

# Jumpstart your Retirement



## Don't Let Your Savings Take A Back Seat

Your employer offers a 401(k) plan through ADP TotalSource, designed to support your retirement goals as part of your total compensation package. The ADP TotalSource Retirement Savings Plan (the "Plan") makes saving simple with Automatic Enrollment, so you don't miss a turn on the road to retirement.

Shortly before your Plan Entry date, ADP TotalSource, in partnership with Voya Financial, will send you information on the Plan to your email address if available, or mailed to your home address.

### **The enrollment guide you receive will include:**

- Default Contribution rate and investment option.
- Your unique opt-out date: The last date to act if you do not wish to be enrolled with the default options.

## Overview Of Options

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### **EASY ENROLL**

*let automatic enrollment do the work for you*

Choose this option if:

- ✓ The default contribution rate and investment option suit your retirement planning goals
- ✓ You are okay waiting until after your opt-out date for contributions to the Plan to begin

To select this option, no action is required! Your default contribution will automatically be withheld from your paycheck beginning 1-2 pay periods following your opt-out date.

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### **SELF ENROLL**

*take control of your retirement savings*

Choose this option if:

- ✓ You want to choose your own contribution rate and investments
- ✓ You want to start contributing to the plan as soon as possible once eligible

**TIP:** choose this option if you like the default contribution and investment but want the contribution to start before your opt-out date!

To select this option, you must access your Voya account online or over the phone, **(855) 646-7549**.

### **To enroll online:**

1. Login to your Voya account. There are a few ways to get there:
  - a. Visit the Associate Portal and log in with your username and password. Then click the Myself tab and select Retirement Plan under Benefits.
  - b. OR - Login directly through Voya by visiting <https://adptotalsource.voya.com>
  - c. OR - Download the ADP Mobile Solutions App or the Voya Retire app from your preferred mobile app store.
2. Once in your Voya account, click on "Explore my Options".
3. Select the green button to personalize your enrollment and follow the steps until you receive confirmation that your selections have been saved.



For more help registering and logging in, refer to the **Account Access Flyer** or the **How to Enroll (Auto Enrollment) video** that will walk you through the enrollment process.

If you decide now isn't the right time to save, you should decline enrollment prior to your opt-out date. If you change your mind in the future, you can update your contribution at any time through your Voya account.

# Why Save For Retirement?

**EASY SAVING** Contributions are automatically deducted from your paycheck – no hassle!

**COMPOUND GROWTH** The earlier you start, the more time your money has to grow.



From ages 25-65,  
Jane contributed  
\$100/month

Total  
Contributions \$48,000

Total  
Savings \$191,696

**+\$55,002**



From ages 45-65,  
Mike contributed  
\$300/month

Total  
Contributions \$72,000

Total  
Savings \$136,694

Jane ended up with more by contributing early, even though contributions were less. More time to grow is an excellent reason to think about starting sooner.

**TAX ADVANTAGES** Pre-tax contributions reduce your taxable income today. Roth contributions offer tax-free withdrawals in retirement. Combine both for a personalized savings strategy. Regardless of which option you choose, your savings grow tax-deferred, allowing your investments to compound faster over time.

Assumes each account earns an annual tax-deferred rate of return of 6% compounded monthly. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment or security. You should consider your financial ability to continue investing consistently in up as well as down markets. In addition, these figures do not reflect taxes or any fees, expenses or charges of any investment product. Taxes are generally due upon withdrawal and early withdrawal penalties may apply to withdrawals taken prior to age 59½. You should consult with a tax advisor or tax attorney prior to implementing tax-based decisions. Legal and tax advice are not offered by Voya Financial and its representatives.

## Start Today!

No matter your age or income, the best time to save is now. Every contribution drives you closer to a financially secure retirement. Visit <http://adptotalsource.voya.com> to get started today!

Additional resources regarding the Plan are located on the Participant Resources website at <https://presents.voya.com/Content/Delivers/adp/>. You can also review the Auto Enrollment Resources section of the site for additional information on this plan feature.

## Questions?

Please call the Voya Plan Service Center at (855) 646-7549, Monday through Friday, 8:00 am – 8:00 pm ET (excluding New York Stock Exchange holidays).