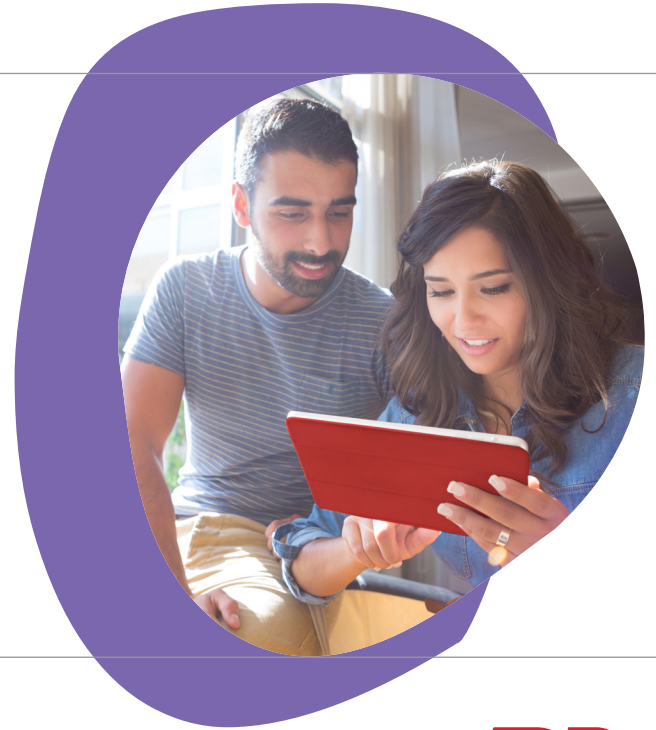


A Smart and Easy Way to Save for Your Retirement

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



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

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	\$31,583	\$99,006	\$234,347
+ Save Smart	\$24,620	\$86,535	\$212,014
Total account balance	\$56,203	\$185,541	\$446,361

Adding Save Smart almost doubled the account balance!

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.

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

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. 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. (ADP BD), Member FINRA, an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ 07068 or (in the case of certain investments) ADP, LLC.

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