



# Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

Text **Enroll 401k** to **72408**

Dudek & Bock 401(K) Tax Deferred Savings Plan  
427668



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

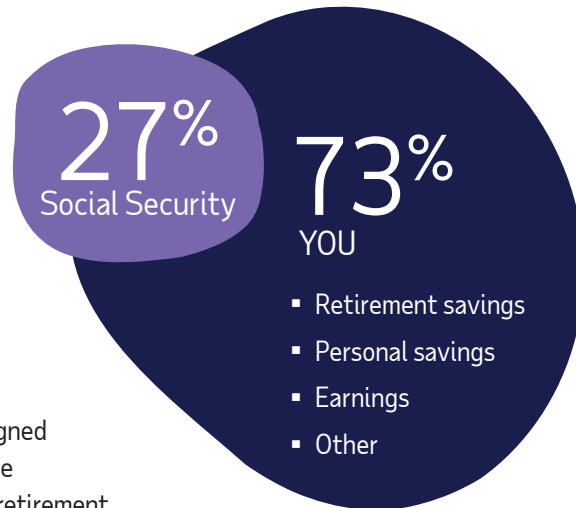
Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

**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

<sup>2</sup> Concert ticket data obtained from aarp.com.

<sup>3</sup> Cell phone data obtained from ooma.com and apple.com.

<sup>4</sup> New home data obtained from CNBC.com and fool.com.

<sup>5</sup> 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.

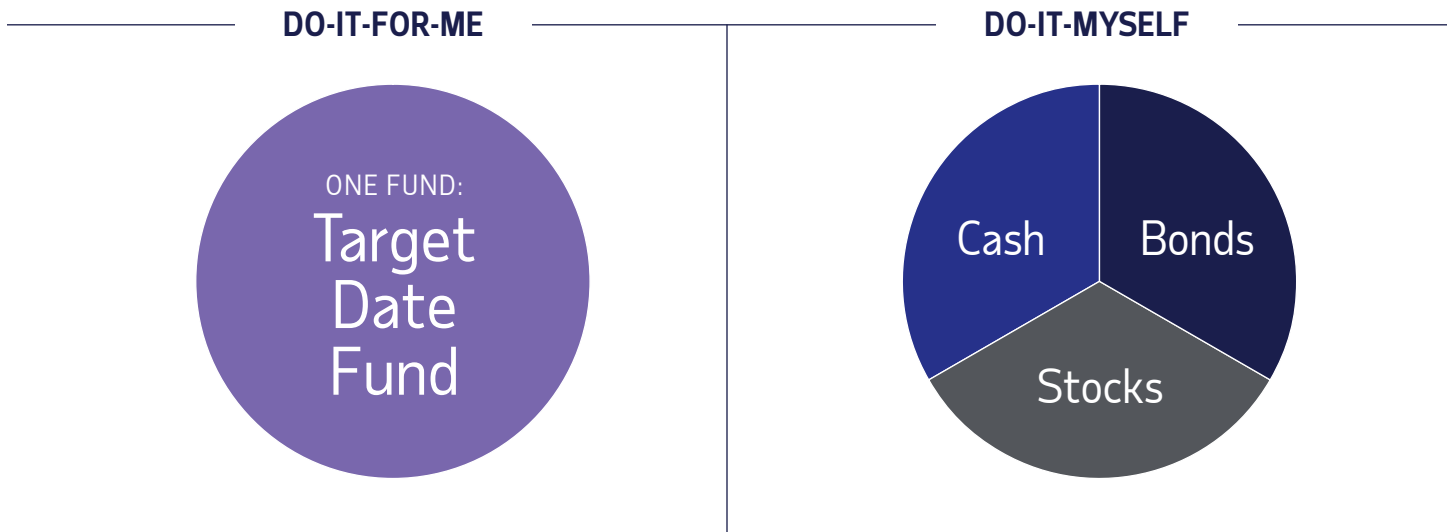
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

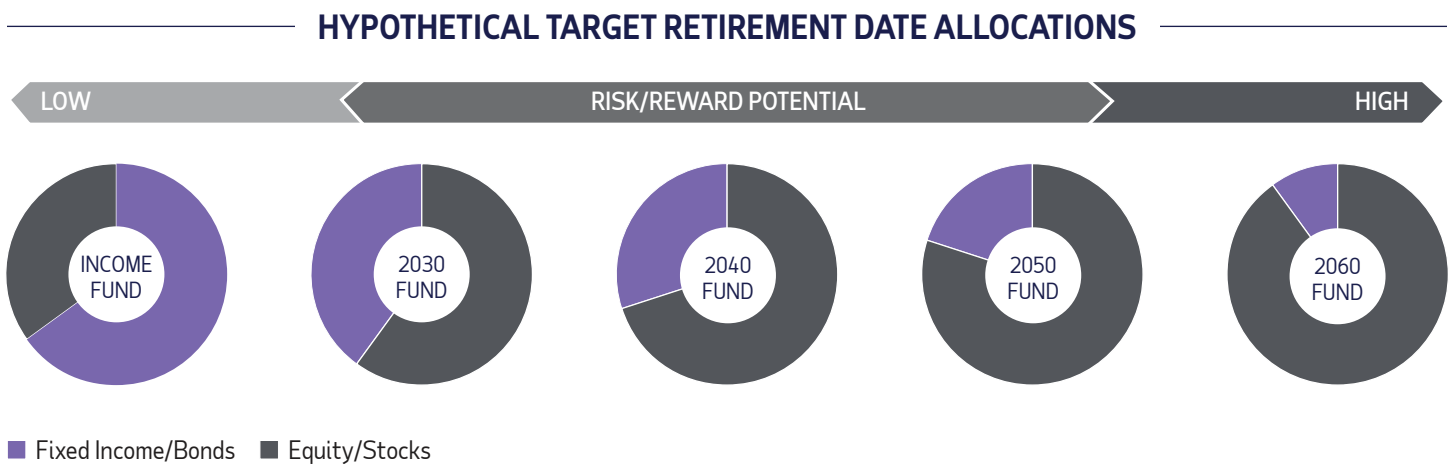
# Your financial journey

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.



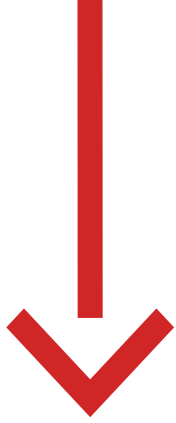
## Target Date Funds

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



# Dudek & Bock Spring Manufacturing Co

DUDEK & BOCK 401(K) TAX DEFERRED SAVINGS PLAN  
427668



## 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.

- 18 years of age on the next plan entry date
- You must have completed 1 month(s) of service by 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%.
- You have the option of electing a flat dollar amount to contribute each pay period.
- 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 \$22,500.
- **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.

# Your Plan's Highlights

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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

- The maximum match is \$620 per year.
- Your company may make a profit-sharing contribution each year.
- There may be special requirements for you to receive your company contributions.

## Vesting

- Your contributions, any amounts you rolled into the Plan, and company contributions, 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:	Immediately vested						

## 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: 2.
- Minimum loan amount: \$1000.00
- 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
- 1-866-695-7526

→ **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](http://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

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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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## Dudek & Bock 401(K) Tax Deferred Savings Plan 427668

### 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>											
Invesco Stable Asset Fund - ADPZ Class	07/2014	Stable Value	N/A	0.71%	2.63%	1.87%	2.09%	—	1.93%	0.31%	0.31%
Fidelity Government Income Fund	04/1979	Intermediate Government	FGOVX	-3.60%	-1.10%	-6.18%	-0.75%	0.19%	—	0.45%	0.45%
Metropolitan West Total Return Bond Fund - Plan Class	07/2011	Intermediate Core-Plus Bond	MWTSX	-3.51%	0.05%	-6.05%	-0.07%	0.91%	—	0.37%	0.37%
<b>GROWTH &amp; INCOME</b>											
Fidelity Freedom Income Fund - Class K6	06/2017	Target-Date Retirement	FYTKX	-2.29%	3.29%	-1.16%	2.14%	—	1.92%	0.24%	0.24%
Fidelity Freedom 2005 Fund - Class K6	06/2017	Target-Date 2000-2010	FITKX	-2.31%	3.48%	-0.73%	2.54%	—	2.34%	0.24%	0.24%
Fidelity Freedom 2010 Fund - Class K6	06/2017	Target-Date 2000-2010	FOTKX	-2.62%	4.11%	-0.10%	3.10%	—	2.89%	0.25%	0.25%
Fidelity Freedom 2015 Fund - Class K6	06/2017	Target-Date 2015	FPTKX	-3.12%	4.70%	0.49%	3.63%	—	3.39%	0.27%	0.27%
Fidelity Freedom 2020 Fund - Class K6	06/2017	Target-Date 2020	FATKX	-3.51%	5.20%	1.04%	4.08%	—	3.82%	0.30%	0.30%
Fidelity Freedom 2025 Fund - Class K6	06/2017	Target-Date 2025	FDTKX	-3.79%	5.83%	1.67%	4.57%	—	4.25%	0.34%	0.34%
Fidelity Freedom 2030 Fund - Class K6	06/2017	Target-Date 2030	FGTKX	-3.70%	6.62%	2.70%	5.32%	—	4.99%	0.37%	0.37%
Fidelity Freedom 2035 Fund - Class K6	06/2017	Target-Date 2035	FWTKX	-3.61%	8.25%	4.54%	6.44%	—	5.98%	0.41%	0.41%
Fidelity Freedom 2040 Fund - Class K6	06/2017	Target-Date 2040	FHTKX	-3.62%	9.60%	5.82%	7.16%	—	6.56%	0.44%	0.44%
Fidelity Freedom 2045 Fund - Class K6	06/2017	Target-Date 2045	FJTKX	-3.68%	9.89%	5.91%	7.21%	—	6.47%	0.45%	0.45%
Fidelity Freedom 2050 Fund - Class K6	06/2017	Target-Date 2050	FZTKX	-3.71%	9.87%	5.89%	7.20%	—	6.60%	0.45%	0.45%
Fidelity Freedom 2055 Fund - Class K6	06/2017	Target-Date 2055	FCTKX	-3.73%	9.89%	5.91%	7.22%	—	6.60%	0.45%	0.45%
Fidelity Freedom 2060 Fund - Class K6	06/2017	Target-Date 2060	FVTKX	-3.73%	9.84%	5.91%	7.20%	—	6.60%	0.45%	0.45%
Fidelity Freedom 2065 Fund - Class K6	06/2019	Target-Date 2065+	FFSZX	-3.71%	9.85%	5.93%	—	—	6.27%	0.45%	0.45%

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 1-866-695-7526 There is no assurance that any fund will meet its stated objective.



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					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
Fidelity Asset Manager 50% Fund	12/1988	Moderate Allocation	FASMX	-3.38%	4.61%	1.64%	4.54%	4.75%	—	0.61%	0.61%
Fidelity Puritan Fund - Class K6	06/2019	Moderate Allocation	FPKFX	-2.56%	7.84%	5.13%	—	—	7.84%	0.32%	0.32%
<b>GROWTH</b>											
Invesco Diversified Dividend Fund - Class R6	09/2012	Large Value	LCEFX	-3.90%	-1.77%	9.23%	6.37%	7.08%	—	0.46%	0.46%
Fidelity 500 Index Fund	05/2011	Large Blend	FXAIX	-3.26%	10.13%	10.34%	11.00%	11.16%	—	0.02%	0.02%
Fidelity Leveraged Company Stock Fund - Class K	05/2008	Large Blend	FLCKX	-2.89%	5.51%	9.49%	10.58%	7.45%	—	0.65%	0.65%
Touchstone Large Cap Focused Fund - Institutional Class	12/2014	Large Blend	SCRLX	-3.78%	12.27%	10.36%	11.80%	—	11.06%	0.76%	0.71%
Fidelity Capital Appreciation Fund - Class K	05/2008	Large Growth	FCAKX	-2.86%	11.13%	7.56%	11.78%	10.82%	—	0.75%	0.75%
Fidelity Contrafund - Class K6	05/2017	Large Growth	FLCNX	-0.28%	21.38%	7.20%	11.98%	—	12.32%	0.45%	0.45%
Fidelity Fund - Class K	05/2008	Large Growth	FFDKX	-2.02%	14.03%	8.28%	12.18%	11.39%	—	0.38%	0.38%
Fidelity Low Priced Stock K6 Fund	05/2017	Mid-Cap Value	FLKSX	-0.71%	4.02%	12.57%	8.56%	—	8.21%	0.50%	0.50%
Fidelity Value Fund - Class K	05/2008	Mid-Cap Value	FVLKX	-0.67%	0.98%	16.08%	9.90%	8.13%	—	0.75%	0.75%
Columbia Select Mid Cap Growth Fund - Institutional 3 Class	07/2009	Mid-Cap Growth	CMGYX	-7.19%	2.20%	-0.75%	7.61%	8.16%	—	0.78%	0.78%
<b>AGGRESSIVE GROWTH</b>											
Fidelity Small Cap Discovery Fund	09/2000	Small Blend	FSCRX	-3.10%	1.75%	11.77%	7.20%	6.07%	—	1.03%	1.03%
Fidelity Diversified International K6 Fund	05/2017	Foreign Large Growth	FKIDX	-6.36%	12.02%	1.21%	5.67%	—	3.90%	0.60%	0.60%
Fidelity International Discovery Fund - Class K6	06/2019	Foreign Large Growth	FDKFX	-7.51%	7.18%	-0.12%	—	—	2.90%	0.60%	0.60%
Allspring Emerging Markets Equity Fund - Class R6	06/2013	Diversified Emerging Mkts	EMGDY	-5.60%	10.08%	-6.38%	1.60%	0.95%	—	1.11%	1.01%

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\*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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#### **Invesco Stable Asset Fund - ADPZ Class**

**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.

#### **Fidelity Government Income Fund**

**STRATEGY:** The investment seeks a high level of current income, consistent with preservation of principal. The fund normally invests at least 80% of assets in U.S. government securities and repurchase agreements for those securities. It invests in U.S. government securities issued by entities that are chartered or sponsored by Congress but whose securities are neither issued nor guaranteed by the U.S. Treasury. The fund invests in instruments related to U.S. government securities. It allocates assets across different market sectors and maturities.

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

**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.

#### **Fidelity Freedom Income Fund - Class K6**

**STRATEGY:** The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds).

#### **Fidelity Freedom 2005 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2005.

#### **Fidelity Freedom 2010 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2010.

#### **Fidelity Freedom 2015 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2015.

#### **Fidelity Freedom 2020 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2020.

#### **Fidelity Freedom 2025 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2025.

#### **Fidelity Freedom 2030 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2030.

#### **Fidelity Freedom 2035 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2035.

#### **Fidelity Freedom 2040 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2040.

#### **Fidelity Freedom 2045 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2045.

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](http://My.ADP.com) or call 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

#### **Fidelity Freedom 2050 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2050.

#### **Fidelity Freedom 2055 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2055.

#### **Fidelity Freedom 2060 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). The Adviser, under normal market conditions, will make investments that are consistent with seeking high total return for several years beyond the fund's target retirement date in an effort to achieve the fund's overall investment objective.

#### **Fidelity Freedom 2065 Fund - Class K6**

**STRATEGY:** The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy shown in the glide path below that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2065.

#### **Fidelity Asset Manager 50% Fund**

**STRATEGY:** The investment seeks high total return with reduced risk over the long term by allocating its assets among stocks, bonds, and short-term instruments. The fund allocates its assets among three main asset classes: the stock class (equity securities of all types, including funds that invest in such securities), the bond class (fixed-income securities of all types maturing in more than one year, including lower-quality debt securities which are sometimes referred to as high yield debt securities or junk bonds, and funds that invest in such securities), and the short-term/money market class (fixed-income securities of all types maturing in one year or less).

#### **Fidelity Puritan Fund - Class K6**

**STRATEGY:** The investment seeks income and capital growth consistent with reasonable risk. The fund invests approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds), when its outlook is neutral. It may invest at least 25% of total assets in fixed-income senior securities. The fund will invest in domestic and foreign issuers.

#### **Invesco Diversified Dividend Fund - Class R6**

**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.

#### **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.

#### **Fidelity Leveraged Company Stock Fund - Class K**

**STRATEGY:** The investment seeks capital appreciation. The fund normally invests at least 80% of assets in stocks. It invests primarily in common stocks of leveraged companies (companies that issue lower-quality debt and other companies with leveraged capital structures). The fund potentially invests in lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds) and invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

#### **Touchstone Large Cap Focused Fund - Institutional Class**

**STRATEGY:** The investment seeks to provide investors with capital appreciation. The fund invests, under normal market conditions, at least 80% of its assets in large capitalization equity securities. It invests primarily in issuers having a market capitalization, at the time of purchase, above \$5 billion. The fund will generally hold 25 to 45 companies, with residual cash and equivalents expected to represent less than 10% of the fund's net assets. It may invest up to 35% of its assets in securities of foreign issuers through the use of ordinary shares or depositary receipts such as American Depositary Receipts ("ADRs"). The fund is non-diversified.

#### **Fidelity Capital Appreciation Fund - Class K**

**STRATEGY:** The investment seeks capital appreciation. The fund invests primarily in common stocks. It invests in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both. The advisor uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

#### **Fidelity Contrafund - Class K6**

**STRATEGY:** The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It invests in securities of companies whose value Fidelity Management & Research Company (FMR) believes is not fully recognized by the public. The fund invests in domestic and foreign issuers.

#### **Fidelity Fund - Class K**

**STRATEGY:** The investment seeks long-term capital growth. The fund normally invests primarily in common stocks. It potentially invests a portion of assets in bonds, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds). The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

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](http://My.ADP.com) or call 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

### **Fidelity Low Priced Stock K6 Fund**

**STRATEGY:** The investment seeks capital appreciation. The fund normally invests primarily in common stocks. It normally invests at least 80% of its assets in low-priced stocks (those priced at or below \$35 per share or with an earnings yield at or above the median for the Russell 2000 Index), which can lead to investments in small and medium-sized companies. The fund potentially invests in stocks not considered low-priced. It invests in domestic and foreign issuers.

### **Fidelity Value Fund - Class K**

**STRATEGY:** The investment seeks capital appreciation. The fund invests primarily in common stocks. It invests in securities of companies that possess valuable fixed assets or that Fidelity Management & Research Company LLC (FMR) believes are undervalued in the marketplace in relation to factors such as assets, earnings, or growth potential (stocks of these companies are often called "value" stocks). The adviser focuses investments in medium-sized companies, but also may invest substantially in larger or smaller companies. It invests in domestic and foreign issuers.

### **Columbia Select Mid Cap Growth Fund - Institutional 3 Class**

**STRATEGY:** The investment seeks significant capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities (including, but not limited to, common stocks, preferred stocks and securities convertible into common or preferred stocks) of companies that have market capitalizations in the range of the companies in the Russell Midcap Index. It invests typically in common stocks of companies believed to have the potential for long-term, above-average earnings growth but may invest in companies for their short, medium or long-term prospects.

### **Fidelity Small Cap Discovery Fund**

**STRATEGY:** The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000 Index or the S&P SmallCap 600 Index). It invests in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both. The advisor uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

### **Fidelity Diversified International K6 Fund**

**STRATEGY:** The investment seeks capital growth. The fund normally invests primarily in non-U.S. securities. It normally invests primarily in common stocks. The advisor allocates investments across different countries and regions.

### **Fidelity International Discovery Fund - Class K6**

**STRATEGY:** The investment seeks long-term growth of capital. The fund normally invests primarily in non-U.S. securities. It normally invests primarily in common stocks. The advisor will allocate investments across different countries and regions. The advisor will use fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

### **Allspring Emerging Markets Equity Fund - Class R6**

**STRATEGY:** The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in emerging market equity securities. It invests principally in equity or other listed securities of emerging market companies. The fund's managers consider emerging market companies to include companies that are traded in, have their primary operations in, are domiciled in or derive a majority of their revenue from emerging market countries as defined by the MSCI Emerging Markets Index. It may have exposure to stocks across any capitalizations and styles and will be diversified across countries and sectors.

### **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 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, 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

<b>Forward form with check to:</b>	<u>Regular Mail:</u> ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399	<u>Overnight Mail:</u> ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept Suite E 100 Grove Road West Deptford, NJ 08066
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Recordkeeping Plan #: 4 2 7 6 6 8



# ADP Achieve Engagement Hub

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