



ADP TotalSource® Retirement Savings Plan

Keep Thinking of Your Future

Who wants to keep track of their savings from a lot of different accounts?

Consolidate.

Balances from eligible retirement savings plans – like a previous employer’s 401(k) – may be rolled into your Plan account. Simply call (855) 646-7549 or visit voyadelivers.com/adpts/rolloverform.pdf for more information.



Always Designing
for People™

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.

Key Features

- **Enroll** – once eligible, you can enroll at anytime.
- **Save on a pre-tax basis** – you pay less in taxes today.
- **Roth savings** – you pay taxes today but not in retirement (certain rules apply - see your eligibility kit for more details).
- **A choice of investments** – create a portfolio that’s right for you from a variety of fund options.
- **Advice** – get personalized retirement savings and investing advice.
- **Engage** – access to innovative tools and resources.

Account Access –24 Hours A Day

- **Web** – Visit adptotalsource.voya.com and log in with your username and password. First time users will register with your Social Security number and your Voya Financial® issued Personal Identification Number (PIN) or Date of Birth.
- **Mobile** – For iPhone®, Android™ and Kindle™ devices, search Voya Retire in your preferred mobile app store.
- **Information Line** – Call (855) 646-7549. If you have questions or need assistance, 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).

Don’t forget to elect your beneficiary!

Your beneficiary is the person who will receive your Plan account balance in the event of your death. You can make this election online at adptotalsource.voya.com.

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 Plan has a range of options to fit your level of experience, knowledge, and interest. Take a look.



Guide me: Choose from pre-defined options

If you like:

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

The Target Date Funds – 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 Solutions 2020 Trust
- Voya Target Solutions 2025 Trust
- Voya Target Solutions 2030 Trust
- Voya Target Solutions 2035 Trust
- Voya Target Solutions 2040 Trust
- Voya Target Solutions 2045 Trust
- Voya Target Solutions 2050 Trust
- Voya Target Solutions 2055 Trust
- Voya Target Solutions 2060 Trust

The Target Solution Trust principal risks are generally those attributable to investing in stocks, bonds and related derivative instruments. Target Solution Trust holdings are subject to market, issuer and other risks, and their values may fluctuate. Market risk is the risk that securities or other instruments may decline in value due to factors affecting the securities markets or particular industries. Issuer risk is the risk that the value of a security or instrument may decline for reasons specific to the issuer, such as changes in its financial condition. Additionally, the concentration of Target Solution Trust holdings may lead to high volatility and tracking error relative to the benchmark. Furthermore, there is the risk that needed hedges may not always be available in the derivatives markets or available at attractive prices. In addition, because each Target Solution Trust is exposed to underlying collective funds, the performance of these investment vehicles will have a substantial impact on the Target Solution Trust's overall performance, and such investment vehicles may have unique risks based on their strategy and operations. Certain underlying investment vehicles may not offer daily liquidity. The Target Solution Trust may also incur fees attributable to such underlying pooled investment vehicles. In some situations, fees paid from these investment vehicles to affiliates of the Trustee may be offset or rebated vis-a-vis the Trust or its investors.

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 the target date is reached, the investor 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.

Get there myself: Choose my own investment mix

If you like:

- To be in control
- To pick and manage your investment mix

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 Return¹
- BlackRock US Debt Index
- Fidelity Advisor® Total Bond
- American Funds Washington Mutual
- BlackRock Russell 3000 Index
- Voya Large Cap Growth Portfolio
- John Hancock Disciplined Value Mid Cap
- T. Rowe Price Mid Cap Growth
- Federated Clover Small Cap Value
- T. Rowe Price New Horizons
- BlackRock MSCI ACWI ex-US Index
- American Funds EuroPacific Growth²

If you like:

- Flexibility in choosing your own investments

Self-Directed Brokerage Account (SDBA) – A brokerage account, offered through TD Ameritrade³, that allows you to invest in:

- Individual stocks
- Bonds
- Wide range of mutual funds and exchange traded funds (ETFs)
- More than 13,000 publicly available mutual funds from over 500 fund families
- Over 4,500 no transaction fee funds⁴
- Transaction and account fees apply⁵

Give me advice to get there: Have a professional take the lead



Advisory services offered through Voya Retirement Advisors⁶



Online Advice

Web-based service for investors seeking advice to help make their own decisions. Based on users input, the Online Advice option will display:

- A retirement forecast* of their current choices
- Investment and saving recommendations

Available to all Plan participants at no additional cost.

* IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options 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.

Professional Management

Service designed for the investor who would rather have investment professionals pro-actively manage their Plan for a fee.

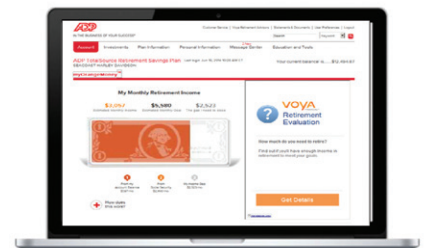
- Ongoing assessment of your progress
- Automatic updates to keep you on target
- Personalized profile
- Periodic account optimization
- Review Progress Reports

Innovative Tools and Resources

There are a number of helpful services and resources available through the Plan. You can chose from online or one-on-one support, and you can focus on retirement-specific or more general financial wellness tools.

myOrangeMoney[®]

Orange Money is the money you need to save for retirement, versus green money, which can be spent now. The educational, interactive myOrangeMoney online experience shows you how your current retirement savings may translate into monthly retirement income. It outlines where you stand today, highlights areas that need improvement, and lets you take immediate action to help improve your readiness with an interactive slider. This back-to-basics approach can be found when you log in to your account at adptotalsource.voya.com.



The Financial Wellness Experience



We want to help make a secure future possible for everyone, so we've partnered with Voya Financial[®] to bring you the Financial Wellness Experience. This interactive assessment will help you think about your priorities in a comprehensive way and learn how to take meaningful actions. Help improve your future by focusing on:

- Balancing living for today while preparing for tomorrow
- Understanding your full financial picture and making better choices over time
- Achieving a state of confidence at every stage of life
- Having the freedom to indulge a little and embrace life

Log in to your account at adptotalsource.voya.com and visit the Financial Wellness Experience. Take your personal assessment today and gain insight that will help you take meaningful actions for your financial future.



Today, the average 65-year old can expect to celebrate their 84th birthday.



What if you make it to a centennial celebration?



Your retirement money might have to last 20...30... maybe even 40 years—or more!

National Center for Health Statistics
Data Brief, 2019

Innovative Tools and Resources continued...

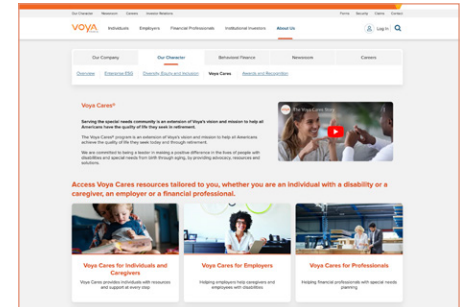


Special Needs Planning

Caregivers for loved ones with disabilities or special needs know that providing support is a lifelong commitment. Having financial safety nets in place is critical, and often complicated. The Voya Cares® program is an extension of Voya's vision and mission to help all Americans achieve the quality of life they seek today and through retirement.

We are committed to being a leader in making a positive difference in the lives of people with disabilities and special needs from birth through aging, by providing advocacy, resources and solutions.

Visit www.voya.com/voyacares to learn more .



Questions?

To learn about any aspect of the Plan's investment options or make changes, we encourage you to visit the Plan website at adptotalsource.voya.com or call (855) 646-7549.

To speak with a Retirement Consultant⁷, just call the Plan's Information Line at (855) 646-7549. They are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday – Friday (excluding New York Stock Exchange holidays).

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.

- 1 Amounts transferred from the Stable Return Fund must be held in a non-competing investment option for 90 days before they may be transferred to a 'Competing fund.'
- 2 The American Funds EuroPacific Growth 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.
- 3 Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC, and a subsidiary of TD Ameritrade Holding Corporation. TD Ameritrade Holding Corporation is a wholly owned subsidiary of the Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2021 Charles Schwab & Co., Inc. Member SIPC. Used with permission. TD Ameritrade and Voya Financial are separate and unaffiliated and are not responsible for each other's policies or services.
- 4 No Transaction Fee (NTF) mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remunerations from fund companies, including those participating in its no-load, no-transaction -fee program, for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. NTF funds have other fees and expenses that apply to a continued investment in the fund and that are described in the fund's prospectus.
- 5 Please review the Self Directed Brokerage Account brochure for all fees.
- 6 **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. ©2022 Edelman Financial Engines, LLC. Used with permission.
- 7 Retirement Consultants are Investment Advisor Representatives and Registered Representatives of, and offer securities and investment advisory services through Voya Financial Advisors, Inc, member SIPC. 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.