



KEEP THINKING OF YOUR FUTURE

ADP TotalSource® Retirement Savings Plan



WELCOME TO THE ADP TOTALSOURCE RETIREMENT SAVINGS PLAN

We all know that saving for the future is important. The ADP TotalSource Retirement Savings Plan (the "Plan") offered by your employer is a benefit designed to help support your retirement savings strategy. Whether you're new to saving or an experienced investor, this guide helps explain the features of the Plan and how to get enrolled today.

ACCOUNT ACCESS

- **Web** - There are two ways to access your Plan account online.
 1. Visit the Associate Portal and log in with your username and password. Then click the Myself tab and select Retirement Plan under Benefits.
 2. Or log in to the Plan website at <https://adptotalsource.voya.com>
- **Mobile** - Search **ADP Mobile App** or **Voya Retire** in your preferred mobile app store
- **Information Line** - Call the Plan Service Center at **(855) 646-7549** and press 0 to speak with a Customer Service Associate. They are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (excluding New York Stock Exchange holidays).

ALREADY KNOW YOU WANT TO SAVE?

Log into the Plan website, click the Register Now button and follow the step-by-step prompts to receive a PIN and register your account. Once you've created a username and password, you will be brought back to login screen. Log in using these credentials. Your unique login credentials will also be used for the Voya Retire mobile app. Select your contribution rate - this is the amount that will be taken from your paycheck - and your investment funds, confirm your choices and submit; that's it! You'll receive a confirmation statement of your enrollment, and contributions typically begin within one or two pay periods.



About Voya Financial®

Voya Financial (NYSE: VOYA) is a leading retirement, employee benefits and investment management company servicing the financial needs of millions of individual and institutional customers throughout the United States. Voya Institutional Plan Services, LLC (VIPS), a member of the Voya® family of companies, is the Plan's recordkeeper. VIPS provides you with Plan information, saving and investing education, transaction processing and more on your journey to retirement.

VOYA®

A 401(K) PLAN WITH A VARIETY OF FEATURES.

When you participate and save in the ADP TotalSource Retirement Savings Plan you benefit from features like:

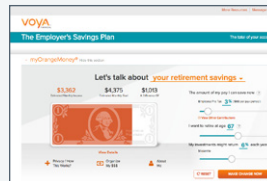
- **Pre-tax contributions**
 - Contributions are before-tax and will reduce taxable income
 - Growth on contributions is tax-deferred
 - Taxes are paid on your contributions and any earnings at distribution
- **Roth contributions**
 - Contributions are after-tax and will not reduce taxable income
 - Growth on contributions is tax-deferred
 - Potential tax-free distribution¹ on contributions and related earnings
- **Employer contributions** – contributions that your employer makes to help your account grow
- **A choice of investments** – fund options across a variety of asset classes, including active and passive (index) equity and fixed income funds, a stable value fund, and a series of target date retirement funds
- **Professional Investment Advice** – access to personalized and objective investment advisory services
- **Loans and withdrawals** – access to your savings should you need it before retirement

1. Qualified tax-free distributions on the earnings from a Roth 401(k) occur after the participant reaches age 59½ OR on account of the participant's death or disability AND after the participant has held the account for at least five years.

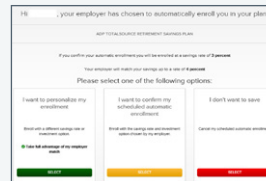


TOOLS AND RESOURCES TO HELP YOU.

For a quick overview of all your Plan benefits, visit voyadelivers.com/adp.



myOrangeMoney



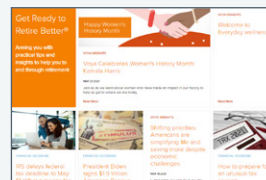
Voya Enroll



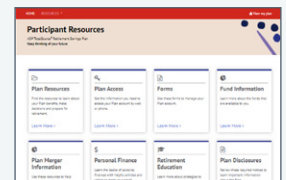
Financial Wellness



Voya Learn



Voya Financial Blog



Participant Resources website

Q&A

Q: Many Americans understand that the earlier they start saving, the better off they'll be. But what percentage of Americans are currently saving for retirement?

- a) 56%
- b) 68%
- c) 81%
- d) 97%



A: The answer is a) 56%. Whatever you do, don't be one of the 44% who aren't saving for their future.

Source: Bureau of Labor Statistics' National Compensation Survey, 2023

REASONS TO START SAVING TODAY.

Your future is in your hands.

The truth is we all have to take responsibility for our future. And that includes making sure we have the income we'll need in retirement. With Social Security estimated to provide, on average, a little more than 33%, the rest of your retirement income is up to you through personal savings and other retirement income sources – including Individual Retirement Accounts (IRAs) and employer provided plans like the **ADP TotalSource Retirement Savings Plan**. By contributing to the **ADP TotalSource Retirement Savings Plan** now, you'll be taking a step toward building your savings for tomorrow.

Give yourself a tax break.

When you contribute to your **ADP TotalSource Retirement Savings Plan** on a pre-tax basis (that is, before federal, and in some states, state income taxes are taken out of your paycheck), every dollar you save reduces your current taxable income by a dollar. This means you end up paying less in taxes today. You pay taxes on your savings and earnings at withdrawal based on your tax bracket at that time.

You also have the option of making Roth contributions which are deposited to your account after being taxed. With Roth contributions, you pay no taxes on any earnings ever – even at withdrawal*.

* For Roth contributions and earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your disability or your death).

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.

QUICK TIP: GO ONLINE

myOrangeMoney® Web Experience:
Will you be financially ready for retirement?

Know what your monthly retirement income needs may be with an interactive educational online experience. Based on your age and income, this interactive experience helps you determine your retirement income needs and illustrates if there is a gap. Access it anytime through <https://adptotalsource.voya.com>. Additionally, click on "Organize your \$\$\$" on the Plan homepage and use the Personal Financial Dashboard tool to see all your accounts in one place. Set goals, create budgets, track spending, review investments, and more. It's your personal financial organizer — no one has access but you.

The sooner you start, the more you could have.

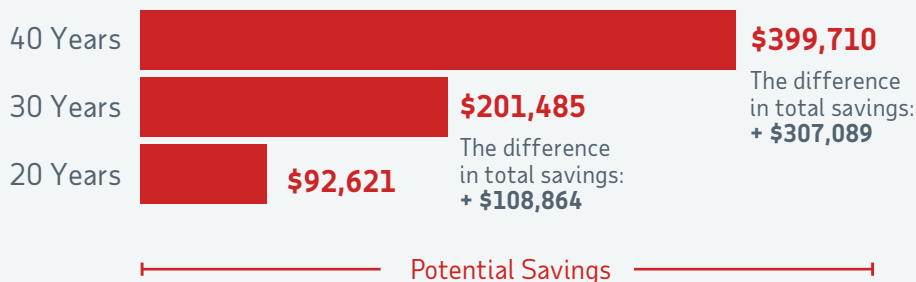
Starting right now can make a huge difference. Why? Because the longer you save, the more time your savings has to grow and earn returns that go back into your account where they can earn more returns. It's called compounding.

And with the Plan, your pre-tax savings and employer contributions, as well as returns, grow tax-free until withdrawal, while eligible Roth contributions and their earnings are tax-free at withdrawal.* Regardless, whether pre-tax or Roth, you benefit from "tax-deferred" compounding.

* For Roth contributions and earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your disability or your death).

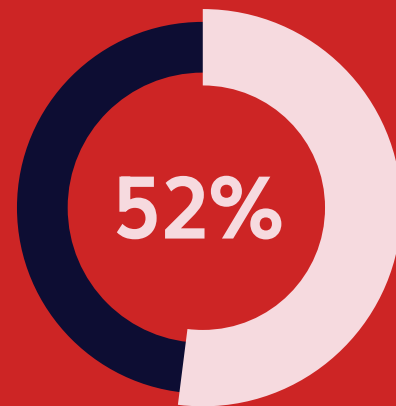
While it's never too late to start saving, just look at how much more you could have by starting early and saving \$200 a month.

If you start saving \$200 a month for:



How did we come up with these numbers?

They're based on you saving \$200 a month with a consistent 6% rate of return compounded monthly after any applicable fees, charges and expenses. This example is for illustrative purposes only, is not indicative of any investment, and is not intended to constitute specific tax or investment advice. Your results will vary. You should consult your tax advisor or attorney for tax-based decisions. Note that regular investing does not ensure a profit or guarantee against a loss, and you should consider your willingness to stay invested in up as well as down markets.



52% of American workers have calculated how much money they will need in retirement.

Source: EBRI, 2024 Retirement Confidence Survey



MAKE IT SIMPLE

If you've been saving in a prior employer's tax-qualified plan or have a rollover IRA, that balance may be transferable to this Plan. It's called a rollover. If you have questions, speak to a Customer Service Associate.

Call (855) 646-7549.

Carefully consider the provisions of your current retirement plan and the new product for differences in cost, benefits, surrender charges or other important features before transferring assets. Consult your own legal and tax advisors regarding your situation.

WHAT KIND OF INVESTOR ARE YOU?

Are you a hands-off investor? Need to be in control? Or do you fall somewhere in between? Everyone has a different approach to investing. That's why the **ADP TotalSource Retirement Savings Plan** has a range of options to fit your level of experience, knowledge, and interest. Take a look.

Guide me

If you like:

- The convenience of having a professional choose and manage the fund mix
- Spending your free time not focused on investing

Consider: The Target Date Funds¹ — These “one-stop shopping” funds are a pre-diversified mix of investments managed by a professional fund manager who automatically adjusts the risk/return exposure of the fund as you get closer to retirement. You choose the fund with the date closest to when you will be age 65 or plan to retire.

- Voya Target Solution Income Trust
- Voya Target Solution Trust 2030
- Voya Target Solution Trust 2035
- Voya Target Solution Trust 2040
- Voya Target Solution Trust 2045
- Voya Target Solution Trust 2050
- Voya Target Solution Trust 2055
- Voya Target Solution Trust 2060
- Voya Target Solution Trust 2065
- Voya Target Solution Trust 2070

Get there myself

If you like:

- To be in control
- To pick and manage your investment mix
- To keep tabs on your account

Consider: The Plan's Core Funds — These include stock, bond, and cash investments. You pick the funds you want to invest in and create a strategy that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time.

- Stable Value Fund²
- BlackRock US Debt Index Fund
- Fidelity Advisor® Total Bond Fund
- Vanguard Balanced Index Fund
- American Funds Washington Mutual Fund³
- BlackRock Russell 3000 Index Fund
- American Century U.S. Premier Large Cap Growth Trust
- John Hancock Disciplined Value Mid Cap Fund CIT
- T. Rowe Price Mid Cap Growth Fund
- DFA US Small Cap Value Fund
- Neuberger Berman Small Cap Growth II CIT
- BlackRock MSCI ACWI ex-US Index Fund
- Fidelity Total International Equity Fund

For more information about the funds, including historical performance, fund fact sheets, and more, go to the Plan website and select the Fund Information menu. You should read all fund information made available to you before investing.

Self-Directed Brokerage Account (SDBA): This is a brokerage option for experienced investors offered through Schwab Personal Choice Retirement Account® (PCRA) by your Plan. It affords more flexibility in choosing your own investments by allowing you to invest in a broad range of investments such as individual stocks, bonds, CDs, commission-free ETFs, and mutual funds – including more than 8,700 no-load, no-transaction-fee (NTF) mutual funds (subject to any Plan restrictions). There is a minimum opening account balance of \$5,000 (not to exceed 50% of your total balance). Your account will be charged a \$100 annual fee. In addition, applicable brokerage commissions and fees will be assessed for each SDBA transaction. For more information on the SDBA, including fees and an application go to Forms on the Plan website. Read all information carefully before investing.

1. **There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date.**

The “target date” is the approximate date when an investor plans to start withdrawing their money. When their target date is reached, they may have more or less than the original amount invested. For each target-date portfolio, until the day prior to its target date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio's designated target year. On the target date, the portfolio will seek to provide a combination of total return and stability of principal.

Participation in a collective trust fund is limited to eligible trusts that are accepted by the Trustee as Participating Trusts. Eligible trusts generally include (i) certain employee benefit trusts exempt from federal income taxation under Code Section 501(a); (ii) certain governmental plans or other deferred compensation plans described in Code Section 414(d), Code Section 457(b), and Code Section 818 (a) (6); (iii) certain commingled trust funds exempt from federal income taxation under Code Section 501(a); and (iv) certain insurance company separate accounts. Neither the fund nor units of beneficial interest in the fund are registered under the Investment Company Act of 1940 or the Securities Act of 1933 in reliance on exemptions under these acts applicable to collective trust funds maintained by a bank for certain types of employee benefit trusts.

A collective fund is not a mutual fund; the collective investment trust fund is managed by Voya Investment Trust Co. There is no guarantee the fund will achieve its objective

2. Amounts transferred from the Stable Value Fund must be held in a non-competing investment option for 90 days before they may be transferred to a 'Competing fund.'
3. The American Funds Washington Mutual Fund does not permit transfers into the Fund for amounts equal to or greater than \$5000 for a 30 calendar day period following a transfer out of the Fund for amounts equal to or greater than \$5000.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers. ©2025 Charles Schwab & Co., Inc., (Member SIPC). All rights reserved.

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NEED HELP?

Voya Retirement Advisors, LLC (VRA)* offers investment advisory services, powered by Edelman Financial Engines®. They can help you with creating a personalized strategy, providing portfolio recommendations based on the funds available in the Plan as well as a recommended savings rate, all designed to help you reach your retirement goals.

Give me advice

If you like:

- Getting savings and investment advice tailored to your personal situation, Voya Retirement Advisors provides you with two levels of service.

Consider:

Online Advice — If you prefer to manage your own account, this web-based service lets you get personalized retirement income forecasts, risk assessments, and specific savings and fund recommendations at no additional cost to you.

Professional Management — If you prefer to have your account managed for you, you can work one-on-one by phone with a VRA professional. The program offers:

- Personalized advice and forecasts
- Specific savings and fund recommendations
- Ongoing account management support
- Quarterly progress reports

There is an additional fee if you enroll in Professional Management based on your account balance.

For details, select the Advice link on the Plan website or call the Information Line at **(855) 646-7549** and ask to speak to a VRA Investment Advisor Representative. They are available Monday – Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time (excluding New York Stock Exchange holidays).

* **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.



Over 479,000 people have turned to us for help with their retirement accounts.*

You don't need to be wealthy to get help. VRA has seen account balances that range from \$5 to \$5 million, and everywhere in between.

* As of December 31, 2023, and includes Online Advice users, Online Guidance users and Professional Management members.

GET TO KNOW YOUR PLAN.

Here are some of the key facts and features of the **ADP TotalSource Retirement Savings Plan**. You can learn more, enroll, and transact by going to the Plan website. Or you can call the Plan Information Line at **(855) 646-7549**. Customer Service Associates are available to help you – whether you have questions, need more information, or just need help enrolling or making a transaction. Don't be shy; feel free to call.

Enrolling

To enroll, you'll need to access the Plan website or Information Line and select your contribution rate and investment options. More information on enrolling can be found in the "Getting Started" section of this guide.

You can change your contribution rate and/or investment options at any time. If you have questions or need assistance, including assistance in getting enrolled, call the Information Line and speak to a Customer Service Associate.

Contributions

Contribution is the term used for the money you put into your Plan. Your contribution amount is based on a percentage of your eligible compensation and is deducted automatically each payroll period and deposited to your Plan account.

You can make pre-tax and/or Roth 401(k) contributions of between 1% and 99% of your eligible compensation, up to the annual IRS limit¹. Keep in mind that you can always change your contribution rate at any time, day or night – even at midnight on a Sunday! Depending upon the date of your request, you'll see that change take place within one or two payroll periods.

Catch-up Contributions

They're called catch-up contributions for a reason. They're designed to help you get caught up on your savings as you get older. If you'll be 50 or older by the close of the current calendar year, you can make catch-up contributions on top of your regular pre-tax and Roth contributions¹. While catch-up contributions can be made at any time, they are not "classified" as catch-up until you have reached any of the applicable annual limits (Plan, ADP, 402(g), 415 etc).

If you are ages 60, 61, 62, and 63 by close of the current calendar year, you are permitted to make "super catch-up" contributions¹. A super catch-up contribution is not a different or separate contribution. It simply allows a higher catch-up limit for those eligible to receive it.

If you are a High Wage Earner (HWE), your catch-up contributions must be treated as Roth (e.g., after-tax) contributions. An employee is considered a HWE if their Social Security wages from the employer sponsoring the plan during the preceding calendar year exceeded \$150,000.²

Fund Elections & Transfers

The Plan offers plenty of flexibility when it comes to selecting your fund elections as well as making changes when you want to. At any time, on any day, you can:

- Choose different funds for your contributions versus your existing balance
- Transfer balances from fund to fund
- Reallocate your entire portfolio to different fund options

For a list of the Plan's investment options, refer to the previous pages of this guide or go online to Fund Information on the Plan website.

1. Your personal contributions cannot exceed the annual IRS limits. Refer to the IRS Limits Notice on the Plan Resources page at <https://voyadelivers.com/adp/plan-resources.php> for more information.
2. An employee whose wages (as defined in Internal Revenue Code Section 3121(a)) from the employer sponsoring the plan during the preceding calendar year exceeded \$150,000 (indexed annually). The wage threshold is based on Social Security (FICA) wages paid to the individual by the employer sponsoring the plan.

GIVE YOUR SAVINGS A RAISE

Log into your Plan account and set automatic contribution increases. Go to Contributions & Savings > Manage Contributions, then follow the simple instructions. Think about setting an annual 1% increase. Try it once. If you don't like it, you can always shut it off.



QUICK TIP: KEEP YOUR ACCOUNT IN BALANCE

Over time, differences in investment performance may shift your Plan account away from your desired asset allocation strategy. The automatic rebalance feature lets you choose to rebalance your Plan account quarterly, semi-annually or annually. Once you've made your election, your existing account balances and future contributions will be automatically rebalanced in line with your desired asset allocation at the chosen frequency. You can change your preferences at anytime.

Log in to the Plan website and go to *Investments & Research > Manage Investments > Edit My Investments > Automatic Account Rebalance*, then follow the simple instructions.



Rollovers

Who wants to keep track of their savings from a lot of different accounts? The plan accepts balances from eligible retirement savings plans – like a previous employer's 401(k) – may be rolled into your **ADP TotalSource Retirement Savings Plan** account. Simply follow the instructions on the Rollover Form found under Forms on the Plan website or call and ask to speak to a Retirement Consultant.

Loans

The time may come when you just need extra money for something important. Should you need to, you can borrow from your Plan account (a minimum of \$1,000; a maximum of 50% of your balance up to \$50,000).

A loan will have an impact on the growth potential of your savings, and you will need to repay the loan amount and interest to your account through regular payroll deductions. More details on loans – including how many you can take and how to request one – can be found on the Plan website.

Withdrawals

At age 59½ or older, you can take withdrawals of pre-tax and/ or Roth* savings from your account without tax penalties. You'll pay regular taxes on your pre-tax withdrawal amount including any vested employer contributions (unless you roll it into another qualified plan, like an IRA). Regardless of your age, if you have a financial hardship, you may take a hardship withdrawal for qualified expenses (keep in mind that you'll have to pay regular taxes as well as withdrawal penalties). Before you take a withdrawal, go to the Plan website or call a Customer Service Associate to be sure you understand your options.

* For Roth 401(k) contributions and earnings to be eligible for tax-free withdrawals, your initial Roth 401(k) deposit must have been in your account for at least five years, and you must be at least age 59½ (or in the event of your disability or your death).

Transactions

Account transactions made weekdays by 4:00 p.m. Eastern Time will be processed that evening; transactions made after 4:00 p.m. Eastern Time or on weekends will be processed the next business day.

Fees and Expenses

Certain costs are associated with the Plan (which we try to keep as low as possible), including Plan expenses, and investment management fees and expenses. For more information, please refer to the Plan website, your statement, or the enclosed fee disclosure document.

Statements

Your quarterly account statement is available anytime through the Plan's website. Simply log in and go to *Statements & Documents > Additional Statements Info & Documents > Prior statements* to view your most recent statement, as well as previous quarterly statements. You can also create an online statement for any available time period you choose by selecting *Account > Statement and click Generate Statement*.

GETTING STARTED.

It's important that everyone be saving for retirement – whether that's in a couple of years or 40 or more years from now. And the best way to have the savings you'll need is to just get saving. Getting enrolled is simple.

Getting enrolled is simple:

- Access your account online by visiting the Associate Portal and logging in with your username and password; then click the Myself tab and select Retirement Plan under Benefits; or go to <https://adptotalsource.voya.com> and log in with your Social Security number and your Voya-issued PIN.
- Call **(855) 646-7549** and simply press 0 to speak to a Customer Service Associate.
- From the plan's website's Account List, select Enroll Now; if calling, select the enrollment option from the main menu.
- Choose how much you want to save each pay period and how you'd like it invested.
- Confirm your elections and submit.
- Typically, contributions will begin within one or two pay periods.



PUT PERSONAL SAVINGS GOALS IN PERSPECTIVE WITH RETIREMENT GOALS

For many, prioritizing competing financial goals can be a challenge, but having a holistic view can improve your ability to reach those goals. Through Voya Financial Advisors, you have access* to personal financial guidance online, over the phone, or face-to-face. Some services are no-cost to you, while others do involve a fee. Whether your needs are simple, such as developing a strategy for saving for college and retirement simultaneously, or more complex, as in creating an estate plan or developing a tax-efficient investment strategy, Voya can help.

Call us today at **(855) 646-7549**.

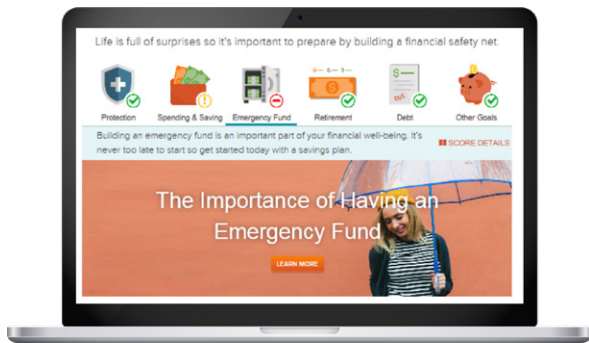


* Please note that while Voya Financial Advisors do not make money on individual conversations, the products and programs they offer have fees and costs associated with them. Please refer to the disclosures/prospectuses of the individual products for additional pricing information. Neither Voya Financial Advisors nor its registered representatives offer legal or tax advice. For tax or legal advice please consult with your attorney or tax advisor. Securities and investment advisory services offered through Voya Financial Advisors (member SIPC), 909 Locust Street, Des Moines, IA 50309.

Where are you on your Financial Wellness journey?

This interactive experience will help you think about your financial priorities in a comprehensive way to improve your financial health. Log into your account today at <https://adptotalsource.voya.com> and then click on Financial Wellness to take a brief assessment that evaluates your current financial state. The assessment results link you to additional resources, articles and videos that will help you learn how to:

- Balance living for today while preparing for tomorrow
- Understand your full financial picture and be prepared for the unexpected
- Achieve a state of financial confidence at every stage of life
- Feel free to indulge a little and embrace life



RETIREMENT CHECKLIST:

- Enroll today** – Follow the instructions under “Getting Started”
- Contributions** – Determine your amount
- Beneficiary** – Designate the beneficiary for your account
- Rollovers** – The Plan accepts rollovers from prior employer plans
- Learn** – Review the available educational tools and resources

You can check all these items off your list by accessing <https://adptotalsource.voya.com>.

Accessing your Plan account for the first time online is easy! Click the Register Now button and follow the step-by-step prompts to receive a PIN and register your account. Once you’ve created a username and password, you will be brought back to login screen. Log in using these credentials. Your unique login credentials will also be used for the Voya Retire mobile app.

ADP TOTALSOURCE® RETIREMENT SAVINGS PLAN START SAVING TODAY!





Always Designing
for People®