

RETIREMENT SERVICES

Retirement plan information: Rolling over a previous retirement account

If you have savings in a previous retirement plan account, you can roll over those assets into your current retirement plan account.



Here are few reasons to consider making a rollover:

Simplifying can save time

Consolidating your retirement accounts lets you access your retirement savings in one place. This can help you assess if you are saving enough to meet your retirement goals. Consolidating accounts may also provide for the continuation of tax-deferred growth opportunities.

Investment flexibility

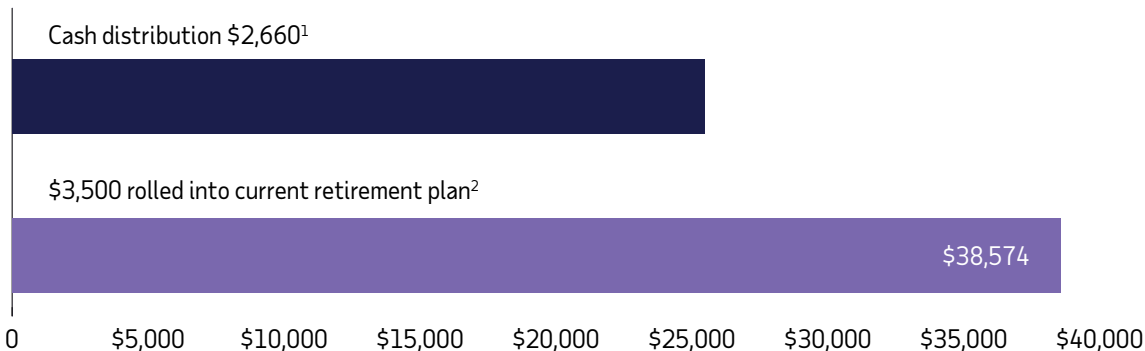
You can invest your rollover assets into the investments available in your current retirement plan. As your situation changes, you can adjust to your asset allocation to align with your risk tolerance and time horizon to retirement.

Access to your assets

Should you ever have a financial need, you will have access to your assets into one account. Keep in mind that taking a distribution could have tax and penalty implications.

The power of a rollover

As shown in the chart below, rolling over your previous retirement plan account of \$3,500 could result in an additional \$35,000 in retirement savings compared to taking a cash distribution.

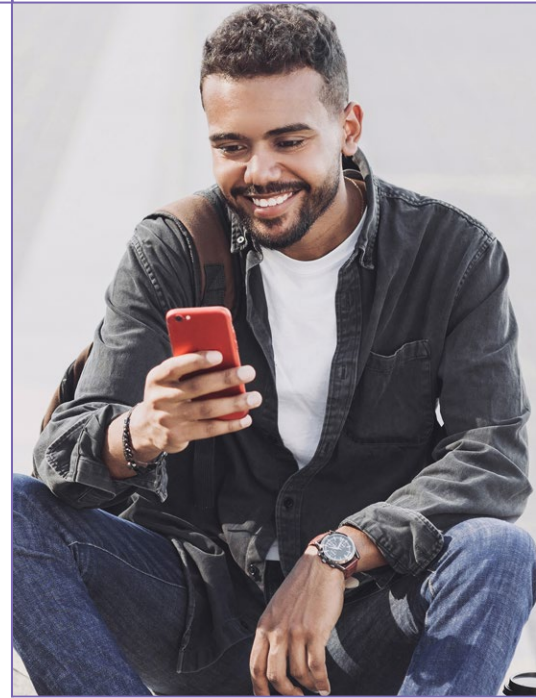


For illustrative purposes only.

- 1 The cash distribution assumes a deduction of 24% in federal income taxes. Additional tax withholding may apply and a 10% early withdrawal penalty may be assessed on this amount.
- 2 The rollover assumes a 6% annual rate of return, compounded daily and reinvestment of earnings over 40 years.

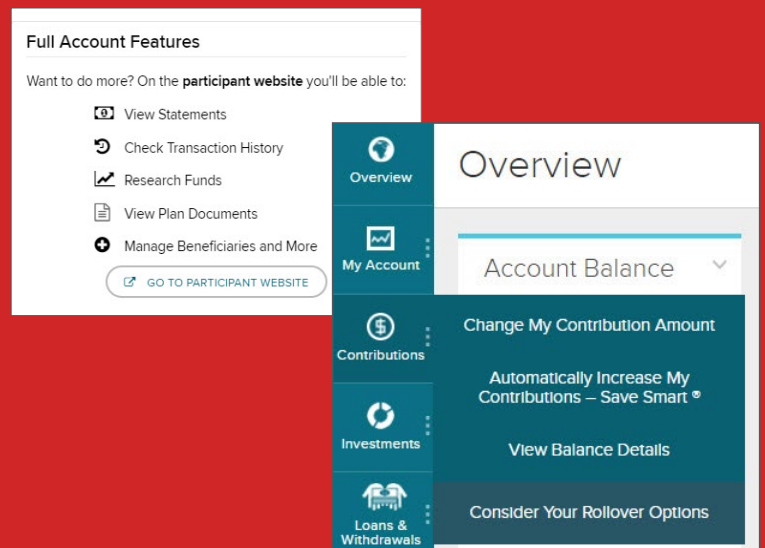
At ADP, we believe you shouldn't need to be financially savvy to save for the future. With our innovative tools and solutions that leverage data and technology, we make it easy for you to get started and get answers to help you become retirement ready.

For more information, go to ADP's Rollover Engagement Hub at <http://bit.ly/RolloverResourcePage>



At ADP, we make rollovers easy.

Once you have logged into your account at www.My.ADP.com, click on **GO TO PARTICIPANT WEBSITE** in the Full Account Features tile. From the landing page, hover over the **Contributions** option on the navigation menu. Then select **Consider your rollover options** to download the form and get started.



Be sure to review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over could help reduce your retirement costs. 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.

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