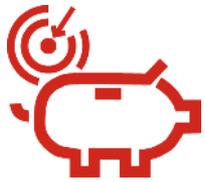


	10 years	20 years	30 years
5% contribution	\$31,583	\$99,008	\$234,352
+ 1% Save Smart	\$21,235	\$80,474	\$201,155
Total account balance	\$52,820	\$179,482	\$435,507

ADP makes no recommendation regarding the appropriateness of any contribution amount or type.

For illustrative purposes only, not indicative of any specific investment type. Assumes a \$40,000 annual salary, 6% 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.

How much you have saved for retirement will mostly depend on:



How much
you save

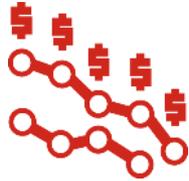


When you
start saving



Your asset
allocation

Determine your risk tolerance



Inflation Risk

The risk that your money won't maintain its purchasing power over time.

In an investment options with inflation risk: prices of fixed rate debt securities will decline due to inflation or threat of inflation.



Market Risk

The change in value of an investment in response to stock market conditions.

Investment returns and principal value of an investment will fluctuate so that, when an investor's shares are redeemed, they may be worth more or less than the original cost. Past performance is no guarantee of future results.



Asset allocation features in your plan

Target retirement date funds

- Designed based on anticipated retirement dates
- Allocation becomes more conservative over time

Risk-based investment funds

- Design based on risk tolerance
- Allocation remains constant

The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date. Keep in mind that a target date mutual fund is comprised of a mix of underlying investment options in various asset classes. Therefore, if you decide to invest in other funds in addition to a target date mutual fund, you may overweight your account in a particular asset class. The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost.



Financial Engines® Advisory Services



Flexible solutions

- Professional management for a low monthly fee
- Retirement advisor representatives

Online advice service

- Personalized retirement evaluation
- Personalized retirement plan

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Resources available to you include:



Quarterly account statement



MyADP.com

- Review your account
- Elect plan features
- Access retirement planning information and calculators



**Call center /
voice response
system**

Stay connected to your account

MyADP.com

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