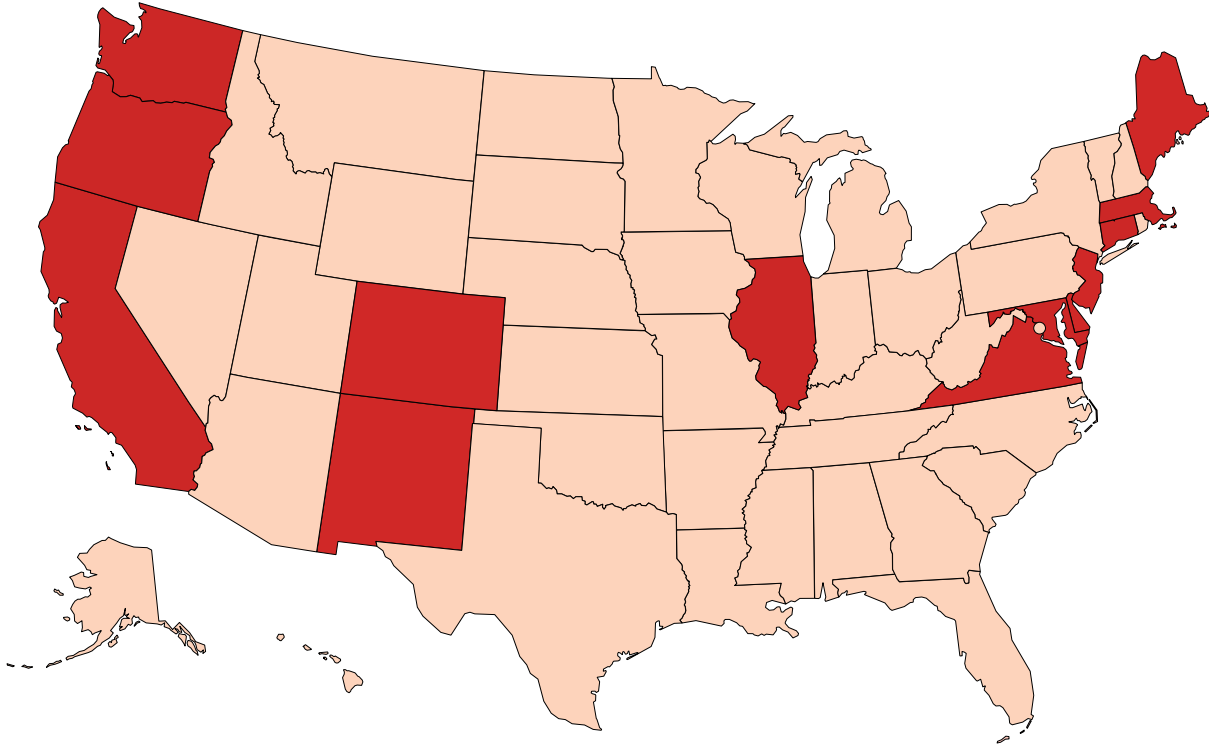


ADP TotalSource® Retirement Savings Plan

Keep thinking of your future



To help close the retirement savings gap for employees, several states are considering or have already passed legislation requiring private sector employers to adopt a state-sponsored retirement plan, if they don't already have one.



Visit your state's website, by clicking on your state above, to review potential Plan compliance requirements and non-compliance penalties as applicable. Let the ADP TotalSource Retirement Savings Plan help keep your business in compliance with state mandated retirement plan requirements at no additional cost to your company.

The ADP TotalSource Retirement Savings Plan helps adopting employers ease the administrative burden of enrollment, contribution activity, loan and distribution requests, Form 5500 filing or plan audit and more.

Other highlights include:

No additional administrative cost

Flexible plan design:

Options for eligibility, employer contributions, vesting, auto enrollment, Safe Harbor Plan Designs

Less fiduciary responsibility:

- ADP TotalSource maintains fiduciary oversight on the investments
- ADP TotalSource is your co-fiduciary with respect to plan administration and compliance

Help:

- Dedicated support for you and your worksite employees
- Convenient access to the Plan through the ADP TotalSource Employee portal and mobile app

To learn more about offering a Plan to your employees please visit: presents.voya.com/Content/Delivers/adpts/retirementplan/