

Automatic Enrollment Withdrawals

What You Need to Know

Automatic enrollment is a feature of the ADP TotalSource Retirement Savings Plan (the “Plan”) that helps you start saving for retirement without having to take any action. If you are eligible, a portion of your paycheck is automatically contributed to your Plan account unless you choose to opt out.

If you’ve been automatically enrolled in the Plan but don’t wish to participate at this time, you can withdraw your balance within 90 days of your first contribution.



Updating Contributions After the Auto Enrollment Deadline

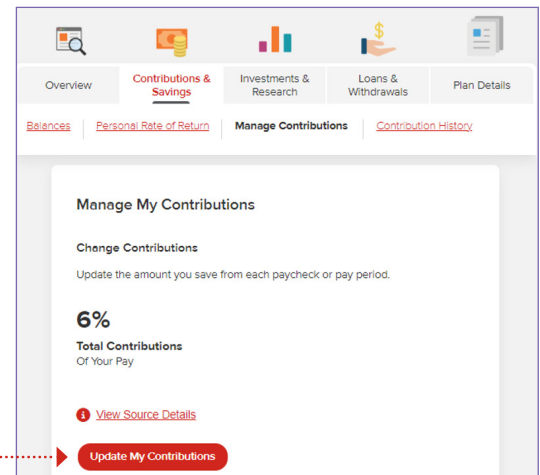
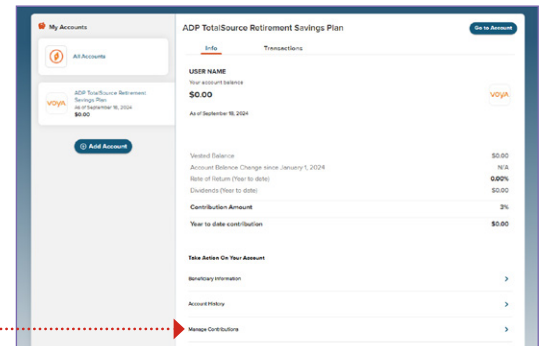
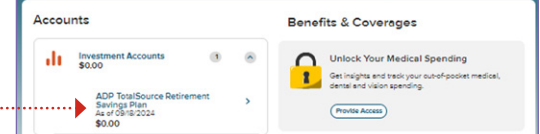
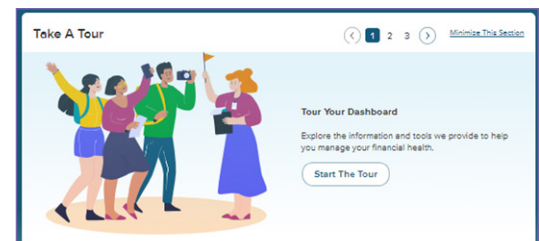
If you miss the automatic enrollment opt-out deadline, you can still change your contribution rate to 0%, or any other rate up to 99% of your eligible pay at any time.

To change your contribution online:

1. **Log in** to your Plan account or call the Plan Service Center at (855) 646-7549 There are several options to get there - refer to this [Account Access Flyer](#) to find the one that works best for you.
2. On the Dashboard Home page, click “ADP TotalSource Retirement Savings Plan” in the *Investment Accounts* box.
3. On the ADP TotalSource Retirement Savings Plan page, go to **Manage Contributions**.
4. You will be redirected to the Manage My Contributions section of the Voya Participant Website. Click on the red “Update My Contributions” button then follow the simple instructions to update your contributions.

Keep in mind that contribution changes made at Voya can take 1-2 pay periods to take effect.

You can update your contributions again at any time by making a new election on adptotalsource.voya.com or by calling the Plan Service Center at (855) 646-7549.



Scan me to
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Requesting a Refund

If you missed the opt out deadline and had 401(k) deduction(s) taken from your pay, you can request a refund (also known as a “permissible withdrawal”) if it has been less than 90 days since your first contribution.

To request a refund of your automatic contributions:

1. Follow the steps outlined above to change your contribution to 0%.
2. Check off the box next to “I would like to have my contributions refunded to me” and follow the steps on the screen.

Please select the amount that you would like to deposit in to your retirement account per pay period. Please note any per pay period figure displayed is only an estimate and is based on the salary stored in myOrangeMoney About Me assumptions.

Get help around which savings options make sense for you and the rules that govern availability. [Learn more.](#)

Pre-Tax	0%
<input type="radio"/>	\$0 per pay period
Roth 401(k)	0%
<input type="radio"/>	\$0 per pay period

I would like to have my contributions refunded to me. ⓘ

[Save Contribution Updates](#)

[Undo All Edits](#)

Be sure to monitor your paychecks and Plan account after you make the request to stop contributions and take a permissible withdrawal. Because contribution changes take 1-2 pay periods to take effect, it's possible that additional 401(k) deductions will be withheld after you have requested a refund. These additional contributions will not be automatically distributed to you. If you see another 401(k) deduction withheld after you have ended your election at Voya, confirm the contribution has posted to your Voya account¹ and then call the Plan Service Center at (855) 646-7549 to request another permissible withdrawal within the 90 days of your first contribution.

After 90 days, you can no longer request a refund, and the money will stay in your 401(k) account unless you qualify for a different type of withdrawal.

1. Generally speaking, contributions post to your Voya account by the Thursday following the week when the contribution was withheld in payroll. The posting date can be pushed out 1 day if there is a holiday early in the week.

Important Details:

- Refunds are subject to federal and state taxes if applicable. Voya will mail you a 1099-R form by January 31st following the year the refund occurred. No adjustment to your W-2 is required. The 1099-R form will be provided electronically if you elected that as your communication preference, and it is also available on the Voya participant website.
- There is no 10% early withdrawal penalty for refunds.
- Withdrawing automatic enrollment contributions **forfeits** any employer matching contributions that would have been made, if applicable for your employer's plan.

Withdrawal choices and rules can be complex. You are encouraged to speak with your tax advisor or financial planner before taking a withdrawal. Please make sure you have read and understand the Special Tax Notice. You can find the Special Tax Notice by going to: adptotalsource.voya.com > Plan Details > Forms.

Questions?

Withdrawal requests can be processed through adptotalsource.voya.com or by calling the Plan Service Center at **(855) 646-7549**. Simply press 0 to speak to a Customer Service Associate. They're available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (excluding New York Stock Exchange holidays).