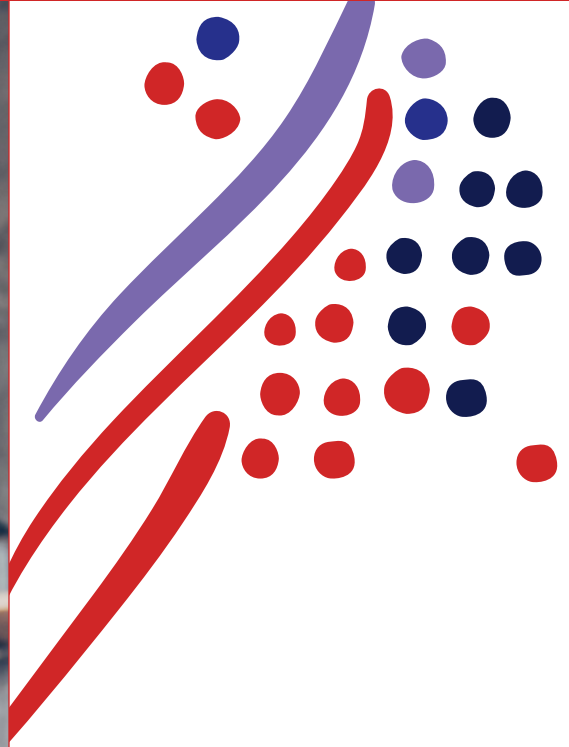


Making Bigger Plans

ADP TotalSource®
Retirement Savings Plan
Keep thinking of your future



Always Designing
for People™

Companies that offer retirement benefits increase employee retention and have happier, more efficient workers.*



*<http://www.entrepreneur.com/article/80158-3>



Offer your employees a 401(k) plan with features typically offered at FORTUNE 500® companies

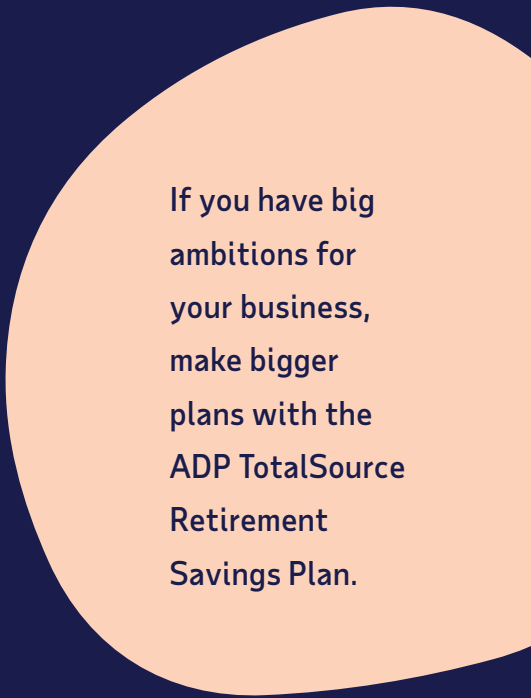
Having a retirement plan is critical to attracting and retaining the best talent for your business. The ADP TotalSource Retirement Savings Plan (the "Plan") is a robust 401(k) plan with features and services most people can only find at large corporations. From providing you with flexible plan design options to providing your employees with personalized, professional investment advice and participant services, the Plan gives you the edge you need to compete for and keep the best people.

- Broad range of plan design options from auto enrollment to discretionary employer contributions
- 23 investment funds with the benefits of big 401(k) buying power
- Professional, personalized 401(k) information for all levels of investors
- Self-directed brokerage account option for those who prefer to manage their own investments¹
- Participants have the choice of pre-tax or Roth contributions
- Personalized communications to encourage employee savings
- Participant website and mobile access for easy transactions and account management

And all of this comes with the ADP TotalSource Solution, the Plan, including fiduciary oversight, and full service administration of the Plan, all at no additional cost for your business.²

1 Participants who enroll in the self-directed brokerage account option have a \$100 annual fee plus per-trade commissions. Brokerage services offered through Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer that also provides other brokerage and custody services to its customers. © 2023 Charles Schwab & Co., Inc. Used with permission. Charles Schwab & Co., Inc. and Voya Financial are separate and unaffiliated and are not responsible for each other's policies or services.

2 Applies to Adopting Employers only. Plan participants pay for those services through the Plan's investment options' fund expense ratios (the standard no-load operating expenses that all mutual funds charge and that are already calculated into the returns).



If you have big ambitions for your business, make bigger plans with the ADP TotalSource Retirement Savings Plan.

Big 401(k) plan features

What is safe harbor?

A 401(k) safe harbor plan requires an employer to make minimum contributions, which are generally tax deductible, to employees' accounts. These contributions are immediately vested – meaning the employee owns them in full. As a result, the plan automatically satisfies certain nondiscrimination requirements.



The Plan offers a 401(k) plan that empowers you to keep your best people by your side. We offer services and support above and beyond what you expect from a retirement plan – no matter what your company size.

Flexible plan design

Whether it's tax savings or employee retention, you can design your plan to fit your business needs. Choose from:

- **Four eligibility requirements** – attract a more motivated workforce by helping employees plan for a more comfortable retirement. You can decide how early an employee can begin participation.
- **An employer contribution option** – show your employees their financial goals are important to you, and offer a discretionary employer contribution, such as employer match or profit sharing.
- **Five vesting schedules** – if you make any employer contributions, retain employees and reduce turnover by choosing when an employee owns those contributions.
- **Participation options** – including voluntary enrollment, auto enrollment to boost participation and auto-elective deferral rate escalation to help increase savings rates.
- **Administrative flexibility** – including the option to have a safe harbor base or match plan, which reduces the annual non discrimination testing requirements.

It's about letting you create a benefit that meets your needs and grows with you.



Buying power of big 401(k) plans

Thanks to the total asset size of the Plan, we can offer 23 mutual funds that cover the primary asset classes, and are typically more favorable and less expensive than smaller retirement savings plan and retail fund costs. Offering more competitive funds can result in much lower investment management fees for participants, leaving more money to grow in their 401(k).

Investment options:

- 10 Voya Target Solution Trusts (Income to 2065)
- Stable Value Fund
- BlackRock US Debt Index Fund
- Fidelity Advisor® Total Bond Fund
- Vanguard Balanced Index Fund
- American Funds Washington Mutual Fund
- BlackRock Russell 3000 Index Fund
- American Century U.S. Premier Large Cap Growth Trust
- John Hancock Disciplined Value Mid Cap Fund
- T. Rowe Price Mid Cap Growth Adv Fund
- DFA US Small Cap Value Portfolio Fund
- Neuberger Berman Small Cap Growth II CIT
- BlackRock MSCI ACWI E-US Index Fund
- American Funds EuroPacific Growth Fund

Interested in more investment options?

ADP TotalSource offers access to a Self-Directed Brokerage Account (SDBA). With the SDBA, you and your participating employees have access to exchange-traded stocks, bonds and more than 13,000 different mutual funds.

A word or two on investment fees

All investment options charge a fee for the fund's management. Those fees can vary, and the higher they are, the more impact they have on you and your employees' savings potential. We'd be happy to provide you with a free investment cost analysis for your plan today versus the Plan.³

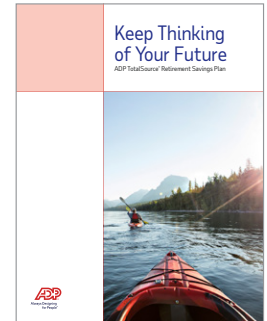
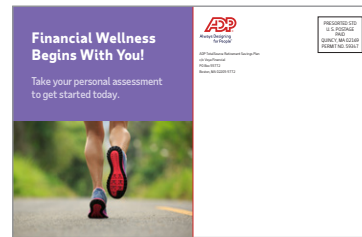
³ Cost comparisons require additional information about your current fund



Just a few 401(k) website features

- Personalized investment advice
- Retirement income planning tools
- Self-elected automatic account rebalance
- Statement on demand
- Beneficiary elections
- ACH banking for direct deposit of loans and withdrawals

Engaging employee communication and education



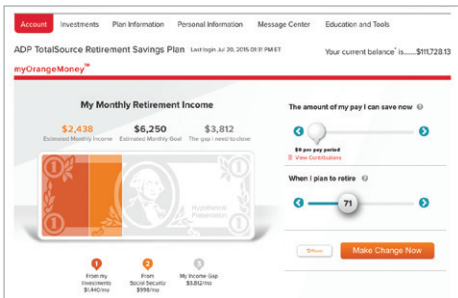
Delivering meaningful and compelling information to help employees understand their benefits and take action is critical. We educate, guide and motivate your employees through custom multi-media campaigns, including personalized communications, sent directly to your employees, that are proven to drive action.

Educational workshops are offered to support individuals through the stages of their working lives and beyond. Whether presented through a live webcast or self-service online, your employees will have access to a broad saving and investing education program.

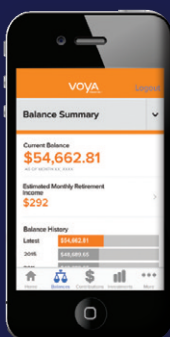
Powerful online resource for your employees

The Plan website is a key resource for your employees, providing convenient access to their account as well as valuable resources and tools.

Participants can log in to <https://adptotalsource.voya.com>, and have access to account management tools, Plan information, forms, calculators and an educational library.



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



You and your employees will be able to review Plan information on a smartphone, with convenient access to account information, retirement balance, history and more.

Professional 401(k) advice for every level of investor

When it comes to investing, most of us could use some help. Through the Plan, your employees have access to investment advisory services through Voya Retirement Advisors (VRA), powered by Edelman Financial Engines®⁵. Get clear, personalized and objective investment and retirement planning advice offered through two levels of service:

401(k) Advice for the do-it-yourself investor

Online advice is designed for individuals who prefer to manage their own retirement account. Plan participants can get a personalized retirement forecast⁶, risk assessments and Plan-related savings and fund recommendations.

Fully managed 401(k) account service option

For those who would prefer to hire a professional to manage their Plan account, VRA offers Professional Management. Members in this service receive a personalized retirement savings and investment strategy, as well as on-going monitoring and management of their account. Members are notified of each transaction and receive quarterly progress reports to stay informed. An additional fee for this service is charged to the participant.

⁵ **Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at www.financialadvice.com/forADPTotalsource. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at (855) 646-7549. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.

⁶ **IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.



The ADP TotalSource Solution

A big benefit for you

Providing a 401(k) plan to your employees can be surprisingly convenient for you due to a partnership with ADP TotalSource! With ADP TotalSource on your team, you can benefit from:

- **Flexible plan design** – Create a plan that fits your business with multiple options for eligibility, employer contributions, vesting schedules and even safe harbor match or base plans.
- **Limited fiduciary responsibility** – Reduce your fiduciary responsibility and let us maintain oversight of investment and administration functions, including fund selection and due diligence.
- **Dedicated administrative support** – Get the help you need, when you need it with a dedicated representative to answer your questions and help guide you through the setup process.
- **No additional cost to your business** – Offer a flexible 401(k) Multiple Employer Plan to your employees without any additional cost to your company, it's included in the administrative fees paid to ADP TotalSource!⁷

Provide the benefit of saving for a secure future

Contact your ADP TotalSource Representative today.

A Plan Consultant will:

- Review your retirement plan needs.
- Do a free, no-obligation 401(k) Plan cost comparison.
- Assist you with choosing your plan design options.
- Assist you with the necessary paperwork to sign up.

Contact a Plan Consultant to learn how the Plan can help you achieve the ambitions you have for your business.

⁷ Applies to Adopting Employers only. Plan participants pay for those services through the Plan's investment options' fund expense ratios (the standard no-load operating expenses that all mutual funds charge and that are already calculated into the returns). Plan administrative services provided by Voya Institutional Plan Services, LLC (VIPS), a member of the Voya® family of companies.

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Already have a 401(k) plan?

Changing vendors isn't difficult. We have the necessary experience to help facilitate the transition and make it an easy process.