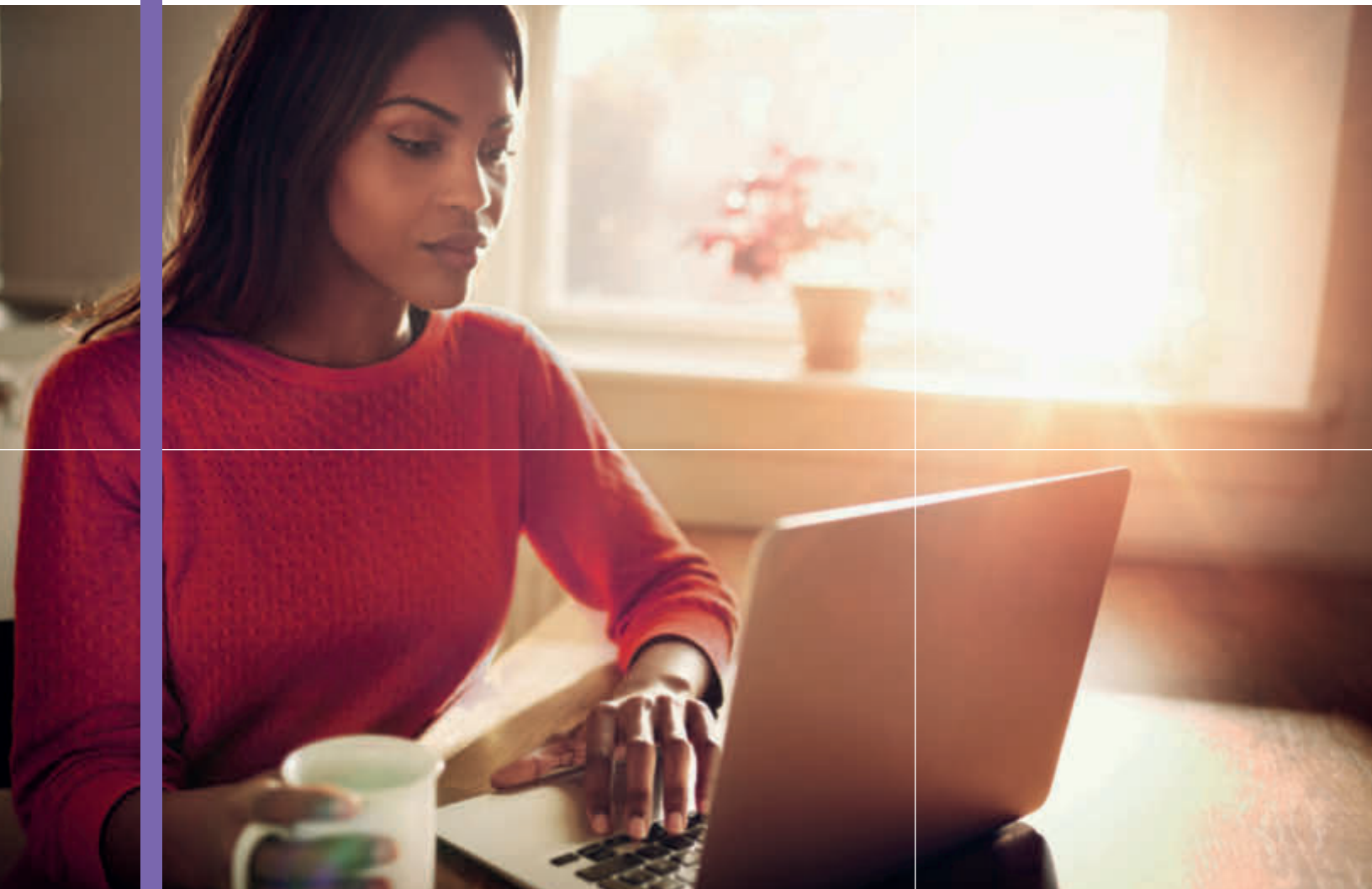




Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?
Text Enroll 401k to 72408

Atlantic Automotive Corp. 401(k) Plan
760764



The first step of any journey is the most important.

IT GIVES YOU A SENSE OF DIRECTION AND STARTS YOU TOWARD A DESTINATION.



The same is true of your journey to retirement. By taking part in your employer's retirement plan, you're taking an important first step.

Whatever your retirement destination, you are one step closer to reaching your goal when you enroll in the Plan.



Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Through the app, you can:

- Enroll and make account changes
- Check account balances
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan

Download the ADP Mobile Solutions App for quick and easy access to your retirement plan.



ADP also offers a mobile website for employees with unsupported devices. Visit <https://mobile.adp.com> or scan the QR code from your camera or QR code reader.

ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App.



Take time to plan for your own financial journey.

HERE'S WHY.

To live comfortably in retirement, many financial professionals estimate you will need between 70% and 80% of your pre-retirement income. Social Security will cover approximately 1/3 of that amount.¹ The rest of the income you will need in retirement will come from **you**.



Invest in yourself and save for retirement

Your company's retirement plan is one of the few programs designed to help bridge the gap between what Social Security will provide and what you will need at retirement. The contributions to your retirement plan will come out of each paycheck automatically...so you do not even need to think about it.

Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions, and/or Roth 401(k) contributions. The chart below outlines the differences between the two types of contributions. For more information on additional contribution types and limits, please review the **Contribution** section in Your Plan's Highlights.

	BEFORE-TAX CONTRIBUTIONS	ROTH 401(K) CONTRIBUTIONS
Employee contributions	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
Account growth (earnings)	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
Federal Income Tax	Reduces current taxable income by contribution amount. Taxes are paid at withdrawal on both contributions and earnings.	Contribution is taxable in current year. No taxes are paid on qualified distributions.
Distributions	Available according to Plan rules.	Tax-free provided you had your Roth 401(k) account for at least five years and you are at least 59½ or are disabled or deceased.

¹ Source: Social Security Administration; Retirement Benefits Publication EN-05-10035; Fact Sheet Social Security; Publication EN-05-10377.

High cost of inflation

Inflation is the increased price of goods and services. You know what inflation has done to the cost of some of your favorite items, but did you know it also impacts other products and services, such as health care? As a result of inflation, health-care costs are projected to rise by 4.22% annually for the foreseeable future.

As shown in the chart below, an average 66-year-old couple will spend an average of 48% of their Social Security income on health care. As inflation continues to rise, a 55-year-old couple, will need 57% of their Social Security income to cover health-care costs. A 45-year-old couple will spend 63% of their Social Security income on health-care and at 87, they will need 72% of their income to cover health-related expenses.



HIGH COST OF INFLATION²

66-YEAR OLD COUPLE

48%

Percentage of Social Security income spent on health care

55-YEAR OLD COUPLE

57%

Percentage of Social Security income spent on health care

45-YEAR OLD COUPLE

63%

Percentage of Social Security income spent on health care

Illustration is hypothetical and does not reflect any specific area of the country or tax brackets. It is for basic educational purposes only.

At 87, the 45-year-old couple will need **72% of their Social Security checks** just to cover their health-related expenses.

² Source: HEALTHVIEW SERVICES, 2018 Retirement Healthcare Costs Data Report[®].

Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, on average 76% of each generation think they will have a harder time achieving financial security in retirement than their parents.

The chart to the right shows the average individual retirement plan savings contribution percentage by generation.

SAVING BY GENERATION³

10% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

10% Millennial (1980-1994)

3% Generation Z (1995-2015)

³ Source: Plansponsor.com; Gen X Struggling Most with Retirement Readiness and Confidence, April 17, 2019 and Introducing Generation Z to Retirement, March 30, 2020.



Even \$1 a day can have an impact

Did you know that 34% of Americans today are spending more on coffee than they are saving for the future?⁴ Let's take a look at what happens if you saved \$1 a day or \$7 a week... **in 30 years, you could have \$30,650 in savings.**



\$7 SAVED PER WEEK⁵



⁴ Source: Fool.com, One-Third of Americans Spend More on Coffee Than on Investing.

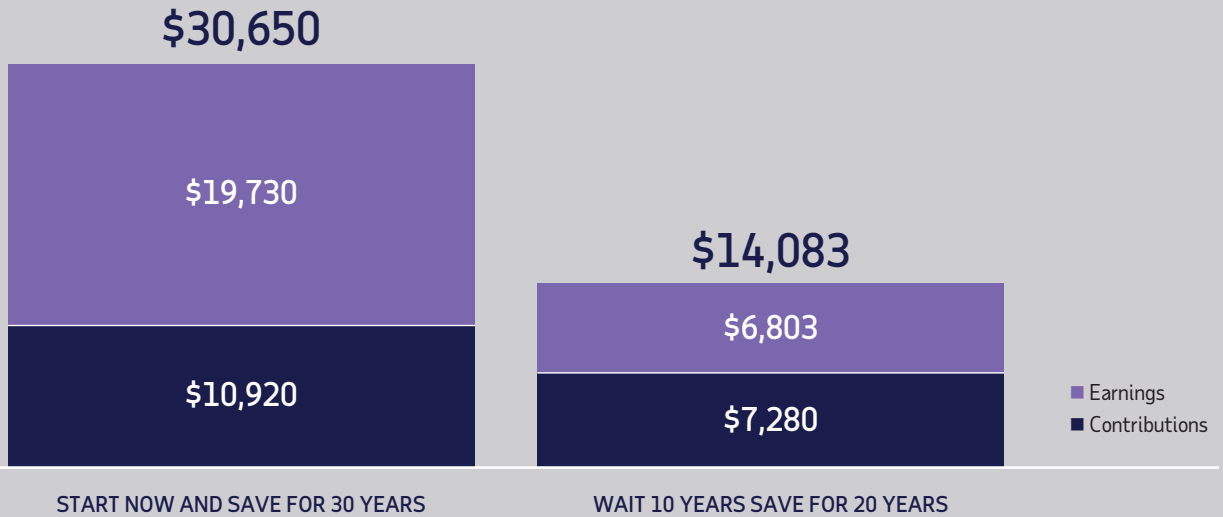
⁵ You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$7, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?

LET'S LOOK AT WHAT HAPPENS IF YOU WAITED 10 YEARS BEFORE YOU STARTED SAVING \$7 A WEEK.

Waiting could cost you \$16,567



For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes a starting balance of \$0, a weekly contribution of \$7, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.



Choose a path to complete your financial journey

Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

Your investment decisions will be based on:

- Lifestyle and personality
- Risk tolerance
- Health considerations
- Age you want to retire

You can use the Personal Investor Profile questionnaire as a guideline to help you determine your investor profile and risk tolerance.

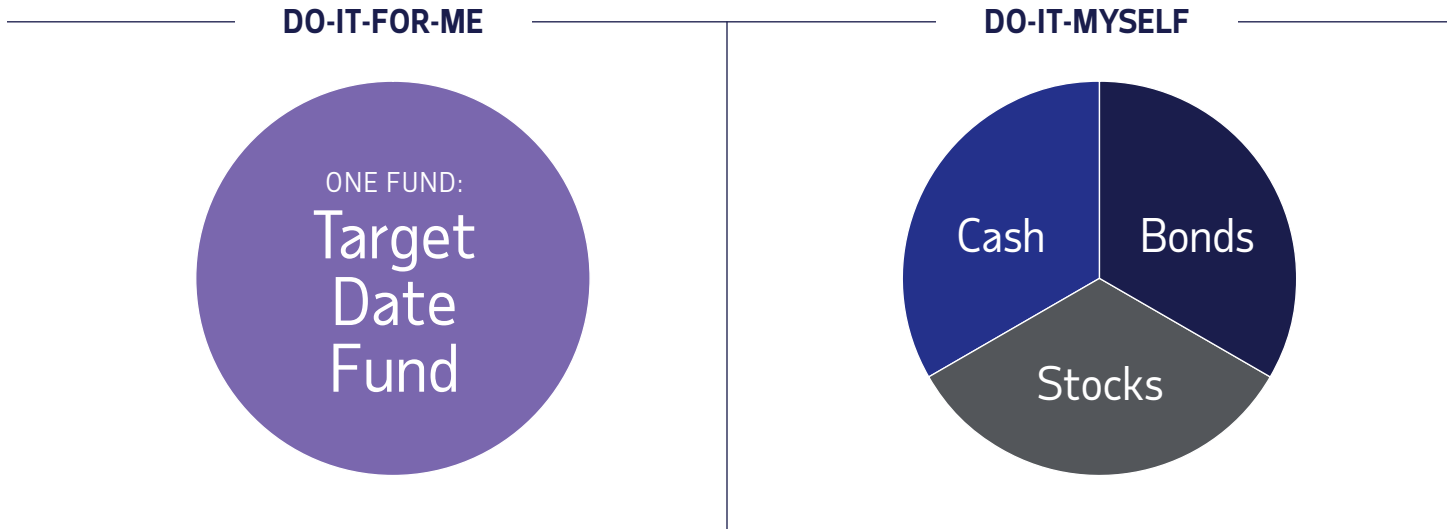
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

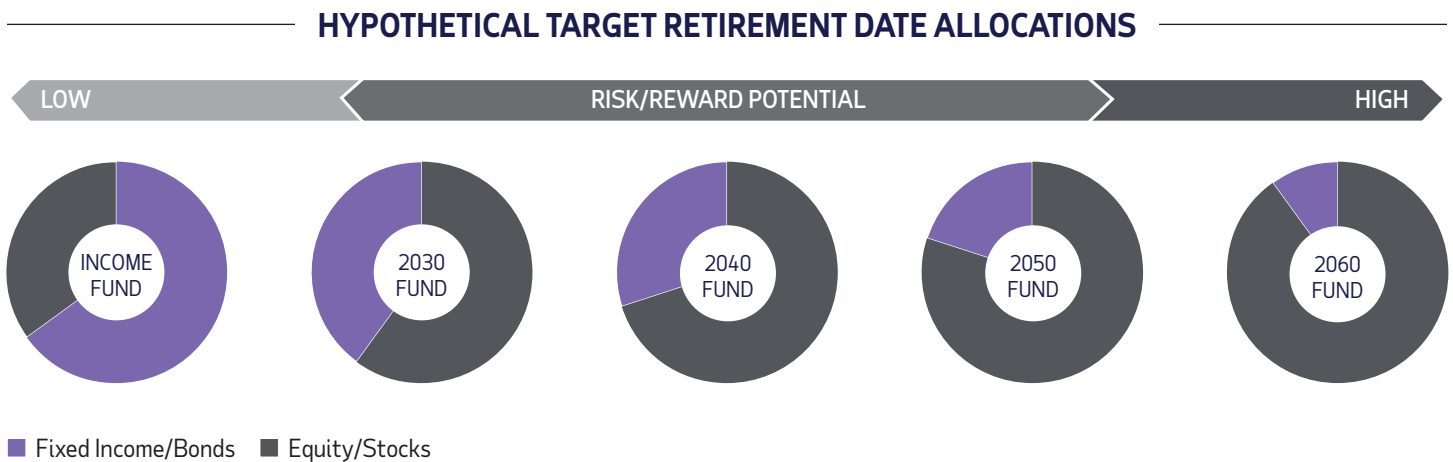
Your financial journey

As part of your path, you can choose to invest in the target date fund based on the date you want to retire or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.



Target Date Funds

Each target date fund is managed to a specific retirement year identified in the fund name. Each fund is made up of a mixed asset allocation of stocks and bonds. As shown in the chart below, the mix will be automatically reallocated over time as the fund approaches the target retirement date and will continue to shift asset classes even after the fund retirement date.



Sample asset allocations are for illustrative purposes only. Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor may withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus.



Ready to begin your retirement journey?

START INVESTING IN YOURSELF...AND YOUR FUTURE
BY FOLLOWING THE STEPS BELOW.

1

Get to know your Plan

Review your Plan's highlights to learn more about the features and other important retirement planning information.

2

Make saving a priority

Contribute as much as you can to your retirement plan account. Most of the income you will need in retirement will come from you.

3

Choose investments that work for you

Your investment selection will be based on your lifestyle, personality, risk tolerance and certain financial considerations, such as when to retire.

4

Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement.

5

Download the ADP Mobile Solutions App

The app provides access to your retirement plan account and allows you to track your progress.

Atlantic Automotive Corp.

ATLANTIC AUTOMOTIVE CORP. 401(K)
PLAN
760764



Your Plan's Highlights

READY TO ENROLL?

Text Enroll 401k to 72408

Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- 21 years of age on the next plan entry date
- You must have completed 12 month(s) of service by the next plan entry date

Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 90%
- **Roth 401(k):** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.
- The total dollar amount you may contribute to the Plan is \$19,500.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$6,500.

Rollovers

Rollovers from a previous qualified retirement plan or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Additional information is located in the **Rollover Form**.

Employer contributions

- Your company may make a discretionary match.
- Your company may make a profit-sharing contribution each year.

Your Plan's Highlights

- There may be special requirements for you to receive your company contributions.

Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.
- Your company contribution account vests according to the following schedule:

Years of service:	1	2	3	4	5	6	7
Employer Contribution % vested:	0%	0%	100%				

Distribution options

Planning for your retirement is a long-term commitment and the money you have saved should be considered “untouchable” and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

Loans

- Number of outstanding loans allowed at any one time: 2.
- Minimum loan amount: \$500.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the **Special Tax Notice** located in the retirement plan website.

ACCOUNT RESOURCES

You can access your retirement savings account anytime¹, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-866-695-7526

→ **QUESTIONS?** Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

The ADP Mobile Solutions App and the website allow you to:

- Check account balances
- Enroll and make account changes
- Research plan investments and request investment changes
- Access retirement planning tools and calculators
- Get prospectuses

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.



Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name.

If you are single or married and want to name your spouse as your sole primary beneficiary, you can designate your beneficiary online.

If you are married and want to designate someone other than your spouse or significant other you must print the form available online and follow the instructions to complete it.

You will need the names and birth dates of your beneficiary(ies) and each Social Security Number. If you do not have all of this information, you can always log into your account and add it later.



CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP.com website and ADP Mobile Solutions App. Online Retirement Account Access, VRS and Participant Service Team are services offered by ADP Retirement Services, the record keeper for your organization's retirement plans. You may transact business in English or Spanish via the VRS.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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Atlantic Automotive Corp. 401(k) Plan
760764

Your Plan's Investments

Below is a listing of the investment options available in the Plan.

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
INCOME											
BlackRock T-Fund - Institutional Class	09/1975	N/A	TSTXX	0.02%	0.76%	1.47%	1.02%	0.52%	—	0.19%	0.17%
Lord Abnett Short Duration Income Fund - Class A	11/1993	Short-Term Bond	LALDX	1.17%	2.15%	2.70%	2.70%	2.80%	—	0.60%	0.60%
Putnam Mortgage Securities Fund - Class A	02/1984	Intermediate Core-Plus Bond	PGSIX	0.61%	-2.96%	1.90%	1.61%	2.06%	—	0.90%	0.75%
BlackRock High Yield Bond Portfolio - Investor A Class	11/1998	High Yield Bond	BHYAX	4.88%	1.89%	3.66%	5.82%	6.20%	—	0.96%	0.94%
Loomis Sayles Investment Grade Bond Fund - Class A	12/1996	Intermediate Core-Plus Bond	LIGRX	1.95%	7.96%	5.20%	5.49%	4.46%	—	0.81%	0.75%
GROWTH & INCOME											
BlackRock LifePath Index 2025 Fund - Institutional Class	05/2011	Target-Date 2025	LIBIX	4.65%	8.81%	6.71%	8.09%	—	6.73%	0.20%	0.14%
BlackRock LifePath Index 2030 Fund - Institutional Class	05/2011	Target-Date 2030	LINUX	5.46%	8.77%	6.88%	8.68%	—	7.12%	0.20%	0.14%
BlackRock LifePath Index 2035 Fund - Institutional Class	05/2011	Target-Date 2035	LIJIX	6.34%	8.85%	7.04%	9.24%	—	7.48%	0.21%	0.14%
BlackRock LifePath Index 2040 Fund - Institutional Class	05/2011	Target-Date 2040	LKIX	7.05%	8.67%	7.13%	9.67%	—	7.78%	0.21%	0.14%
BlackRock LifePath Index 2045 Fund - Institutional Class	05/2011	Target-Date 2045	LIHIX	7.63%	8.73%	7.22%	9.97%	—	7.99%	0.21%	0.14%
BlackRock LifePath Index Retirement Fund - Institutional Class	05/2011	Target-Date Retirement	LIRIX	3.69%	8.82%	6.36%	6.92%	—	5.80%	0.19%	0.14%
American Funds The Income Fund of America - Class R4	06/2002	Allocation--70% to 85% Equity	RIDEX	4.96%	1.85%	4.00%	7.34%	7.82%	—	0.61%	0.61%
GROWTH											
Columbia Dividend Income Fund - Institutional 2 Class	11/2012	Large Value	CDDRX	6.28%	3.55%	8.42%	11.95%	—	12.06%	0.62%	0.62%
ClearBridge Appreciation Fund - Class I	01/1996	Large Blend	SAPYX	9.68%	11.70%	12.09%	13.19%	12.66%	—	0.66%	0.66%
iShares S&P 500 Index Fund - Institutional Class	04/2013	Large Blend	BSPIX	8.90%	15.09%	12.20%	14.04%	—	12.71%	0.10%	0.10%
MFS Growth Fund - Class R6	08/2011	Large Growth	MFEKX	10.91%	32.46%	22.52%	20.27%	—	18.18%	0.57%	0.57%
American Century Mid Cap Value Fund - Class A	01/2005	Mid-Cap Value	ACLAX	4.03%	-7.30%	0.47%	6.64%	9.56%	—	1.23%	1.23%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526. There is no assurance that any fund will meet its stated objective.



Atlantic Automotive Corp. 401(k) Plan
760764

Your Plan's Investments

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FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Janus Henderson Enterprise Fund - Class I	07/2009	Mid-Cap Growth	JMGRX	7.13%	6.20%	12.34%	14.85%	14.25%	—	0.75%	0.75%
AGGRESSIVE GROWTH											
Undiscovered Managers Behavioral Value Fund - Class L	12/1998	Small Value	UBVLX	0.86%	-22.48%	-7.31%	1.72%	8.06%	—	0.96%	0.90%
iShares Russell 2000 Small-Cap Index Fund - Class K	03/2011	Small Blend	BDBKX	4.91%	0.45%	1.83%	8.05%	—	7.81%	0.08%	0.07%
iShares MSCI Total International Index Fund - Class K	06/2011	Foreign Large Blend	BDOKX	6.04%	3.14%	1.14%	6.18%	—	3.01%	0.11%	0.11%
American Funds EuroPacific Growth Fund - Class R4	06/2002	Foreign Large Growth	REREX	9.56%	14.55%	5.29%	8.70%	6.41%	—	0.81%	0.81%
Invesco Oppenheimer Developing Markets Fund - Class A	11/1996	Diversified Emerging Mkts	ODMAX	8.17%	10.15%	4.09%	10.10%	4.00%	—	1.24%	1.24%
Principal Global Real Estate Securities Fund - Class A	10/2007	Global Real Estate	POSAX	4.28%	-11.53%	2.49%	4.15%	6.62%	—	1.35%	1.35%
BNY Mellon Dynamic Total Return Fund - Class A	05/2006	Multialternative	AVGAX	4.86%	3.51%	2.85%	3.40%	4.82%	—	1.55%	1.44%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526. There is no assurance that any fund will meet its stated objective.

1. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the fund's total income net of expenses based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.

* The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one of its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

** QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.



Investment Risks

All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

Fixed Income Funds: Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Money Market/Stable Value Funds: You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Bond Funds: The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Growth Funds: Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Value Funds: Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Mid and Small Cap Funds: Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

Target Date Funds: Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

Foreign/World Funds: Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

Sector Funds: Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. **All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.**

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BlackRock T-Fund - Institutional Class

STRATEGY: The fund's objective is to seek maximum current income consistent with liquidity and stability of principal.

Lord Abbett Short Duration Income Fund - Class A

STRATEGY: The investment seeks a high level of income consistent with preservation of capital. The fund invests primarily in various types of short duration debt (or fixed income) securities. It invests at least 65% of its net assets in investment grade debt securities including corporate debt securities of U.S. issuers; corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; mortgage backed, mortgage-related, and other asset-backed securities; and securities issued or guaranteed by the U.S. government, its agencies and instrumentalities; and inflation-linked investments.

Putnam Mortgage Securities Fund - Class A

STRATEGY: The investment seeks as high a level of current income as the adviser believes is consistent with preservation of capital. The fund invests mainly in mortgages, mortgage-related fixed income securities and related derivatives that are either investment-grade or below-investment-grade in quality (sometimes referred to as "junk bonds"). Under normal circumstances, it invests at least 80% of its net assets (plus any borrowings for investment purposes) in mortgages, mortgage-related fixed income securities and related derivatives (i.e., derivatives used to acquire exposure to, or whose underlying securities are, mortgages or mortgage-related securities).

BlackRock High Yield Bond Portfolio - Investor A Class

STRATEGY: The investment seeks to maximize total return, consistent with income generation and prudent investment management. The fund invests primarily in non-investment grade bonds with maturities of ten years or less. It normally invests at least 80% of its assets in high yield bonds. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

Loomis Sayles Investment Grade Bond Fund - Class A

STRATEGY: The investment seeks high total investment return through a combination of current income and capital appreciation. The fund invests at least 80% of its net assets (plus any borrowings made for investment purposes) in investment grade fixed-income securities. It may invest up to 15% of its assets in below investment grade fixed-income securities (also known as "junk bonds"). The fund may invest in fixed-income securities of any maturity. In connection with its principal investment strategies, it may invest up to 30% of its assets in U.S. dollar-denominated foreign securities, including emerging markets securities.

BlackRock LifePath Index 2025 Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

BlackRock LifePath Index 2030 Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

BlackRock LifePath Index 2035 Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

BlackRock LifePath Index 2040 Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

BlackRock LifePath Index 2045 Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

BlackRock LifePath Index Retirement Fund - Institutional Class

STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

American Funds The Income Fund of America - Class R4

STRATEGY: The investment seeks to provide investors with current income while secondarily striving for capital growth. Normally the fund invests primarily in income-producing securities. These include equity securities, such as dividend-paying common stocks, and debt securities, such as interest-paying bonds. Generally at least 60% of the fund's assets will be invested in common stocks and other equity-type securities. The fund may also invest up to 30% of its assets in equity securities of issuers domiciled outside the United States, including issuers in developing countries.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526. There is no assurance that any fund will meet its stated objective.

Columbia Dividend Income Fund - Institutional 2 Class

STRATEGY: The investment seeks total return, consisting of current income and capital appreciation. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in a diversified portfolio of income-producing (dividend-paying) equity securities, which will consist primarily of common stocks but also may include preferred stocks and convertible securities. It invests principally in securities of companies believed to be undervalued but also may invest in securities of companies believed to have the potential for long-term growth. The fund may invest in companies that have market capitalizations of any size.

ClearBridge Appreciation Fund - Class I

STRATEGY: The investment seeks to provide long-term appreciation of shareholders' capital. The fund invests primarily in equity securities of U.S. companies. It typically invests in medium and large capitalization companies, but may also invest in small capitalization companies. The fund may invest up to 20% of its net assets in the equity securities of foreign issuers.

iShares S&P 500 Index Fund - Institutional Class

STRATEGY: The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500 Index. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

MFS Growth Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund normally invests in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the fund's assets in the stocks of companies the advisor believes to have above average earnings growth potential compared to other companies (growth companies).

American Century Mid Cap Value Fund - Class A

STRATEGY: The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in medium size companies. The portfolio managers consider medium size companies to include those whose market capitalizations at the time of purchase are within the capitalization range of the Russell 3000 Index, excluding the largest 100 such companies.

Janus Henderson Enterprise Fund - Class I

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap Growth Index. Market capitalization is a commonly used measure of the size and value of a company. It may also invest in foreign securities, which may include investments in emerging markets.

Undiscovered Managers Behavioral Value Fund - Class L

STRATEGY: The investment seeks capital appreciation. The fund seeks to achieve its objective by investing primarily in common stocks of U.S. companies that the fund's sub-adviser believes have value characteristics. Such common stocks include stocks of small capitalization companies, similar to those that are included in the Russell 2000 Value Index and real estate investment trusts (REITs). In selecting stocks for the fund, the sub-adviser applies principles based on behavioral finance.

iShares Russell 2000 Small-Cap Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the Russell 2000 Index as closely as possible before the deduction of fund expenses. The fund is a "feeder" fund that invests all of its assets in the Series, a series of the Master LLC, which has the same investment objective and strategies as the fund. It will be substantially invested in securities in the Russell 2000, and will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the Russell 2000.

iShares MSCI Total International Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the MSCI All Country World ex USA Index in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio. It will be substantially invested in equity securities in the MSCI ACWI ex USA Index, and will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI ACWI ex USA Index.

American Funds EuroPacific Growth Fund - Class R4

STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Invesco Oppenheimer Developing Markets Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country, and in derivatives and other instruments that have economic characteristics similar to such securities.

Principal Global Real Estate Securities Fund - Class A

STRATEGY: The investment seeks to generate a total return. Under normal circumstances, the fund invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of U.S. and non-U.S. companies principally engaged in the real estate industry at the time of purchase. For the fund's investment policies, a real estate company has at least 50% of its assets, income or profits derived from products or services related to the real estate industry.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526. There is no assurance that any fund will meet its stated objective.

BNY Mellon Dynamic Total Return Fund - Class A

STRATEGY: The investment seeks total return. The fund normally invests in instruments that provide investment exposure to global equity, bond, currency and commodity markets, and in fixed-income securities. It may invest in instruments that provide economic exposure to developed and, to a limited extent, emerging market issuers. The fund may invest up to 30% of its net assets in emerging market issuers and considers emerging market countries to be those included in the Morgan Stanley Capital International Emerging Markets Index. It is non-diversified.

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital - gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for money market funds and certain other types of funds are provided by the respective fund manager.

Investment Type Definitions:

The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: money market, stable value, and fixed income investment funds. Growth and Income: balanced and lifestyle investment funds. Growth: large and mid capitalization investment funds. Aggressive Growth: small capitalization, specialty, foreign stock and world stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Signature of Employee/Participant

Date

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ADP Financial Wellness site⁶

The journey to retirement is often full of twists and turns. It's up to you to make financial choices that work for you, at different times of your life.

Be sure to take some time to navigate through the wealth of information provided or simply view the content most appealing to you. You can access the ADP Financial Wellness site by logging in to your retirement account and clicking on the Financial Wellness button to get started.

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HEALTH AND WELFARE CASH 529 SAVINGS
INVESTING **STARTING EARLY** **ENJOYING RETIREMENT**
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so you can save time, easily track your progress and more!

**TO GET STARTED, COMPLETE THE ROLLOVER
FORM IN THIS BOOKLET.**

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