



A more human resource.™

Your Retirement.

Get there one step at a time.



Kevin Wenig CPA LLC 401(k) Plan



Plan for what's ahead

Knowing your goals for retirement—and what it will take to reach them—is key to creating a strategy that works for you.

Learn how the plan helps you save and stay on track to reach your goals.

Choose how you want to get there

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

Start moving in the right direction

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.

Take the first step.

Enroll Today.

The retirement years hold many possibilities. Do you have plans for this next phase in your life? Many of us do. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save.

Ready to enroll in the plan?

Go to page 6 to find out how to get started saving now.

The future offers the potential for a longer life and the need for more income in retirement. You may need 70%-90% of your current annual income to replace your salary and live comfortably once you stop working or change your lifestyle in retirement. We all want the financial security to afford to spend retirement as we choose. And while Social Security may help, it probably won't be enough. It's up to you to make up the difference—and your plan can help.

Kevin Wenig CPA LLC 401(k) Plan can help you reach your future financial goals, and it's easy to get started. The sooner you enroll, the sooner you can take advantage of these great benefits:

- **Employer contributions**
- **Tax-advantaged saving through pre-tax contributions and the Roth 401(k) option**
- **Convenient, automatic payroll deductions**
- **Investments that make saving easy**
- **Plan features that simplify planning**
- **An account you can take with you**

This guide contains all the information you need to get started on your path to future financial security. Take a few moments to decide how much to save, how to choose the right investments for your needs and goals, and open your retirement account today.

Plan for what's ahead.

Whatever you decide is ahead in retirement, you'll want to be able to afford to live comfortably. The plan is a convenient way to get you started.

YOUR CONTRIBUTIONS

How much you save will have a big impact on how much money you will have when you retire. You can contribute from 1% to 90% of your pre-tax salary to the plan each year. Your plan also allows you to contribute on an after-tax basis through Roth 401(k) contributions.

The IRS limit on your total annual contributions is \$18,000 (2016). Those age fifty or over can save an additional \$6,000 with catch-up contributions (2016).

Try to save as much as you can to meet your retirement goals and take full advantage of the employer match and tax savings your plan offers.

YOUR EMPLOYER HELPS

When you participate in the plan, your employer will match 25% up to the first 10% of your eligible compensation. You decide how to invest this contribution. See your Plan Information for details.

A SMART AND EASY WAY TO SAVE MORE

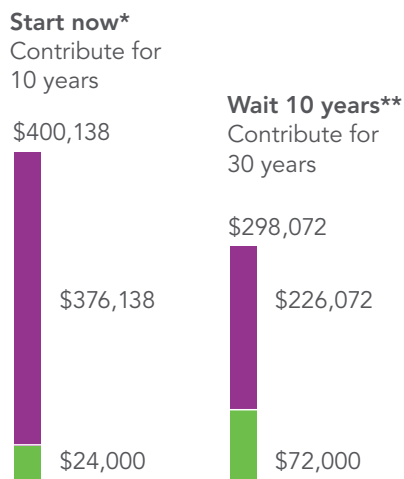
Save Smart® is a plan feature that can help you save more for your future. It automatically increases your pre-tax plan contributions by 1, 2, or 3% annually on the date you choose—such as the month you expect to receive a raise. Saving more can make a big difference in how much money you have to live on in retirement. You can elect this feature on your plan website.

Starting now can pay off

It's important to save enough for your future, and it's also important to start as soon as you can. The chart shows how starting early puts compounding to work for you over time.

Save \$200 a month

■ Earnings ■ Contributions



Starting Now allows the account to grow an additional 10 years!

This hypothetical illustration assumes pre-tax contributions made at the beginning of each month and an annual effective rate of return of 8% and reinvestment of earnings. * Start now assumes the contributions are invested for 40 years; ** Wait 10 years assumes contributions are invested for 30 years. Results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than its original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty.



REDUCE YOUR INCOME TAXES TODAY BY SAVING PRE-TAX

There are benefits to saving in the plan pre-tax. Saving pre-tax lowers your taxable income. It allows you to pay less in taxes now and take more income home. You can see the advantage of pre-tax saving in the chart: it costs less to contribute when you save pre-tax so you can afford to save more than you think.

» **The out-of-pocket amount is less than the amount contributed in the plan.**

You are not required to pay taxes on your savings and earnings until you start making withdrawals. In retirement, you may be in a lower tax bracket because you are working part-time or not at all, so deferring taxes can be a benefit. It may also help your account compound faster by putting more money to work for you now with the money you may have paid in taxes.

CONSIDER THE ROTH 401(K) OPTION

Your plan offers another tax-advantaged savings option: a Roth 401(k). With Roth, your contributions are taxed now—instead of when you retire. Your contributions and earnings grow tax-free, which means you pay no taxes when you make a withdrawal if certain conditions are met. A Roth 401(k) may be right for you if:

- Your federal income tax rate will be higher when you retire
- You expect to invest for many years and reach a higher tax bracket when you retire

You can also use the Roth 401(k) calculator on the plan web site to help you decide.

Pre-Tax Saving

It costs less than you think to save for your retirement.

	Annual Salary: \$30,000		Tax Bracket: 15%	
	2%	4%	6%	
Pre-tax Contribution Rate				
» Weekly Plan Contribution	\$11.54	\$23.08	\$34.62	
Weekly Tax Savings	\$1.73	\$3.46	\$5.19	
» Weekly Out-of-Pocket Amount	\$9.81	\$19.62	\$29.43	
Annual Contribution	\$600	\$1200	\$1800	
Account Balance After 30 Years	\$75,015	\$150,030	\$225,044	

This chart is for illustrative purposes only. This example assumes contributions made at the beginning of the month and an 8% annual effective rate of return compounded monthly. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed, the investment may be worth more or less than its original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty.

You Decide: Roth or Traditional 401(k)

	Traditional 401(k)	Roth 401(k)
Employee Contributions	Before-tax dollars	After-tax dollars
Account Growth (earnings)	Tax-deferred until distribution	Tax-free at distribution (if distribution is qualified)
Federal Tax	Reduces current taxable income by contribution amount	Contribution is taxable in current year
	Taxes paid at withdrawal	No taxes due on qualified withdrawals*
Distributions	Available at age 59½	Tax-free, provided you had the account at least five years and you are: - at least 59½, or are - disabled or deceased

*Tax law requirements must be met.



Choose how you want to get there.

INVESTMENT OPTIONS

You control how your savings is invested. You have a variety of investment options in your plan to help you create the asset allocation that is right for your needs and goals. See the Performance Summary for a complete fund listing.

Two ways to invest

You decide which investment approach you prefer:

Choose an asset allocation fund.* Your plan offers a solution for creating a diversified asset allocation for your account with just one investment option. Just choose either the fund with the date closest to your anticipated retirement date or the risk-based fund with the allocation that most closely reflects your investor type, whichever type your plan offers. It's that easy!

If you choose this approach, you can skip to page 6 to get started.

Create your own asset allocation. You can create your own asset allocation from the investments offered in the plan. When you build your own mix, it's important to spread your savings among different investments, which can help smooth the ups and downs of market cycles and reduce risk.

Your account allocation is one of the most important decisions you can make in your retirement planning and can have a big impact on your investment results. To help you get yours right, complete the Investor Profiler on page 5.

NEED HELP CHOOSING INVESTMENTS?

Visit www.mykplan.com to access calculators, tools and information to help with your planning.

Guidelines every investor should know:

- **Put time on your side.** Starting now can increase your chances of affording a comfortable retirement. It will give your account more time to benefit from compounding. With more time, you can consider investing more aggressively, which may provide greater growth potential.
- **Understand risk.** All investments carry some risk. **Market risk**, the change in value of your investment in response to stock market conditions, is usually the risk people think of. However, **inflation risk**, the risk your money will not maintain its purchasing power over time, is equally important. In general, the more risk an investment carries, the greater the potential for a higher return. Those with less risk offer lower potential return.
- **Diversify.** A diversified allocation can help manage risk. Spreading your money across different asset classes can help smooth out stock market fluctuations and reduce overall risk.
- **Think long term.** Once you've created a diversified investment mix for your age, years to retirement and risk tolerance, stick with it. You'll want to review your strategy as life changes occur or you near retirement.
- **Invest regularly.** Making regular automatic contributions, like you do in the plan, is an easy way to invest. Each contribution buys shares in your investment funds—some at lower prices and some at higher prices. Over time, this process may lower the average purchase price of your investments.

* 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.

Ibbotson, Roger and Kaplan, Paul, "Does asset allocation policy explain 40 percent, 90 percent or 100 percent of performance?" Financial Analysts Journal, Jan./Feb. 2000.

Diversification and dollar cost averaging does not guarantee a profit or protect against a loss in a declining market. There is no guarantee that your balance will increase over time.



Personal Investor Profile

Answer the following questions to determine your investor profile score.

Key A-D

- 1 - Strongly Disagree
- 2 - Disagree
- 3 - Neutral
- 4 - Agree
- 5 - Strongly Agree

Risk Tolerance

		Circle Score
A	I'm willing to risk short-term loss for a potentially higher long-term gain.	1 2 3 4 5
B	Earning higher long-term returns to allow my money to outpace inflation is one of my most important investment objectives.	1 2 3 4 5
C	I'm willing to tolerate sharp up and down swings in the value of my investments for a potentially higher return than I might expect from more stable investments.	1 2 3 4 5
D	I do not expect to withdraw money from my retirement savings within the next five years.	1 2 3 4 5

Key E-F

- 1 - 0 - 4 Years
- 2 - 5 - 9 Years
- 3 - 10 - 14 Years
- 4 - 15 - 19 Years
- 5 - 20+ Years

Time Horizon

		Circle Score
E	Number of years until I expect to take distributions from my retirement plan.	1 2 3 4 5
F	Number of years until I plan to retire.	1 2 3 4 5

Total the circled numbers for your score.

Your Score

Investor Profile Score

Match your investor profile score to one of the sample portfolios. Next, using the list of plan investments in the performance summary, choose investments that match the asset categories for the portfolio you selected.

Score Range:

6 - 13

14 - 22

23 - 30



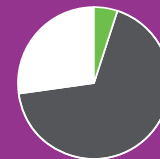
75% Income
18% Growth
7% Aggressive Growth



60% Income
29% Growth
11% Aggressive Growth



40% Income
43% Growth
17% Aggressive Growth



5% Income
68% Growth
27% Aggressive Growth



Sample asset allocation models are for illustrative purposes only. They are not intended to be, nor construed as, investment advice.



Start moving in the right direction.

ENROLL TODAY

Here's what you need to do to open your retirement account:

- Review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.
- Designate an account beneficiary. Submit your completed form to your employer or complete this step online.
- Consider saving enough to get the full plan match. If you're not saving enough, you could be missing out on money that could be yours.
- Elect account features to help with planning like Save Smart® and automatic Account Rebalancing. You can get information and elect them on www.mykplan.com.
- Track your progress using the account resources available to help.

NAMING A BENEFICIARY FOR YOUR ACCOUNT IS IMPORTANT.

In the event of your death, your account will be passed to the person(s) you name.

If you are single, or married and want to name your spouse as your sole primary beneficiary, you can designate your beneficiary online. If you are married and want to designate someone other than your spouse, you must print the form available online and follow the instructions to complete it.

Be sure to complete this important step in your retirement planning.

ENROLLMENT FORM

Kevin Wenig CPA LLC 401(k) Plan



* E N R O L L M E N T *

000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Address (Street)

(Apt. # / PO Box#)

(City) (State) (Zip Code)

Birth Date: Month Day Year

Hire Date: Month Day Year

I DECIDE HOW MUCH TO SAVE (Use whole percentages or dollars)

Deductions are per pay period and are subject to maximum deferral and contribution limits. Total 401(k) and Roth 401(k) deductions cannot exceed 90% of your compensation. If you make both 401(k) and Roth 401(k) contributions, both must be in either percentage or dollar format. Notify your HR Department if you contributed to another 401(k), 403(b), or SIMPLE IRA plan this year. To elect Save Smart, contributions must be in percentage format.

- 401(k) before-tax contribution election: % OR \$.00
Roth 401(k) contribution election: % OR \$.00

Enroll me in SaveSmart, which will automatically increase my before-tax contribution rate 1% every year in the month of my plan enrollment anniversary until my contribution rate reaches 10% or my plan's maximum, whichever is less. I understand that I may modify or cancel my election at any time by accessing my account online at www.mykplan.com.

- Automatically rebalance my entire account balance to match my most recent contribution election: Quarterly Semi-annually Annually

II CHOOSE YOUR INVESTMENTS on the following page(s)

III ACKNOWLEDGMENT AND SIGNATURE

Check (✓) only the box that applies, then sign and date the form below. I have read and I understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each.

I authorize the company to make the necessary payroll deductions from my compensation as indicated in Section I of this form. This election will remain in effect until I elect to change or to discontinue the payroll deductions. Furthermore, I understand that if I fail to complete the investment election in Section II. A, I will be deemed to direct that future contributions and my conversion account balance (if applicable as described above) will be invested in the plan default fund.

I decline enrollment and I hereby direct that my prior account balance will be invested in the plan default fund if I have failed to complete the investment elections in Section II.A. (If applicable)

In an effort to eliminate or reduce the negative effects of short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company's market timing policy (please review the fund's prospectus for information on a specific fund company's policies). However, there are instances when in consultation with an investment fund company, ADP Retirement Services may impose a market timing policy which the individual fund company has agreed to or requested that is different than the policy in the fund's prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Web site (or, if the Web site is not available to you, call a Service Representative) for additional information.

Signature of Employee/Participant

Date (form continues on back ->)

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Recordkeeping Plan # 248085 Company Code

Payroll Frequency: Weekly Bi-Weekly Semi-Monthly Monthly

Date Received: Plan Administrator Approval:

COMMON

ENROLL-126 01



000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Choose Your Investments Below

A. I direct that future contributions will be invested as follows. Either choose an asset allocation fund or use the list of investments in your plan to create a diversified asset allocation for your account. Total must equal 100%.

Select an asset allocation fund.

These funds generally offer a diversification solution through just one fund.

Table with 2 columns of fund options (e.g., WW T. Rowe Price Retirement 2005 Fund - Class R) and percentage input boxes.

Create your own asset allocation.

Table with 2 columns of custom fund options (e.g., DK Invesco Stable Asset Fund) and percentage input boxes.

TOTAL 100%

If your Plan is transitioning from a former recordkeeper and you have a conversion account balance, please refer to your Plan's Blackout Notice for information on how your conversion account balance will be invested during the blackout.

Signature of Employee/Participant

Date

Recordkeeping Plan # 248085

Social Security #: - -
 Phone #: - -
 Employee Name:
Last, First, Middle
 Address:
Street Apt. # / PO Box #
 -
City State Zip Code
 Birth Date: - -
Month Day Year
 Hire Date: - -
Month Day Year

I ROLLOVER INSTRUCTIONS

The Rollover Form is used to invest prior plan money in your Plan account. The rollover must be completed within 60 days of receipt of the distribution, come from another employer’s plan or an IRA and represent all or a portion of a lump sum distribution, or an installment distribution of less than ten years. In the context of a direct rollover, in which the funds are never actually made payable to you, the 60-day period for completing a rollover is inapplicable.

- Section II.A.** Check (✓) the appropriate box to identify the source of this Rollover.
- Section II.B.** Identify the total amount of the rollover. A certified or bank check must accompany this form for the stated dollar amount. Pre-printed checks are required. Handwritten checks will be returned to the Plan Administrator. **Please include your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.**
- Section III.** Read the acknowledgment, and then sign and date the form.

Note: If you have not previously enrolled in the Plan, you must complete a Beneficiary Form and give it to your Plan Administrator. **Do not send to ADP.**

II ROLLOVER AMOUNT/SOURCE

- A.** This rollover is a distribution from:
 - Individual Retirement Account SIMPLE IRA (IRA must be in existence for at least 2 years) \$457 Plan \$403(b) Tax Sheltered Annuity
 - Qualified Plan of (check one): an Unrelated Employer a Related Employer
- Note:** If you do not check a box, we will understand you have certified that the rollover is from an unrelated employer.

B. Select rollover type:

Before-Tax 401(k) \$
 TOTAL ROLLOVER AMOUNT

Roth 401(k) \$ = \$ Contributions + \$ Earnings
 TOTAL ROLLOVER AMOUNT

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA.

III ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

I have read and understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form if I have not previously enrolled in the plan, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each. I certify that:

- I received the distribution from the source indicated above within the last 60 days (60-day requirement not applicable in the case of a direct rollover).
- The rollover is from the rollover source indicated above and has not been combined with any money that would disqualify the rollover.
- No portion of this rollover contribution represents amounts received as a hardship distribution from an employer plan.

I understand that if I do not have a plan account one will be established for my rollover contribution and invested in the plan default fund. Once my account has been established, I will be mailed my account access information and can make investment allocation changes through the plan website or Voice Response System. If I already have a plan account established, I direct that my rollover contribution be invested in accordance with my investment election on file.

In an effort to prevent short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company’s market timing policy (please review the fund’s prospectus for information on a specific fund company’s policies). However, there are instances when ADP Retirement Services may need to implement its own market timing policy, which could differ from the investment company’s policy, in order to ensure compliance with the fund’s prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Plan Participant Web site (or, if the Web site is not available to you, call a Client Services Representative) for additional information.

Signature of Employee/Participant Date

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Company Code: Date Received: _____ Plan Administrator Approval: _____ Date Roth 401(k) contributions began: _____
(If not provided, ADP will use date contribution is received)
 _____ / _____ / 20_____

Recordkeeping Plan #: 2 4 8 0 8 5

ADP Retirement Services Performance Summary

For the month ending September 30, 2016

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

Fund Name/Inception	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Income										
Invesco Stable Asset Fund (01/2011)	N/A	N/A	0.08%	0.24%	0.89%	0.73%	0.76%	0.80%(I)	1.11%	1.11%
JPMorgan Core Bond Fund - Class A (05/1992)	Intermediate-Term Bond	PGBOX	0.09%	0.40%	4.51%	3.59%	2.94%	4.87%	0.75%	0.99%
Pioneer Bond Fund - Class A (10/1978)	Intermediate-Term Bond	PIOBX	-0.07%	1.52%	5.44%	4.08%	4.25%	5.42%	0.85%	0.93%
Prudential High Yield Fund - Class A (01/1990)	High Yield Bond	PBHAX	0.72%	5.25%	11.30%	5.33%	7.89%	7.21%	0.83%	0.83%
State Street U.S. Inflation Protected Bond Index Non-Lending Series Class G (07/2000)	N/A	N/A	0.50%	0.80%	5.82%	1.66%	1.22%	3.72%	0.72%	0.71%
Growth & Income										
T. Rowe Price Retirement 2005 Fund - Class R (05/2007)	Target-Date 2000-2010	RRTLX	0.45%	2.61%	8.96%	4.54%	7.10%	3.96%(I)	1.10%	1.10%
T. Rowe Price Retirement 2010 Fund - Class R (10/2003)	Target-Date 2000-2010	RRTAX	0.39%	2.86%	9.40%	4.90%	7.95%	4.87%	1.09%	1.09%
T. Rowe Price Retirement 2015 Fund - Class R (05/2007)	Target-Date 2015	RRTMX	0.41%	3.27%	9.91%	5.35%	9.09%	4.09%(I)	1.12%	1.12%
T. Rowe Price Retirement 2020 Fund - Class R (10/2003)	Target-Date 2020	RRTBX	0.53%	3.89%	10.51%	5.75%	10.08%	5.36%	1.16%	1.16%
T. Rowe Price Retirement 2025 Fund - Class R (05/2007)	Target-Date 2025	RRTNX	0.63%	4.35%	10.94%	6.11%	10.94%	4.22%(I)	1.19%	1.19%
T. Rowe Price Retirement 2030 Fund - Class R (10/2003)	Target-Date 2030	RRTCX	0.70%	4.82%	11.38%	6.37%	11.69%	5.64%	1.22%	1.22%
T. Rowe Price Retirement 2035 Fund - Class R (05/2007)	Target-Date 2035	R RTPX	0.72%	5.18%	11.57%	6.51%	12.17%	4.33%(I)	1.24%	1.24%
T. Rowe Price Retirement 2040 Fund - Class R (10/2003)	Target-Date 2040	RRTDX	0.80%	5.45%	11.71%	6.58%	12.42%	5.80%	1.26%	1.26%
T. Rowe Price Retirement 2045 Fund - Class R (05/2007)	Target-Date 2045	RRTRX	0.82%	5.42%	11.71%	6.57%	12.40%	4.44%(I)	1.26%	1.26%
T. Rowe Price Retirement 2050 Fund - Class R (12/2006)	Target-Date 2050	RRTFX	0.82%	5.43%	11.73%	6.60%	12.38%	5.20%(I)	1.26%	1.26%
T. Rowe Price Retirement 2055 Fund - Class R (05/2007)	Target-Date 2055	RRTVX	0.82%	5.49%	11.79%	6.60%	12.41%	4.44%(I)	1.26%	1.26%
T. Rowe Price Retirement 2060 Fund - Class R (06/2014)	Target-Date 2060+	TRRZX	0.78%	5.44%	11.68%	N/A	N/A	2.69%(I)	1.26%	1.26%
Growth										
Invesco Diversified Dividend Fund - Class A (12/2001)	Large Value	LCEAX	-0.61%	0.11%	11.70%	10.50%	15.67%	7.60%	0.83%	0.84%
JPMorgan U.S. Equity Fund - Class A (09/2001)	Large Blend	JUEAX	0.14%	5.02%	12.78%	10.04%	16.13%	8.08%	0.94%	1.11%
State Street S&P 500 Index Securities Lending Series Fund - Class IX (02/1996)	N/A	N/A	-0.04%	3.69%	14.66%	10.38%	15.57%	6.54%	0.70%	0.70%
Alger Capital Appreciation Institutional Fund - Class I (11/1993)	Large Growth	ALARX	1.34%	5.97%	10.90%	11.22%	16.63%	10.34%	1.12%	1.12%
State Street S&P MidCap Index Non Lending Series Fund - Class J (09/1997)	N/A	N/A	-0.70%	3.96%	14.54%	8.58%	15.67%	8.37%	0.71%	0.71%
Aggressive Growth										
Undiscovered Managers Behavioral Value Fund - Class A (06/2004)	Small Value	UBVAX	-0.06%	7.10%	17.19%	10.06%	20.23%	9.02%	1.51%	2.08%
JPMorgan US Small Company Fund - Class A (11/2007)	Small Blend	JTUAX	1.53%	9.34%	15.53%	7.94%	17.70%	8.02%(I)	1.26%	1.40%
State Street Russell Small Cap Index Sec Lending Series Fund Class VIII (09/1996)	N/A	N/A	1.02%	8.81%	14.70%	5.95%	15.00%	6.30%	0.96%	0.96%

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

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. The returns represent past performance. Past performance is no guarantee of future results.

An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ. Member FINRA.

ADP Retirement Services Performance Summary

For the month ending September 30, 2016

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.com.

Fund Name/ ¹ Inception	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Aggressive Growth (continued)										
Janus Triton Fund - Class S (07/2009)	Small Growth	JGMIX	-0.21%	6.20%	15.81%	9.45%	16.58%	17.45%(1)	1.17%	1.17%
Ivy International Core Equity Fund - Class A (05/1997)	Foreign Large Blend	IVIAX	0.53%	6.89%	6.42%	2.87%	8.50%	4.40%	1.31%	1.31%
State Street International Index Securities Lending Series Fund Class VIII (09/1996)	N/A	N/A	1.17%	5.43%	5.84%	-0.18%	6.91%	1.13%	0.99%	0.99%
Virtus Emerging Markets Opportunities Fund - Class A (08/1999)	Diversified Emerging Mkts	HEMZX	0.91%	5.09%	15.37%	2.99%	5.44%	6.69%	1.56%	1.56%
Deutsche Real Estate Securities Fund - Class A (09/2002)	Real Estate	RRRAX	-1.63%	-1.71%	19.84%	13.74%	15.18%	5.99%	0.98%	0.98%

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

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. The returns represent past performance. Past performance is no guarantee of future results.

An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. Commingled Fund expense ratios are provided by the investment managers.

For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ. Member FINRA.

Invesco Stable Asset Fund

STRATEGY: The primary investment objective of the Fund will be to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity. The Fund's returns are based on returns generated by an actively-managed, highly diversified portfolio of investment grade, fixed and floating rate securities. The Fund may invest in such securities directly or indirectly through commingled investment vehicles (the "building block strategy"). This building block strategy may provide greater diversification than could be achieved by investing in individual bonds. This building block strategy also may reduce the unintended impact on portfolio characteristics created by participant cash flow.

JPMorgan Core Bond Fund - Class A

STRATEGY: The investment seeks to maximize total return by investing primarily in a diversified portfolio of intermediate- and long-term debt securities. The fund is designed to maximize total return by investing in a portfolio of investment grade intermediate- and long-term debt securities. It will invest at least 80% of its assets in bonds. The fund may principally invest in corporate bonds, U.S. treasury obligations and other U.S. government and agency securities, and asset-backed, mortgage-related and mortgage-backed securities. The fund's average weighted maturity will ordinarily range between four and 12 years.

Pioneer Bond Fund - Class A

STRATEGY: The investment seeks to provide current income from an investment grade portfolio with due regard to preservation of capital and prudent investment risk. Normally, the fund invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in debt securities issued or guaranteed by the U.S. government, its agencies and instrumentalities, investment grade debt securities (including convertible debt) of corporate or other issuers and cash, cash equivalents and other short-term holdings.

Prudential High Yield Fund - Class A

STRATEGY: The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service (Moody's) or BB or lower by Standard & Poor's Ratings Group (Standard & Poor's), and instruments either rated by another nationally recognized statistical rating organization (NRSRO), or considered to be of comparable quality, that is, junk bonds.

State Street U.S. Inflation Protected Bond Index Non-Lending Series Class G

STRATEGY: The SSgA U.S. Inflation Protected Bond Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (the "Index") over the long term. The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to replicate, before expenses, the performance of the Index. The Fund may attempt to invest in the securities comprising the Index in the same proportions as they are represented in the Index. However, it may not be possible for the Fund to purchase some of the securities comprising the Index. In such a case, SSgA will select securities for the Fund that SSgA believes will track the characteristics of the Index. The Fund's returns may vary from the returns of the Index. The Portfolio Turnover Rate is 13.47%.

T. Rowe Price Retirement 2005 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is managed based on the specific retirement year (target date 2005) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2010 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2015 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2020 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2025 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2030 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2035 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2040 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2045 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2050 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2055 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

T. Rowe Price Retirement 2060 Fund - Class R

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Invesco Diversified Dividend Fund - Class A

STRATEGY: The investment seeks long-term growth of capital and, secondarily, current income. The fund invests primarily in dividend-paying equity securities. It invests in securities that the portfolio managers believe are undervalued based on various valuation measures. The fund may invest up to 25% of its net assets in securities of foreign issuers.

JPMorgan U.S. Equity Fund - Class A

STRATEGY: The investment seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. In implementing its strategy, the fund primarily invests in common stocks of large- and medium-capitalization U.S. companies, but it may also invest up to 20% of its assets in common stocks of foreign companies, including depositary receipts.

State Street S&P 500 Index Securities Lending Series Fund - Class IX

STRATEGY: The SSgA S&P 500 Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500® (the "Index") over the long term. The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index. SSgA will typically attempt to invest in the securities comprising the Index in the same proportions as they are represented in the Index. In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSgA may employ a sampling or optimization technique to construct the portfolio in question. The Fund's returns may vary from the returns of the Index. From time to time SSgA may purchase securities that are not yet represented in the Index or sell securities that have not yet been removed from the Index. The Portfolio Turnover Rate is 13.42%

Alger Capital Appreciation Institutional Fund - Class I

STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 85% of its net assets, plus any borrowings for investment purposes, in equity securities of companies of any market capitalization that the adviser believes demonstrate promising growth potential. It can invest in foreign securities.

State Street S&P MidCap Index Non Lending Series Fund - Class J

STRATEGY: The SSgA S&P Mid Cap® Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400 Index™ (the "Index") over the long term. The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index. SSgA will typically attempt to invest in the securities comprising the Index in the same proportions as they are represented in the Index. In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSgA may employ a sampling or optimization technique to construct the portfolio in question. The Fund's returns may vary from the returns of the Index. From time to time SSgA may purchase securities that are not yet represented in the Index or sell securities that have not yet been removed from the Index. The Portfolio Turnover Rate is 9.82%.

Undiscovered Managers Behavioral Value Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund seeks to achieve its objective by investing primarily in common stocks of U.S. companies that the fund's sub-adviser believes have value characteristics. Such common stocks include stocks of small capitalization companies, similar to those that are included in the Russell 2000 Value Index and real estate investment trusts (REITs). In selecting stocks for the fund, the sub-adviser applies principles based on behavioral finance.

JPMorgan US Small Company Fund - Class A

STRATEGY: The investment seeks to provide high total return from a portfolio of small company stocks. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of small cap U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations similar to those within the universe of the Russell 2000 Index at the time of purchase.

State Street Russell Small Cap Index Sec Lending Series Fund Class VIII

STRATEGY: The SSgA Russell Small Cap® Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000® Index (the "Index") over the long term. The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index. SSgA will typically attempt to invest in the securities comprising the Index in the same proportions as they are represented in the Index. In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSgA may employ a sampling or optimization technique to construct the portfolio in question. The Fund's returns may vary from the returns of the Index. From time to time SSgA may purchase securities that are not yet represented in the Index or sell securities that have not yet been removed from the Index. The Portfolio Turnover Rate is 11.53%.

Janus Triton Fund - Class S

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.

Ivy International Core Equity Fund - Class A

STRATEGY: The investment seeks to provide capital growth and appreciation. The fund invests, under normal circumstances, at least 80% of its net assets in equity securities of companies located in, or principally traded largely in, developed European and Asian/Pacific Basin markets. In seeking to enhance potential return, it also may invest in issuers located or doing business in emerging market countries. The fund may invest up to 100% of its total assets in foreign securities.

State Street International Index Securities Lending Series Fund Class VIII

STRATEGY: The SSgA International Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI EAFE® Index (the "Index") over the long term. The Fund is managed using a "passive" or "indexing" investment approach, by which SSgA attempts to match, before expenses, the performance of the Index. SSgA will typically attempt to invest in the securities comprising the Index in the same proportions as they are represented in the Index. In some cases, it may not be possible or practicable to purchase all of the securities comprising the Index, or to hold them in the same weightings as they represent in the Index. In those circumstances, SSgA may employ a sampling or optimization technique to construct the portfolio in question. The Fund's returns may vary from the returns of the Index. From time to time SSgA may purchase securities that are not yet represented in the Index or sell securities that have not yet been removed from the Index. The Portfolio Turnover Rate is 13.00%

Virtus Emerging Markets Opportunities Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund offers investors exposure to emerging economies through well-established companies. Under normal circumstances, it invests at least 80% of its assets in equity securities or equity-linked instruments of issuers located in emerging markets countries; such issuers may be of any capitalization. Emerging markets countries generally include every nation in the world except the U.S., Canada, Japan, Australia, New Zealand and most nations located in Western Europe.

Deutsche Real Estate Securities Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation and current income. The fund will invest at least 80% of its net assets, plus the amount of any borrowing for investment purposes (calculated at the time of any investment), in equity securities of real estate investment trusts (REITs) and real estate companies. It may also invest a portion of its assets in other types of securities. These securities may include short-term securities, bonds, notes, securities of companies not principally engaged in the real estate industry and other similar securities. The fund is non-diversified.

ADDITIONAL DISCLOSURES

Investment options are available through ADP Broker-Dealer, Inc., a subsidiary of ADP, One ADP Blvd, Roseland, NJ. Member FINRA. ADP Broker-Dealer, Inc. is not an administrator as defined in Section 3(16)A of the Employee Retirement Income Security Act of 1974 (ERISA) and in Section 414(g) of the Internal Revenue Code as amended, nor is it a "fiduciary" within the meaning of ERISA Section 3(21).

NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

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For complete information on the funds, please see the prospectus and consider the investment objective, risks, charges and expenses before investing. The prospectus contains this and other important information related to the funds and the investment company. Please read it carefully before investing. To obtain a prospectus, please see your plan sponsor or your plan administrator or go to www.mykplan.com.

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

Investment Type Definitions:

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: Money Market, Stable Value, and Fixed Income investment funds. Growth and Income: Balanced and Lifestyle investment funds. Growth: Large and Mid Capitalization investment funds. Aggressive Growth: Small Capitalization, Specialty, Foreign Stock and World Stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, we estimate where it will fall before assigning a more permanent category. When necessary, we may change a category assignment based on current information.

Plan information

ACCOUNT ACCESS

You can access your account anytime.*

- www.mykplan.com
- 1-800-695-7526

You may also speak with a Service Representative Monday through Friday 8 am– 9 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:

- You are immediately eligible to participate in the plan on the next plan entry date.

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 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 25% of your salary deferrals up to the first 10% of your eligible compensation.
- 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:	100%						
Employer Profit Sharing Contribution % vested:	0%	50%	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: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 2%

*Except during scheduled maintenance.

Customer Service Representatives are employed by ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Boulevard, Roseland, NJ 07068, Member FINRA.

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Plan information

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.com or by calling 1-800-695-7526.

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.

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: 1-800-695-7526

The Voice Response System connects you to your plan account over the phone. Call 1-800-695-7526 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, 8am – 9pm 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: 248085

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.

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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 countries¹
- Exceptionally strong Aa1 credit rating from Moody's and AA from Standard & Poor's²
- Pays approximately 24 million (1 in 6) workers in the U.S. and 10 million elsewhere¹
- Top-ranked company in Financial Data Services in FORTUNE[®] magazine's The World's Most Admired Companies³
- Forbes magazine —100 Most Innovative Companies⁴

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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04-3012-1215



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