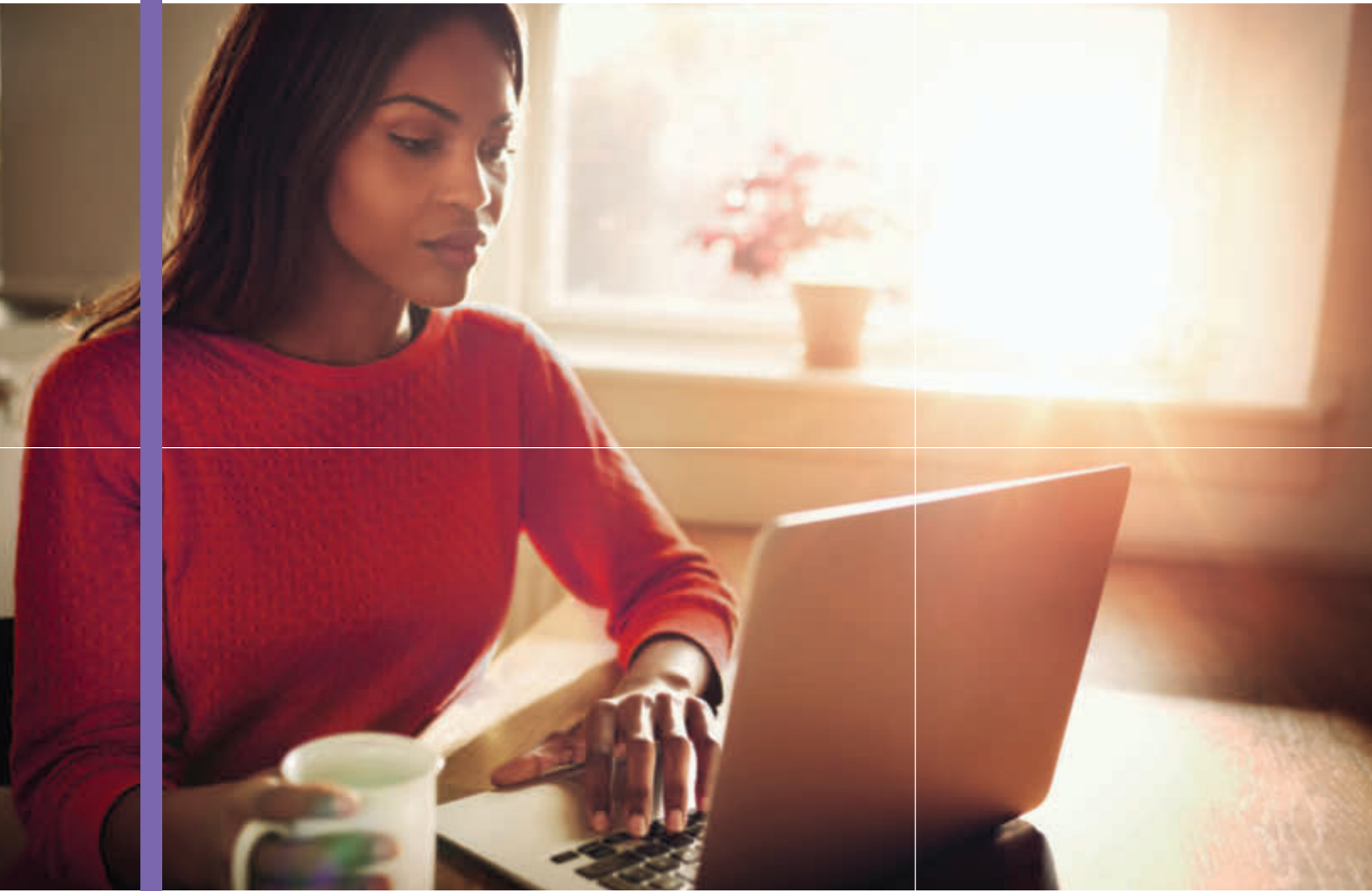




# Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?  
Text **Enroll 401k** to **72408**

Toyoda Gosei 401(k) Plan  
595109





The first step of any journey is the most important.

IT GIVES YOU A SENSE OF DIRECTION AND STARTS YOU TOWARD A DESTINATION.



The same is true of your journey to retirement. By taking part in your employer's retirement plan, you're taking an important first step.

Whatever your retirement destination, you are one step closer to reaching your goal when you enroll in the Plan.



## Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

- Enroll and make account changes
- Check account balances
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan

ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

## ADP makes rollovers easy

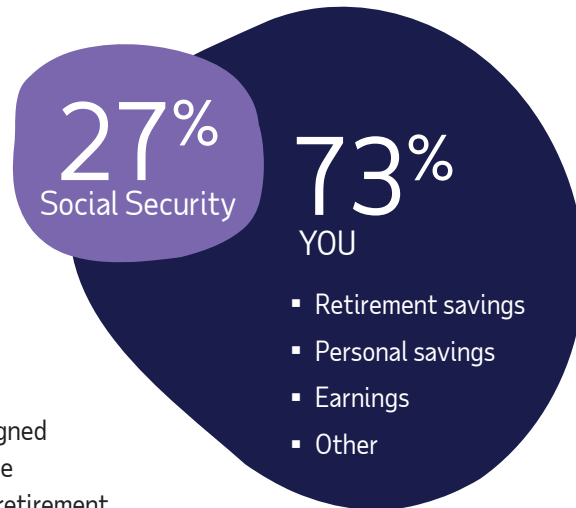
Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

**FOR ADDITIONAL RETIREMENT PLANNING TOOLS AND RESOURCES VISIT:**  
<http://bit.ly/RolloverResourcePage>

# Take time to plan for your own financial journey.

## HERE'S WHY.

To live comfortably in retirement, many financial professionals estimate you will need between 70% and 80% of your pre-retirement income. Social Security may replace 27% of your pre-retirement income at age 67.<sup>1</sup> The rest of the income you will need in retirement will come from **you**.



## Invest in yourself and save for retirement

Your company's retirement plan is one of the few programs designed to help bridge the gap between what Social Security will provide and what you will need at retirement. The contributions to your retirement plan will come out of each paycheck automatically..so you do not even need to think about it.

## Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions, and/or Roth 401(k) contributions. The chart below outlines the differences between the two types of contributions. For more information on additional contribution types and limits, please review the **Contribution** section in Your Plan's Highlights.




	BEFORE-TAX CONTRIBUTIONS	ROTH 401(K) CONTRIBUTIONS
<b>Employee contributions</b>	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
<b>Account growth (earnings)</b>	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
<b>Federal Income Tax</b>	Reduces current taxable income by contribution amount. Taxes are paid at withdrawal on both contributions and earnings.	Contribution is taxable in current year. No taxes are paid on qualified distributions.
<b>Distributions</b>	Available according to Plan rules.	Tax-free provided you had your Roth 401(k) account for at least five years and you are at least 59½ or are disabled or deceased.

<sup>1</sup> Source: Social Security Administration; Retirement Benefits Publication EN-05-10035, January 2022.



# High cost of inflation




As shown below, it doesn't matter your age or generation, inflation has already impacted the cost of popular items.

	 Concert ticket <sup>2</sup>	 Cell phone <sup>3</sup>	 House <sup>4</sup>
2000s	\$50	\$600	\$119,600
Today	\$90+	\$999	\$293,349

## What it means to your wallet

An inflation rate of 4% might not seem to be worth a second thought — until you consider the impact it can have on the purchasing power of your money over the long-term. For example, in just 20 years, 4% inflation annually would drive the value of a dollar down to \$0.46.

You can also look at it another way. By 2045, the price you would pay for your concert ticket, new cell phone or house would be significantly more. The chart below shows what these projected costs could look like with a 4% rate of inflation eating away at your money.

	 Concert ticket <sup>2</sup>	 Cell phone <sup>3</sup>	 House <sup>4</sup>
2045 <sup>5</sup>	\$222	\$2,462	\$723,022

2 Concert ticket data obtained from aarp.com.

3 Cell phone data obtained from ooma.com and apple.com.

4 New home data obtained from CNBC.com and fool.com.

5 Projection is for illustrative purposes only and based on a 4% rate of inflation. Actual rate of inflation may vary which would impact the cost of the goods and services displayed.

# Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, each generation thinks they will have a harder time achieving financial security in retirement than their parents.

The chart to the right shows the average individual retirement plan savings contribution percentage by generation.

## SAVING BY GENERATION<sup>6</sup>

9% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

7% Millennial (1980-1994)

4% Generation Z (1995-2015)

<sup>6</sup> Source: ADP Retirement Services, April 14, 2022.



## Even \$5 a day can have an impact

Did you know that 41% of Americans today are spending more on coffee than they are saving for the future?<sup>7</sup> Let's take a look at what happens if you saved \$5 a day or \$35 a week... in 40 years, you could have \$304,171 in savings.



## \$35 SAVED PER WEEK<sup>8</sup>

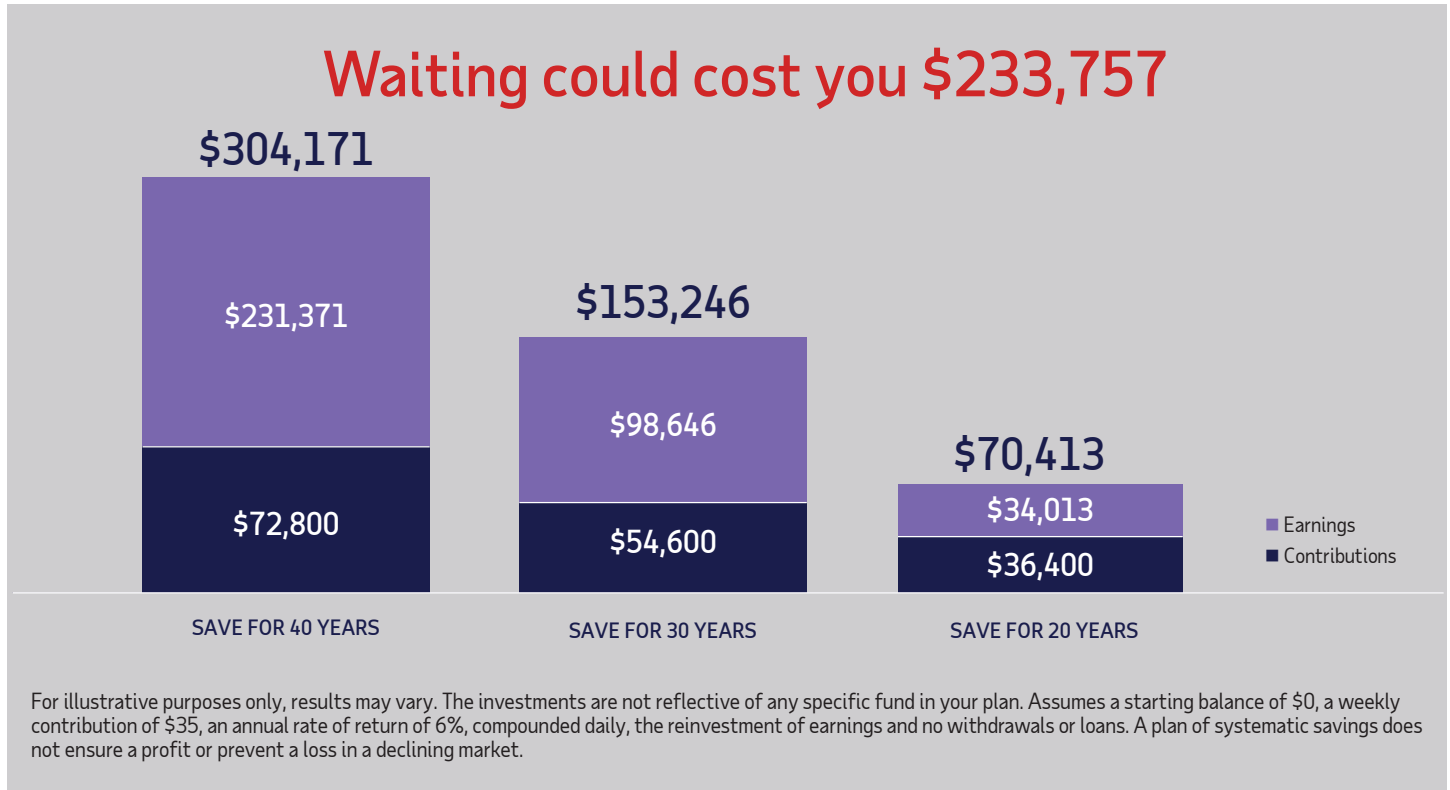


<sup>7</sup> Source: Acorns. Money Matters Report™.

<sup>8</sup> You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. 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.

# Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?



## Choose a path to complete your financial journey

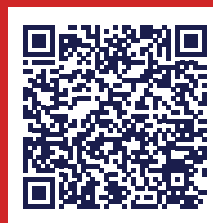
Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

Your investment decisions will be based on:

- Lifestyle and personality
- Risk tolerance
- Health considerations
- Age you want to retire

You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

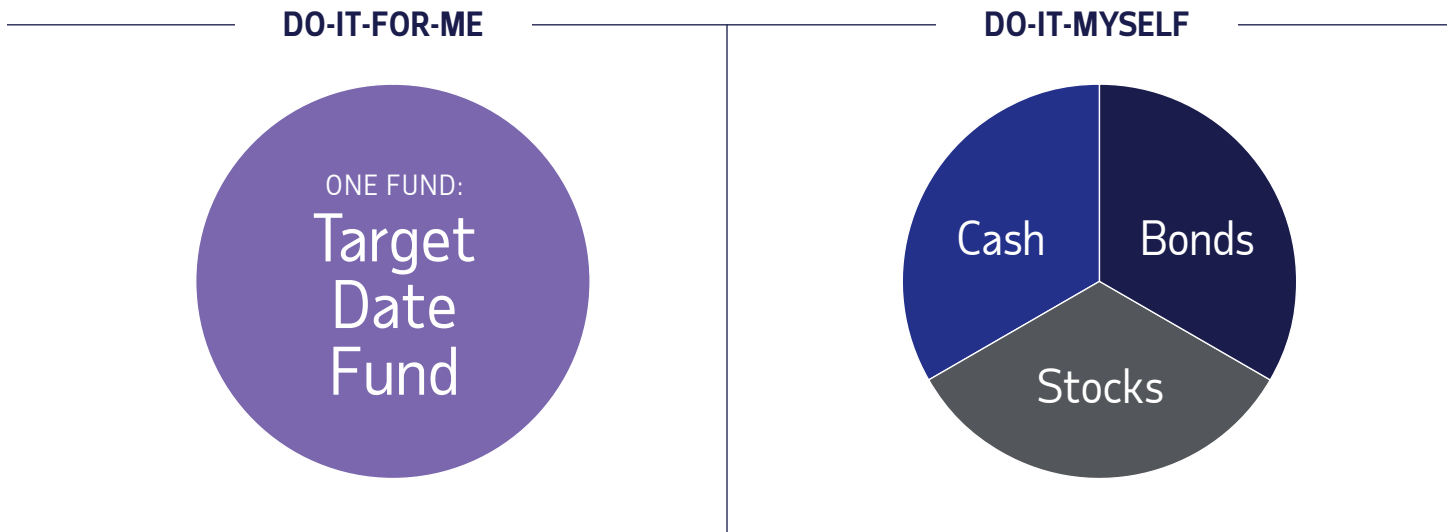
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

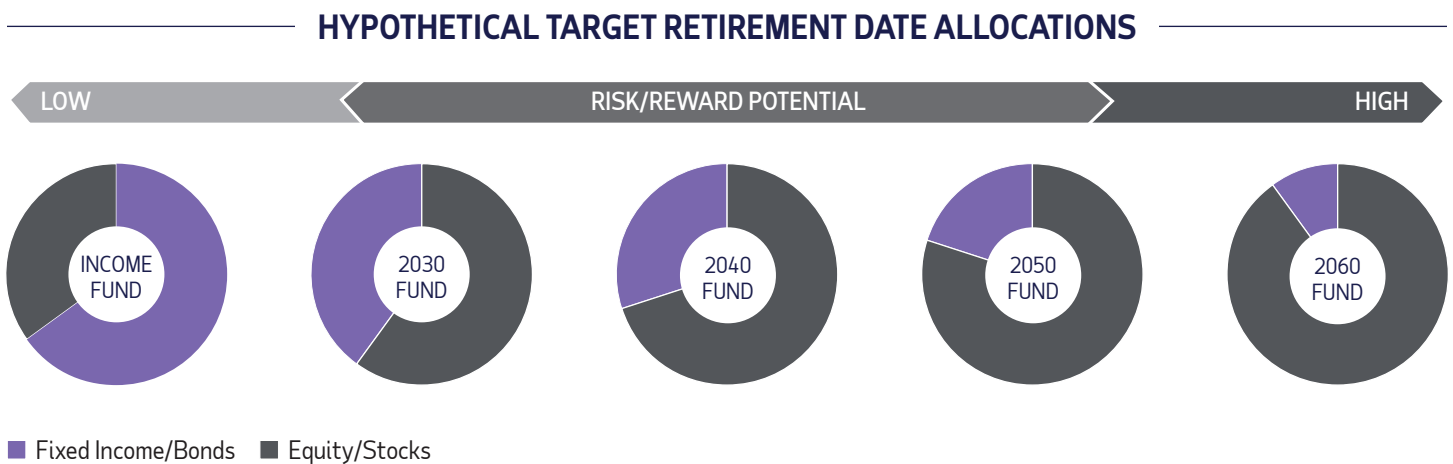
# Your financial journey

As part of your path, you can choose to invest in the target date fund based on the date you want to retire or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.

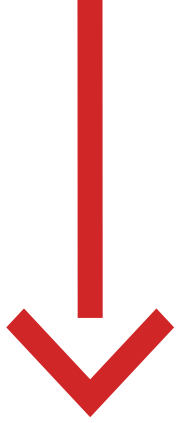


## Target Date Funds

Each target date fund is managed to a specific retirement year identified in the fund name. Each fund is made up of a mixed asset allocation of stocks and bonds. As shown in the chart below, the mix will be automatically reallocated over time as the fund approaches the target retirement date and will continue to shift asset classes even after the fund retirement date.



Sample asset allocations are for illustrative purposes only. Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor may withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus.



## Ready to begin your retirement journey?

START INVESTING IN YOURSELF...AND YOUR FUTURE BY FOLLOWING THE STEPS BELOW.

# 1

### Get to know your Plan

Review your Plan's highlights to learn more about the features and other important retirement planning information.

# 2

### Make saving a priority

Contribute as much as you can to your retirement plan account. Most of the income you will need in retirement will come from you.

# 3

### Choose investments that work for you

Your investment selection will be based on your lifestyle, personality, risk tolerance and certain financial considerations, such as when to retire.

# 4

### Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement.  
Text **Enroll 401k** to **72408**

# 5

### Download the ADP Mobile Solutions App



The app provides access to your retirement plan account and allows you to track your progress. Visit <https://mobile.adp.com> or scan the QR code from your camera or QR code reader.



You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE





## Your Plan's Highlights

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### READY TO ENROLL?

Text Enroll 401k to 72408

### Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- Elective Contributions: You may enroll in the Plan through My.ADP.com, Voice-Response System or ADP Mobile Solutions App.
- Automatic Enrollment: You will have 45 days from your hire or rehire date to make an election. If during this 45-day period, you do not affirmatively elect to either make Elective Contributions, or decline enrollment, you will be automatically enrolled into the Plan. A contribution of 3% will be deducted from your pay before-taxes and deposited in your retirement account in the Plan's default fund. Your automatic enrollment will generally be effective as of the first pay date that is at least 45 days from your date of hire (or rehire).
- You will also be enrolled in Save Smart, to enable you to effortlessly increase your savings over time. With Save Smart, your deferral percentage will increase by 1% each year, on the anniversary date of your initial enrollment, up to a maximum of 10%.
- For more information about the automatic enrollment process and the default investment fund, including important dates, please refer to your Welcome Letter.
- If you decide now is not the right time to start saving, you can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App. You can always change your mind and enroll later.
- You are immediately eligible to participate in the Plan on the next plan entry date.

### Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 90%
- **Roth 401(k):** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.

# Your Plan's Highlights

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- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- The total dollar amount you may contribute to the Plan is \$23,000.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$7,500.

## Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page <http://bit.ly/RolloverResourcePage>

## Employer contributions

- Your company will match 100% of your salary deferrals up to the first 3% of your eligible compensation.

## 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
Employer Contribution % vested:	20%	40%	60%	80%	100%		

## Distribution options

Planning for your retirement is a long-term commitment and the money you have saved should be considered "untouchable" and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

### Loans

- Number of outstanding loans allowed at any one time: 1.
- Minimum loan amount: \$500.00

- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

### **Withdrawals while employed**

- Rollover
- Age 59½
- Hardship

### **Withdrawals after employment**

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:


- Termination of employment
- Normal retirement
- Disability
- Death

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. For more information, review the **Special Tax Notice** located in the retirement plan website.

## ACCOUNT RESOURCES

You can access your retirement savings account anytime<sup>1</sup>, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-888-822-9238

 **QUESTIONS?** Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

The ADP Mobile Solutions App and the website allow you to:

- Check account balances
- Enroll and make account changes
- Research plan investments and request investment changes
- Access retirement planning tools and calculators
- Get prospectuses

## Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.



## Beneficiary Designation

Naming a beneficiary for your retirement 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 or significant other you must print the form available online and follow the instructions to complete it.

You will need the names and birth dates of your beneficiary(ies) and each Social Security Number. If you do not have all of this information, you can always log into your account and add it later.



**CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:**

### Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

### Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

### Participant Advisory Services from Edelman Financial Engines®

This is an advisory service made available by your employer. Through this service, you can access and use certain investment advisory components provided by Edelman Financial Engines® without incurring any fees. If you elect to enroll in the Edelman Financial Engines® Professional Management program, you will

pay an annual fee based on your account balance. For more information or to enroll in the service, visit My.ADP.com or call (844) 861-0028.

You can also access this service through the ADP Mobile Solutions App

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**ADP RETIREMENT SERVICES** 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App. You may transact business in English or Spanish via the VRS.

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, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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Toyoda Gosei 401(k) Plan  
595109

## Your Plan's Investments

Below is a listing of the investment options available in the Plan.

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
<b>INCOME</b>											
Galliard Stable Return Fund E	11/1998	Stable Value	N/A	0.69%	2.77%	2.20%	2.21%	1.94%	—	0.32%	0.32%
Fidelity U.S. Bond Index Fund	05/2011	Intermediate Core Bond	FXNAX	6.64%	3.30%	-3.18%	0.55%	1.40%	—	0.03%	0.03%
Metropolitan West Total Return Bond Fund - Class I	03/2000	Intermediate Core-Plus Bond	MWTIX	7.46%	3.45%	-3.65%	0.62%	1.46%	—	0.45%	0.45%
PIMCO Income Fund - Institutional Class	03/2007	Multisector Bond	PIMIX	5.89%	7.86%	1.18%	2.98%	4.17%	—	0.62%	0.62%
Vanguard Inflation Protected Securities Fund - Admiral Class	06/2005	Inflation-Protected Bond	VAIPX	4.58%	2.40%	-0.95%	2.59%	1.99%	—	0.10%	0.10%
<b>GROWTH &amp; INCOME</b>											
Vanguard Target Retirement Income Fund	10/2003	Target-Date Retirement	VTINX	7.34%	9.45%	0.85%	4.13%	3.98%	—	0.08%	0.08%
Vanguard Target Retirement 2020 Fund	06/2006	Target-Date 2020	VTWNX	7.99%	11.31%	1.72%	5.54%	5.47%	—	0.08%	0.08%
Vanguard Target Retirement 2025 Fund	10/2003	Target-Date 2025	VTTVX	8.86%	13.54%	2.41%	6.43%	6.13%	—	0.08%	0.08%
Vanguard Target Retirement 2030 Fund	06/2006	Target-Date 2030	VTHR X	9.53%	15.16%	3.08%	7.18%	6.67%	—	0.08%	0.08%
Vanguard Target Retirement 2035 Fund	10/2003	Target-Date 2035	VTT H X	9.87%	16.58%	3.79%	7.92%	7.20%	—	0.08%	0.08%
Vanguard Target Retirement 2040 Fund	06/2006	Target-Date 2040	VFOR X	10.23%	17.94%	4.50%	8.66%	7.71%	—	0.08%	0.08%
Vanguard Target Retirement 2045 Fund	10/2003	Target-Date 2045	VTIV X	10.56%	19.29%	5.19%	9.40%	8.15%	—	0.08%	0.08%
Vanguard Target Retirement 2050 Fund	06/2006	Target-Date 2050	VFIF X	10.78%	20.14%	5.50%	9.62%	8.26%	—	0.08%	0.08%
Vanguard Target Retirement 2055 Fund	08/2010	Target-Date 2055	VFFV X	10.78%	20.12%	5.50%	9.61%	8.24%	—	0.08%	0.08%
Vanguard Target Retirement 2060 Fund	01/2012	Target-Date 2060	VTT S X	10.79%	20.11%	5.51%	9.62%	8.24%	—	0.08%	0.08%
Vanguard Target Retirement 2065 Fund	07/2017	Target-Date 2065+	VLXV X	10.78%	20.13%	5.54%	9.60%	—	8.83%	0.08%	0.08%
Vanguard Target Retirement 2070 Fund	06/2022	Target-Date 2065+	VSVN X	10.83%	20.17%	—	—	—	14.88%	0.08%	0.08%
Vanguard Wellington Fund - Admiral Class	05/2001	Moderate Allocation	VWEN X	9.65%	17.47%	6.26%	8.84%	8.13%	—	0.17%	0.17%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-888-822-9238 There is no assurance that any fund will meet its stated objective.



Toyoda Gosei 401(k) Plan  
595109

## Your Plan's Investments

Below is a listing of the investment options available in the Plan.

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
<b>GROWTH</b>											
MFS Value Fund - Class R3	04/2005	Large Value	MEIHX	9.44%	13.59%	8.95%	9.65%	8.84%	—	0.80%	0.79%
Fidelity 500 Index Fund	05/2011	Large Blend	FXAIX	11.69%	30.44%	11.89%	14.75%	12.68%	—	0.02%	0.02%
MainStay Winslow Large Cap Growth Fund - Class I	04/2005	Large Growth	MLAIX	17.98%	52.22%	10.64%	17.00%	14.44%	—	0.73%	0.73%
JPMorgan Mid Cap Value Fund - Class L	11/1997	Mid-Cap Value	FLMVX	12.20%	11.48%	8.87%	9.10%	8.32%	—	0.84%	0.75%
Fidelity Extended Market Index Fund	09/2011	Mid-Cap Blend	FSMAX	15.14%	19.02%	-0.26%	9.16%	8.55%	—	0.04%	0.04%
T. Rowe Price Institutional Mid-Cap Equity Growth Fund	07/1996	Mid-Cap Growth	PMEGX	11.86%	20.55%	3.59%	10.04%	11.07%	—	0.61%	0.61%
<b>AGGRESSIVE GROWTH</b>											
American Beacon Small Cap Value Fund - Class R6	02/2017	Small Value	AASRX	11.74%	6.69%	6.59%	8.53%	—	6.88%	0.77%	0.77%
T. Rowe Price Integrated US Small-Cap Growth Equity Fund - Class I	03/2016	Small Growth	TQAIX	12.70%	18.90%	2.23%	9.44%	—	12.02%	0.66%	0.66%
Vanguard Total International Stock Index Fund - Institutional Class	11/2010	Foreign Large Blend	VTSNX	9.97%	12.54%	1.47%	5.70%	4.20%	—	0.09%	0.09%
MFS International Intrinsic Value Fund - Class R3	10/2008	Foreign Large Growth	MINGX	9.97%	13.93%	1.91%	7.05%	6.86%	—	1.04%	1.03%
Vanguard International Growth Fund - Admiral Class	08/2001	Foreign Large Growth	VWILX	11.37%	11.52%	-7.21%	8.70%	7.53%	—	0.31%	0.31%
American Funds New Perspective Fund - Class R6	05/2009	Global Large-Stock Growth	RNPGX	11.44%	24.45%	4.61%	12.61%	10.52%	—	0.42%	0.42%

**All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-888-822-9238 There is no assurance that any fund will meet its stated objective.**

\*The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one of its affiliates (if they have provided one). The Specific Fund 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). Investments that do not provide a category to Morningstar will display N/A (or not applicable). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

\*\* Investment options that are not mutual funds will have an N/A (not applicable) because such funds do not have tickers

\*\*\* QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ 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. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. 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. CITs expense ratios are provided by the investment managers.

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## Investment Risks

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All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

**Fixed Income Funds:** Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

**Money Market/Stable Value Funds:** You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

**Bond Funds:** The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

**Growth Funds:** Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

**Value Funds:** Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

**Mid and Small Cap Funds:** Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

**Target Date Funds:** Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

**Foreign/World Funds:** Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

**Sector Funds:** Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. **All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.**

**ADP RETIREMENT SERVICES** 71 Hanover Road Florham Park, NJ 07932

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### **Galliard Stable Return Fund E**

**STRATEGY:** The Fund seeks safety of principal and consistency of returns with minimal volatility. The Fund is for conservative investors seeking more income than money market funds without the price fluctuation of stock or bond funds. The Fund invests in investment contracts issued by highly rated companies. These include Guaranteed Investment Contracts (GICs), Security Backed Investment Contracts, Separate Account GICs, and cash equivalents. The Fund is one of the oldest and largest stable value collective funds in the nation and has been managed by the same portfolio management team since 1988.

### **Fidelity U.S. Bond Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

### **Metropolitan West Total Return Bond Fund - Class I**

**STRATEGY:** The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The fund also invests at least 80% of its net assets, plus any borrowings for investment purposes in fixed income securities it regards as bonds.

### **PIMCO Income Fund - Institutional Class**

**STRATEGY:** The investment seeks to maximize current income; long-term capital appreciation is a secondary objective. The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

### **Vanguard Inflation Protected Securities Fund - Admiral Class**

**STRATEGY:** The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

### **Vanguard Target Retirement Income Fund**

**STRATEGY:** The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

### **Vanguard Target Retirement 2020 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2025 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2030 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2035 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2040 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2045 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

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### **Vanguard Target Retirement 2050 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2055 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2060 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2065 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Target Retirement 2070 Fund**

**STRATEGY:** The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

### **Vanguard Wellington Fund - Admiral Class**

**STRATEGY:** The investment seeks to provide long-term capital appreciation and moderate current income. The fund invests 60% to 70% of its assets in dividend-paying and, to a lesser extent, non-dividend-paying common stocks of established large companies. The remaining 30% to 40% of the fund's assets are invested mainly in fixed income securities that the advisor believes will generate a moderate level of current income. These securities include investment-grade corporate bonds, with some exposure to U.S. Treasury and government agency bonds, and mortgage-backed securities.

### **MFS Value Fund - Class R3**

**STRATEGY:** The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies the advisor believes are undervalued compared to their perceived worth (value companies).

### **Fidelity 500 Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund normally invests at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.

### **MainStay Winslow Large Cap Growth Fund - Class I**

**STRATEGY:** The investment seeks long-term growth of capital. The fund invests at least 80% of its assets (net assets plus any borrowings for investment purposes) in large capitalization companies, which are companies having a market capitalization in excess of \$4 billion at the time of purchase. The Subadvisor invests substantially all of the fund's investable assets in domestic securities. However, the fund is permitted to invest up to 20% of its net assets in foreign securities. An issuer of a security is considered to be a U.S. or foreign issuer based on the issuers country of risk (or similar designation) as determined by a third-party such as Bloomberg.

### **JPMorgan Mid Cap Value Fund - Class L**

**STRATEGY:** The investment seeks growth from capital appreciation. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of mid cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Mid cap companies are companies with market capitalizations equal to those within the universe of the Russell Midcap Value Index at the time of purchase.

### **Fidelity Extended Market Index Fund**

**STRATEGY:** The investment seeks to provide investment results that correspond to the total return of stocks of mid- to small-capitalization United States companies. The fund normally invests at least 80% of assets in common stocks included in the Dow Jones U.S. Completion Total Stock Market Index, which represents the performance of stocks of mid- to small-capitalization U.S. companies. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, and earnings growth to attempt to replicate the returns of the index.

### **T. Rowe Price Institutional Mid-Cap Equity Growth Fund**

**STRATEGY:** The investment seeks to provide long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in a diversified portfolio of common stocks of mid-cap companies whose earnings T. Rowe Price expects to grow at a faster rate than the average company. The advisor defines mid-cap companies as those whose market capitalization (number of shares outstanding multiplied by share price) falls within the range of either the S&P MidCap 400 Index or the Russell Midcap Growth Index.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-888-822-9238 There is no assurance that any fund will meet its stated objective.

#### **American Beacon Small Cap Value Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital appreciation and current income. Under normal circumstances, at least 80% of the fund's net assets (plus the amount of any borrowings for investment purposes) are invested in equity securities of small market capitalization U.S. companies. These companies have market capitalizations of \$5 billion or less at the time of investment.

#### **T. Rowe Price Integrated US Small-Cap Growth Equity Fund - Class I**

**STRATEGY:** The investment seeks long-term growth of capital by investing primarily in common stocks of small growth companies. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in equity securities issued by small-cap U.S. growth companies. The advisor defines small-cap growth companies as those whose market capitalization, at the time of purchase, falls within the range of companies in the MSCI US Small Cap Growth Index, an index designed to capture the securities of small-cap companies exhibiting overall growth style characteristics in the U.S.

#### **Vanguard Total International Stock Index Fund - Institutional Class**

**STRATEGY:** The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

#### **MFS International Intrinsic Value Fund - Class R3**

**STRATEGY:** The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the fund's assets in the stocks of companies that the advisor believes are undervalued compared to their intrinsic value.

#### **Vanguard International Growth Fund - Admiral Class**

**STRATEGY:** The investment seeks to provide long-term capital appreciation. The fund invests mainly in the stocks of companies located outside the United States and is expected to diversify its assets in countries across developed and emerging markets. In selecting stocks, the fund's advisors evaluate foreign markets around the world and choose large-, mid-, and small-capitalization companies considered to have above-average growth potential. The manager uses multiple investment advisors.

#### **American Funds New Perspective Fund - Class R6**

**STRATEGY:** The investment seeks long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.

#### **ADDITIONAL DISCLOSURES**

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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.

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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, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.



Signature of Employee/Participant

Date

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Recordkeeping Plan #: 595109

# ADP Achieve Engagement Hub

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INSURANCE **GOALS** **HOME AND FAMILY**  
BONDS SOCIAL SECURITY  
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**ROLLOVER** EMERGENCY FUND  
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