

Simplify Your Financial Life

Bring it all together: Combine your retirement assets

Now that you're saving in the ADP TotalSource Retirement Savings Plan (the "Plan"), it's the perfect time to consolidate your retirement accounts. By rolling over money currently held in other qualified retirement plans into the Plan, you'll be able to manage your retirement savings in one place and benefit from some great features.

Asset consolidation is a powerful financial management strategy.

Combining your various retirement accounts into one makes it easier to manage your overall investment strategy – with fewer accounts, you have less to keep track of.

You may be able to save on fees.

Why pay fees on multiple accounts and investments that may cost more than the investments in the Plan? Compare the fees of your current IRA or prior employer plan to the fees in the Plan to determine whether fewer accounts may translate into less fees overall and more money in your accounts in the long run. The Plan offers a unique fund line up not available in IRAs or most other employer plans. It includes a multi-manager fund strategy and a brokerage feature allowing investment into almost any publicly traded investment, including individual stocks. Fund information and performance is accessible through the Plan website at <https://adptotalsource.voya.com>.

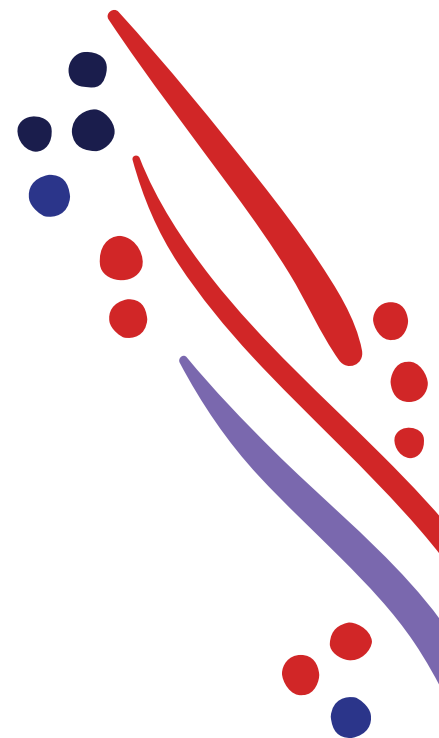
Three Steps to Rolling Over

1. Contact

Contact your former plan administrator and request the following items be mailed to you:

- a. A check for the full amount of your retirement account balance payable to Voya Institutional Trust Company FBO (Your Full Name).*
- b. A disbursement statement, which is a statement of distribution from your former plan administrator that includes taxability, distribution and any Roth information, if applicable.

* It is important to remember if a rollover check is made payable to you, you have 60-days from the date of distribution to deposit it into your Plan account. If you don't complete the transfer within the 60-day time frame, you'll be considered to have taken an actual distribution. This distribution may come with unwanted taxes and, depending on your age, early withdrawal penalties.





Three Steps to Rolling Over continued...

2. Complete

Complete the attached request form.



You can also request a rollover through the Voya Retire mobile app. Download the app from the App Store or Google Play, login and click the three lines in the upper right-hand corner. Select "Deposit Rollover Check into My Account" and follow instructions. Upload all of the items in the checklist on page 4 of the form to start the process.



3. Mail

Mail the completed form, the disbursement check and statement to:

Regular Mail:

Voya Financial
Attn: ADP TotalSource Plan Administration
PO Box 990071
Hartford, CT 06199

Overnight Mail:

Voya Financial
Attn: ADP TotalSource Plan Administration
One Orange Way
Windsor, CT 06095

FAQs

What kind of retirement accounts can I roll over into the Plan?

You may roll over all or part of a distribution you receive from another qualified plan such as: 401(k), 403(b), 457 deferred compensation plan, or Rollover IRA.*

The plan also allows you to roll out your vested Plan benefit when you leave your employer. View your Plan online for more information.

What about IRAs?

You may roll over all or part of a Rollover IRA only if the entire balance in the Rollover IRA is attributable to a prior rollover from a qualified savings, profit sharing, 401(k) or stock bonus plan.

Can I invest my rollover money differently?

Yes, you can invest in any of the Plan's core investment options by making your election on the attached form. Once your rollover is deposited to your account, you can transfer among any of the investment options at any time.

Will I have access to my rollover money for loans or withdrawals?

Your rollover balance will be available to you for loans, in-service and, if needed, hardship withdrawals. If you leave your employer, you may keep your savings**, including any rollover money, in the plan, roll your account over to another qualified plan, or take a withdrawal. Please review the Summary Plan Description for more information on withdrawals including the tax implications.

* Please note: Roth IRAs are not eligible for roll over into the Plan. Roth 401(k) plan assets are allowed to be rolled over.

** Minimum balance of \$7,000 required to keep your savings, including any rollover money, in the Plan after you leave your employer.



ADP TotalSource® Retirement Savings Plan ROLLOVER CONTRIBUTION FORM

PERSONAL INFORMATION (please print clearly using black or blue ink)

NAME: _____ SOCIAL SECURITY NUMBER: _____
ADDRESS: _____ APT: _____
CITY: _____ STATE: _____ ZIP CODE: _____
DAY PHONE: _____ EVENING PHONE: _____
E-MAIL: _____ DATE OF BIRTH: ____/____/____

INSTRUCTIONS

- Contact your former employer, plan administrator, or financial institution to request and receive a rollover distribution check. You will need to provide the correct payee information for your rollover. The rollover check should be mailed directly to you and payable as follows:
 - Voya Institutional Trust Company for the benefit of (F.B.O.) (Your Name)
- Obtain required documentation. Your former employer or financial institution should provide you with proof of plan qualification and taxability. Proof of plan qualification status is typically documented in a copy of the plan's IRS Letter of Determination, a signed letter from your employer or prior Plan Administrator and/or your rollover distribution statement. Proof of taxability is typically documented in your rollover distribution statement.
- Write the last four digits of your Social Security Number on the rollover check.
- Personal checks will not be accepted and will be returned to you.

PLEASE NOTE: AN INCOMPLETE APPLICATION, INSUFFICIENT DOCUMENTATION, A MISSING CHECK OR A CHECK WITH INCORRECT PAYEE INFORMATION MAY RESULT IN A DELAY IN POSTING FUNDS TO YOUR ACCOUNT OR THE RETURN OF YOUR APPLICATION AND/OR CHECK.

PROOF OF PLAN QUALIFICATION AND TAXABILITY

Plan qualification: Your rollover contribution to the ADP TotalSource® Retirement Savings Plan must be from another qualified plan or IRA. The ADP TotalSource® Retirement Savings Plan accepts rollover contributions from a 401(k) plan, 403(b) plan, 457 plan Traditional IRA. If you choose to rollover an eligible plan payment that was paid to you, it will be treated as an indirect rollover which must be completed within 60 days after you received the payment.

Rollover from a SIMPLE IRA Plan - For a rollover from a SIMPLE IRA, a distribution statement that details the taxability of the funds to be rolled over is required. Note that because of Internal Revenue Service rules, Voya is unable to accept a rollover from a SIMPLE IRA unless you have been a participant in the SIMPLE IRA plan for at least two years.

Important note regarding the 60-day rollovers: If a portion of the rollover is attributable to a qualified plan loan offset amount, then the deadline for rolling over that loan offset amount is the due date (including extensions) for filing the Federal income tax return for the tax year in which the plan loan offset occurs. A "qualified plan loan offset amount" is the amount by which an employee's account balance under the plan is reduced to repay a loan from the plan, and is treated as distributed from a 401(a)-qualified plan, a 403(b) plan, or a governmental 457(b) plan solely by reason of a) the termination of the plan, or b) failure to meet the repayment terms of the loan because of the employee's separation from service (whether due to layoff, cessation of business, termination of employment, or otherwise).

Note: If you are directly rolling over Roth money, we must receive cost basis and the Roth account's start date directly from your prior record keeper. Please include a copy of your rollover distribution statement from your former plan PLUS documentation providing the start date and total amount of your Roth contributions.

Taxability: You must provide documentation that details the taxability of the funds to be rolled over indicating: pre-tax, Roth.

You may need to contact your former employer, plan administrator, or financial institution to provide you with this information which must accompany this application and rollover check.

INVESTMENT FUND ELECTIONS (MUST TOTAL 100%)

I elect to make a rollover contribution to the ADP TotalSource® Retirement Saving Plan in the amount of: \$ _____

If you do not designate fund elections or elections do not total 100%, your rollover contribution allocation will default to the applicable Voya Target Solution Fund.

Voya Target Solution Income Trust	_____ .00%	Fidelity Advisor Total Bond Fund	_____ .00%
Voya Target Solution Trust 2030	_____ .00%	Vanguard Balanced Index Fund	_____ .00%
Voya Target Solution Trust 2035	_____ .00%	American Funds Washington Mutual Fund	_____ .00%
Voya Target Solution Trust 2040	_____ .00%	BlackRock Russell 3000 Index Fund	_____ .00%
Voya Target Solution Trust 2045	_____ .00%	American Century US Premier Lg Cap Growth	_____ .00%
Voya Target Solution Trust 2050	_____ .00%	John Hancock Disciplined Value Mid Cap Fund CIT	_____ .00%
Voya Target Solution Trust 2055	_____ .00%	T. Rowe Price Mid Cap Growth Fund	_____ .00%
Voya Target Solution Trust 2060	_____ .00%	DFA U.S. Small Cap Value Portfolio - Institutional Class	_____ .00%
Voya Target Solution Trust 2065	_____ .00%	Nueberger Berman Small Cap	_____ .00%
Voya Target Solution Trust 2070	_____ .00%	BlackRock MSCI ACWI ex US Index Fund	_____ .00%
Stable Value Fund	_____ .00%	Fidelity Total International Equity Fund	_____ .00%
BlackRock US Debt Index Fund	_____ .00%	TOTAL	100%

AUTHORIZATION

I certify that the amount of my rollover contribution represents only money that is eligible to be rolled over into the ADP TotalSource® Retirement Savings Plan. If any of the money is subsequently determined to be ineligible for rollover, I understand that the Plan will distribute the ineligible amount and any attributable earnings, if applicable.

PARTICIPANT SIGNATURE _____ **DATE** _____

If you have any questions, please go online at <https://adptotalsource.voya.com> or call the ADP TotalSource® Retirement Savings Plan Service Center at 1-855-646-7549 (TTD/TTY users call 1-855-646-7550). Customer Service Associates are available Monday through Friday, 8:00 A.M. to 8:00 P.M. Eastern Time (excluding stock market holidays).

CHECKLIST

PLEASE REVIEW YOUR APPLICATION CAREFULLY.

- Completed the Personal Information section, and
- Contacted your former employer or financial institution, and
- Completed the Investment Fund Elections section, and
- Included your rollover check (made payable to Voya Institutional Trust Company F.B.O. (your name)), and
- Included proof of plan qualification documenting the source of your rollover contribution such as: 401(k) plan, 403(b) plan, 457 plan, Traditional IRA (IRS Letter of Determination, letter from plan's prior record keeper, or distribution statement), and
- Included proof of taxability detailing the taxability of funds to be rolled over such as: pre-tax, Roth. (Letter from plan's prior record keeper, and/or rollover distribution statement), and
- Signed and dated the Rollover Contribution form

If your rollover check or any of the above required information or documentation is missing from your application, there will be a delay in processing your rollover contribution and your application and/or check may be returned to you.

If your application is complete, please mail the application and any required documentation to:

VIA MAIL
 Voya Financial
 Attn: ADP TotalSource Plan Administration
 PO Box 990071
 Hartford, CT 06199

VIA OVERNIGHT DELIVERY
 Voya Financial
 Attn: ADP TotalSource Plan Administration
 One Orange Way
 Windsor, CT 06095

VIA VOYA RETIRE MOBILE APPLICATION
 All documentation listed in the CHECKLIST section of this form must be uploaded through the app to request a rollover of funds into your plan account.