



A more human resource.™

Your Retirement.

Get there one step at a time.



Epitem, Inc. 401(k) Profit Sharing Plan and Trust



A group of four people (two men and two women) are sitting around a round table on a rooftop terrace. They are all smiling and appear to be in a positive conversation. The terrace has a metal railing and a corrugated metal roof structure. The background shows a clear sky and some greenery in the distance.

Plan for what's ahead

Knowing your goals for retirement—and what it will take to reach them—is key to creating a strategy that works for you.

Learn how the plan helps you save and stay on track to reach your goals.

Choose how you want to get there

Understanding investments puts you on the right path to choosing options that best meet your goals and preferences. Get the basics to boost your knowledge and make smart investing decisions.

Start moving in the right direction

Your plan makes it easy for you to start saving for your future financial security. Take the first step and enroll today.

Take the first step.

Enroll Today.

The retirement years hold many possibilities. Do you have plans for this next phase in your life? Many of us do. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save.

Ready to enroll in the plan?

Go to page 8 to find out how to get started saving now.

The future offers the potential for a longer life and the need for more income in retirement. You may need 70%-90% of your current annual income to replace your salary and live comfortably once you stop working or change your lifestyle in retirement. We all want the financial security to afford to spend retirement as we choose. And while Social Security may help, it probably won't be enough. It's up to you to make up the difference—and your plan can help.

Epitec, Inc. 401(k) Profit Sharing Plan and Trust can help you reach your future financial goals, and it's easy to get started. The sooner you enroll, the sooner you can take advantage of these benefits:

- **Employer contributions**
- **Tax-advantaged saving through pre-tax contributions and the Roth 401(k) option**
- **Convenient, automatic payroll deductions**
- **A broad range of investment options**
- **Plan features that simplify planning**
- **An account you can take with you**

This guide contains all the information you need to get started on your path to future financial security. Take a few moments to decide how much to save, how to choose investments for your needs and goals, and open your retirement account today.

Plan for what's ahead.

Whatever you decide is ahead in retirement, you'll want to be able to afford to live comfortably. The plan is a convenient way to get you started.

YOUR CONTRIBUTIONS

How much you save will have a big impact on how much money you will have when you retire. You can contribute from 1% to 90% of your pre-tax salary to the plan each year. Your plan also allows you to contribute on an after-tax basis through Roth 401(k) contributions.

The IRS limit on your total annual contributions is \$18,500 (2018). Those age fifty or over can save an additional \$6,000 with catch-up contributions (2018).

Find out how to maximize your contributions to take full advantage of the employer match and tax savings your plan offers.

YOUR EMPLOYER HELPS

When you participate in the plan, your employer will match 25% up to the first 6% of your eligible compensation. You decide how to invest this contribution. See your Plan Information for details.

AN AUTOMATED WAY TO SAVE MORE

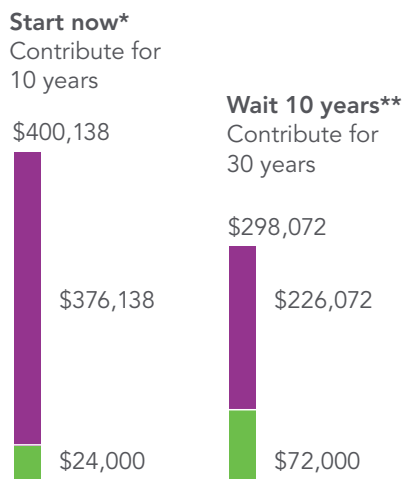
Save Smart® is a plan feature that can help you save more for your future. It automatically increases your pre-tax plan contributions by 1, 2, or 3% annually on the date you choose—such as the month you expect to receive a raise. You can elect this feature on your plan website.

Starting earlier can pay off

It's important to save enough for your future, and it's also important to understand the concept of compounded returns. The chart shows how starting earlier puts compounding to work for you over time.

Save \$200 a month

■ Earnings ■ Contributions



Starting earlier allows the account to grow an additional 10 years!

This hypothetical illustration assumes pre-tax contributions made at the beginning of each month and an annual effective rate of return of 8% and reinvestment of earnings. * Start now assumes the contributions are invested for 40 years; ** Wait 10 years assumes contributions are invested for 30 years. Results are for illustrative purposes only and are not meant to represent the 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. Taxes are due upon withdrawal. Withdrawals taken prior to age 59½ may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.



REDUCE YOUR INCOME TAXES TODAY BY SAVING PRE-TAX

There are benefits to saving in the plan pre-tax. Saving pre-tax lowers your current taxable income. It allows you to pay less in taxes now and take more income home. You can see the advantage of pre-tax saving in the chart: it costs less to contribute when you save pre-tax so you may be able to afford to save more than you think.

» **The out-of-pocket amount is less than the amount contributed in the plan.**

You are not required to pay taxes on your savings and earnings until you make withdrawals. In retirement, you may be in a lower tax bracket because you are working part-time or not at all, so deferring taxes can be a benefit. It may also help your account compound faster by putting more money to work for you now with the money you may have paid in taxes.

CONSIDER THE ROTH 401(K) OPTION

Your plan offers another tax-advantaged savings option: a Roth 401(k). With Roth, your contributions are taxed now—instead of when you retire. Your contributions and earnings grow tax-free, which means you pay no taxes when you make a withdrawal if certain conditions are met. A Roth 401(k) may be right for you if:

- Your federal income tax rate will be higher when you retire
- You expect to invest for many years and reach a higher tax bracket when you retire

You can also use the Roth 401(k) calculator on the plan web site to help you decide.

ADP makes no recommendation regarding the appropriateness of Roth versus non-Roth elective deferrals.

Pre-Tax Saving

It costs less than you think to save for your retirement.

	Annual Salary: \$30,000		Tax Bracket: 15%	
	2%	4%	6%	
» Pre-tax Contribution Rate				
» Weekly Plan Contribution	\$11.54	\$23.08	\$34.62	
Weekly Tax Savings	\$1.73	\$3.46	\$5.19	
» Weekly Out-of-Pocket Amount	\$9.81	\$19.62	\$29.43	
Annual Contribution	\$600	\$1200	\$1800	
Account Balance After 30 Years	\$75,015	\$150,030	\$225,044	

This chart is for illustrative purposes only. This example assumes contributions made at the beginning of the month and an 8% annual effective rate of return compounded monthly. 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. Taxes are due upon withdrawal. Withdrawals taken prior to age 59 1/2 may be subject to a 10% tax penalty. ADP makes no recommendation regarding the appropriateness of any amount you may consider contributing to your employer's plan.

You Decide: Roth or Traditional 401(k)

	Traditional 401(k)	Roth 401(k)
Employee Contributions	Before-tax dollars	After-tax dollars
Account Growth (earnings)	Tax-deferred until distribution	Tax-free at distribution (if distribution is qualified)
Federal Tax	Reduces current taxable income by contribution amount	Contribution is taxable in current year
	Taxes paid at withdrawal	No taxes due on qualified withdrawals*
Distributions	Available at age 59½	Tax-free, provided you had the account at least five years and you are: - at least 59½, or are - disabled or deceased

*Tax law requirements must be met.



Choose how you want to get there.

INVESTMENT OPTIONS

You control how your savings are invested. You have a variety of investment options in your plan to help you create the asset allocation that is right for your needs and goals. See the Performance Summary for a complete fund listing.

Asset Allocation

When you make your own asset allocation decision, it's important to spread your savings among different investments, which can help smooth the ups and downs of market cycles and reduce portfolio risk.

Your account allocation is one of the most important decisions you can make in your retirement planning and can have a big impact on your investment results. To help you think about your asset allocation, the Investor Profiler on page 5 can get you started.

In deciding how to allocate the investment of your account balance, keep in mind that some of the plan's investment options, known as "target date funds," contain an asset allocation strategy within the investment option itself. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The funds automatically change their underlying asset allocation gradually over time, becoming more conservative as the target date approaches. Choosing one of these investment options could simplify your asset allocation approach.*

NEED MORE INFORMATION?

Visit workforcenow.adp.com to access calculators, tools and information to help with your planning.

Concepts every investor should understand:

- **Put time on your side.** Starting earlier can increase your chances of affording a comfortable retirement. It will give your account more time to benefit from compounding. With more time, you can consider investing more aggressively, which may provide greater growth potential.
- **Understand risk.** All investments carry some risk. **Market risk**, the change in value of your investment in response to stock market conditions, is usually the risk people think of. However, **inflation risk**, the risk your money will not maintain its purchasing power over time, is equally important. In general, the more risk an investment carries, the greater the potential for a higher return. Those with less risk offer lower potential return.
- **Diversify.** A diversified allocation can help manage risk. Spreading your money across different asset classes can help smooth out stock market fluctuations and reduce overall risk.
- **Think long term.** Consider creating a diversified investment mix taking into account your age, years to retirement and risk tolerance, and sticking to it. You'll want to review your strategy as life changes occur or you near retirement.
- **Invest regularly.** Making regular automatic contributions, like you do in the plan, is an easy way to invest. Each contribution buys shares in your investment funds—some at lower prices and some at higher prices. Over time, this process may lower the average purchase price of your investments.

* The underlying mutual funds in the portfolios of asset allocation funds are subject to stock market risk and invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date. Keep in mind that a target date mutual fund is comprised of a mix of underlying investment options in various asset classes. Therefore, if you decide to invest in other funds in addition to a target date mutual fund, you may overweight your account in a particular asset class.

Diversification and dollar cost averaging do not guarantee a profit or protect against a loss in a declining market. There is no guarantee that your balance will increase over time.

Personal Investor Profile

The asset allocations provided by this Personal Investor Profile are provided for educational purposes only and should not be construed as investment advice. In applying any asset allocation model to your individual situation, you should consider your other assets, income and investments in addition to any balance you may have in a retirement plan. See your financial advisor before making any decision as to your asset allocation.

Answer the following questions with the corresponding point value to determine your investor profile score.

- 1. How would you best describe your investment experience and knowledge?**
- ▶ I am very experienced and knowledgeable about investments. (4 points)
 - ▶ I have some experience and knowledge about investments. (2 points)
 - ▶ I have very little or no investment experience and knowledge. (0 points)

- 2. The main objective for my account is to:**
- ▶ Avoid losses. (0 points)
 - ▶ Keep pace with inflation. (2 points)
 - ▶ Keep pace with the stock market. (4 points)

- 3. If my account lost 30% of its value over a short period of time, I would be:**
- ▶ Extremely uncomfortable – I cannot accept large short-term losses. (0 points)
 - ▶ Slightly uncomfortable – I may be ok with a short-term loss as long as I have time to regain those losses. (2 points)
 - ▶ Comfortable – Because I have time to regain those losses. (4 points)

- 4. I am willing to accept a greater risk of losing money in my account for the potential of higher long-term returns:**
- | | |
|-----------------------------|--------------------------------|
| ▶ Strongly Agree (4 points) | ▶ Disagree (1 points) |
| ▶ Agree (3 points) | ▶ Strongly Disagree (0 points) |
| ▶ Neutral (2 points) | |

- 5. My account has \$100,000 in it. I would move my money to a lower risk investment if it lost _____ in one year. (Fill in the blank.)**
- ▶ \$5,000 (5%) (0 points)
 - ▶ \$10,000 (10%) (1 points)
 - ▶ \$15,000 (15%) (2 points)
 - ▶ \$20,000 (20%) (3 points)

- 6. When attempting to achieve my investment goals:**
- ▶ I do not want my account to lose any value, even if it will take longer to achieve my investment goals. (0 points)
 - ▶ I will accept small fluctuations in my account's value. (1 points)
 - ▶ I will accept moderate fluctuations in my account's value. (2 points)
 - ▶ I will accept large fluctuations in my account's value. (3 points)
 - ▶ I will accept extreme fluctuations in my account's value. (4 points)

Total the points for your score.
Your Score

Find your total score in the chart below, along with your retirement timeline, to see what type of investment profile may be best for you. This chart should only serve as a guide to help you determine your own investing comfort zone.

Years To My Retirement	My Investor Score				
	0-2 points	3-8 points	9-16 points	17-21 points	22-24 points
0-3 years	Conservative	Conservative	Conservative	Conservative	Conservative
3-5 years	Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative
5-7 years	Conservative	Moderate Conservative	Moderate	Moderate	Moderate
7-12 years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Moderate Aggressive
12+ years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive

The results of this quiz are intended to help you identify what type of investor you may be. This quiz is not intended to recommend a particular asset allocation or to provide individual advice.

Profiles

Conservative Profile

This profile may be right for you if you want to avoid a potential loss of account value, or if you are nearing retirement. You should be willing to go without the potential for higher long-term returns in exchange for a more stable and predictable return.

Moderate Conservative Profile

This profile may be right for you if your primary goal is to avoid short-term losses. However, you also want higher long-term returns to offset the effects of inflation. Your account will likely have relative stability, but in order to keep up with inflation, some fluctuations in your account value should be expected.

Moderate Profile

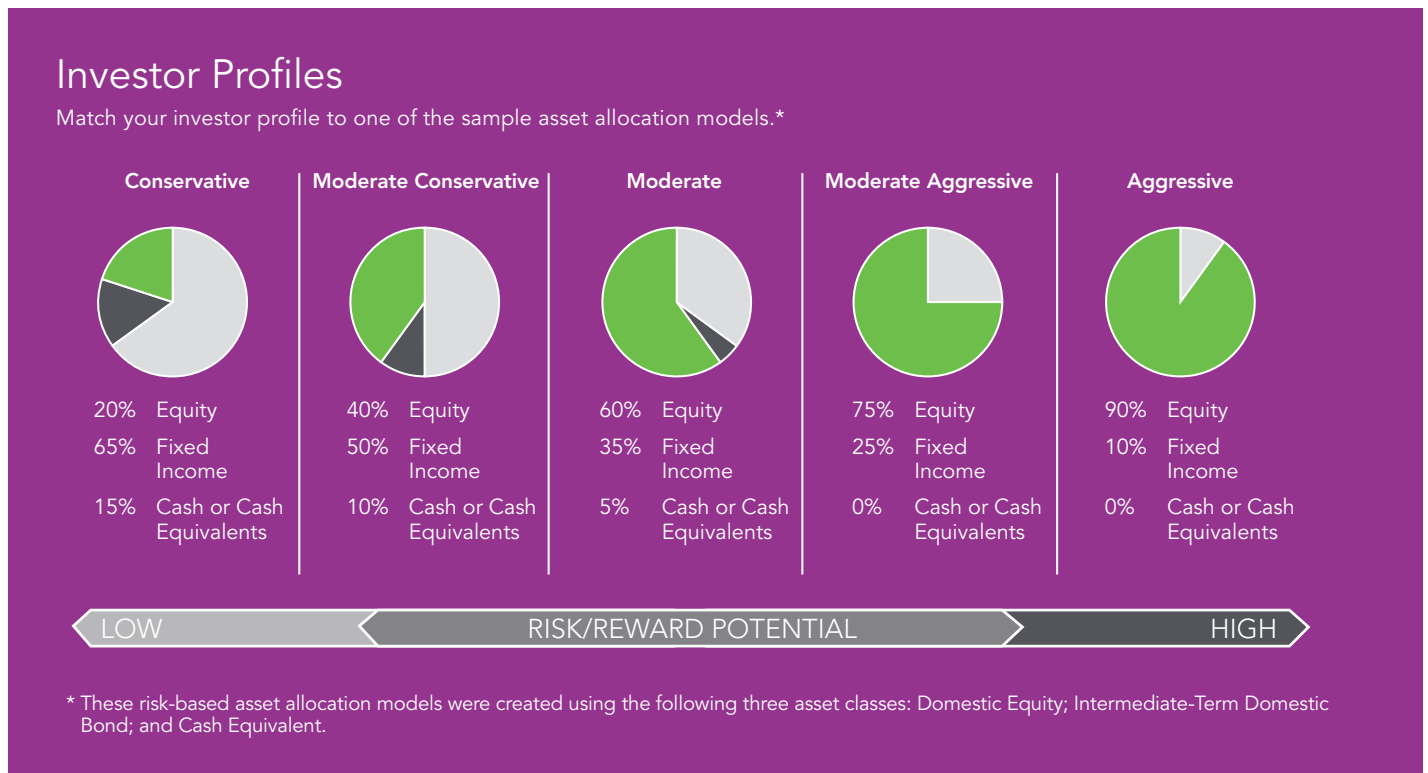
This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

Moderate Aggressive Profile

This profile may be right for you if you have more time until retirement and can tolerate higher-than-average fluctuations in your account value. This type of allocation provides the potential for higher-than-average returns over the long term. You should be willing to accept short-term losses and less stable returns.

Aggressive Profile

This profile may be right for you if you are willing and able to stay the course through short-term gains and losses because you want the potential for higher returns over the long term. You should have a long time until retirement and a high tolerance for risk. You should be willing to accept frequent short-term losses and extreme fluctuations in account value.



This Personal Investor Profile was created by and is the property of the Mesirow Financial Investment Strategies Group, a division of Mesirow Financial Investment Management, Inc. (MFIM), an SEC registered investment advisor. ADP, LLC and its affiliates (ADP) are not affiliates of MFIM, nor do they provide investment, financial, legal or tax advice to participants. The information provided herein is for informational purposes only and is not intended to be, nor should it be construed as, individualized advice or a recommendation to purchase or sell any particular investment option. In applying any asset allocation model to your individual situation, you should consider your other assets, income and investments in addition to any balance you may have in a retirement plan. In making this interactive material available, ADP makes no recommendation regarding the appropriateness of any asset allocation. Copyright © 2017 ADP, LLC. All rights reserved. The Mesirow Financial name is a registered service mark of Mesirow Financial Holdings, Inc. © 2017, Mesirow Financial Holdings, Inc. All rights reserved.



Start moving in the right direction.

ENROLL TODAY

Here's what you need to do to open your retirement account:

- Review the information in this guide and either complete any necessary forms or follow the instructions to open your retirement account.
- Designate an account beneficiary. Submit your completed form to your employer or complete this step online.
- Determine your contribution level to the plan and whether you want to contribute at least enough to receive the maximum matching contribution under the plan (if your employer makes a matching contribution).
- While establishing your account, you can also review account features that may be helpful with planning like Save Smart® and automatic Account Rebalancing. You can get information and elect them on workforcenow.adp.com.

Once you establish a retirement account, you can track your progress using the account resources available to help you.

NAMING A BENEFICIARY FOR YOUR 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, you must print the form available online and follow the instructions to complete it.

Be sure to complete this important step in your retirement planning.

ENROLLMENT INSTRUCTIONS (Do Not Send to ADP)

Follow these simple steps to enroll in your company retirement plan.

I DECIDE HOW MUCH TO SAVE

Deductions are subject to maximum deferral and contributions limits. Refer to your Summary Plan Description (SPD) or consult your Plan Administrator to review plan limits. Through your plan, you can make:

- **Before-tax contributions**
- **Roth 401(k) contributions**

II CHOOSE YOUR INVESTMENTS

The list of your plan's investments is on the following page(s).

III ENROLL

You can either enroll online or use the automated Voice-Response System. You will need your User ID and Password to enroll.

- **Enrolling with no prior account balance:** Please use the password you received in the mail to enroll.
- **Enrolling with an existing account balance:** Use your current password to enroll if you have an account balance in your Plan due to a rollover/employer non-elective contribution.

Log on: workforcenow.adp.com (if available)

OR Call: 1-866-mykplan(1-866-695-7526)

Once you have accessed your account, follow the steps to choose your contribution amount and investments. You will receive confirmation of your enrollment.

! OTHER IMPORTANT CONSIDERATIONS

Designate your beneficiary(ies): It's an important step in managing your account because it provides a way for you to pass ownership of your account assets on to your beneficiary(ies) after your death. Either submit a completed Beneficiary Designation Form or designate your beneficiary online.

The Save Smart feature lets you increase your pre-tax contributions by 1, 2, or 3% annually on the date you choose. It can help you meet your retirement savings goals by saving automatically over time.

You may elect Account Rebalancing to keep your asset allocation balanced. Once you've created your diversified allocation, this feature can keep it balanced for you.

ENROLLMENT INSTRUCTIONS

II PLAN INVESTMENTS

Remember to review the fund prospectuses, which provide complete information about the funds, including fees and expenses, before choosing your investments. See the Web site or your Plan Administrator to obtain fund prospectuses.

When you create your asset allocation, your investment election must total 100%.

NF	American Funds 2010 Target Date Retirement Fund - Class R3*	L2	PIMCO Real Return Fund - Class A
15	American Funds 2015 Target Date Retirement Fund - Class R3*	IW	Invesco Diversified Dividend Fund - Class A
KT	American Funds 2020 Target Date Retirement Fund - Class R3*	38	John Hancock Disciplined Value Fund - Class R2
85	American Funds 2025 Target Date Retirement Fund - Class R3*	HQ	Franklin Rising Dividends Fund - Class A
WL	American Funds 2030 Target Date Retirement Fund - Class R3*	J5	iShares S&P 500 Index Fund - Institutional Class
S9	American Funds 2035 Target Date Retirement Fund - Class R3*	3K	MFS Massachusetts Investors Growth Stock Fund - Class A
CE	American Funds 2040 Target Date Retirement Fund - Class R3*	QY	Columbia Mid Cap Index Fund - Class A
DF	American Funds 2045 Target Date Retirement Fund - Class R3*	07	Eaton Vance Atlanta Capital SMID Cap Fund - Class A
JA	American Funds 2050 Target Date Retirement Fund - Class R3*	PG	JPMorgan Small Cap Value Fund - Class A
OC	American Funds 2055 Target Date Retirement Fund - Class R3*	7R	Columbia Small Cap Index Fund - Class A
DJ	American Funds American Balanced Fund - Class R3*	JH	Janus Henderson Triton Fund - Class A
WE	First Eagle Global Fund - Class A*	NY	MFS International Value Fund - Class A
OZ	Invesco Stable Value Retirement Fund - Class 4	52	Lazard International Strategic Equity Portfolio - Open Class
4M	JPMorgan Government Bond Fund - Class A	CM	Oppenheimer International Growth Fund - Class A
CY	Lord Abbett Income Fund - Class A	L3	Virtus Vontobel Emerging Markets Opportunities Fund - Class A
XZ	AB High Income Fund - Class A	KM	Deutsche Real Estate Securities Fund - Class A
SP	Ivy High Income Fund - Class Y	3J	PIMCO CommodityRealReturn Strategy Fund - Class A

Investment options with an asterisk are Target Date Funds, whose underlying mutual funds are subject to stock market risk and that invest in individual bonds whose yields and market values fluctuate, so that your investment may be worth more or less than its original cost. The target date of a target date mutual fund is the approximate date when an investor plans to begin withdrawing their money from the fund. The principal value of a target date fund is not guaranteed at any time, including at the target date.

Social Security #: - -
 Phone #: - -
 Employee Name:
 Last, First, Middle
 Address:
 Street Apt. # / PO Box #
 -
 City State Zip Code
 Birth Date: - -
 Month Day Year Hire Date: - -
 Month Day Year

I ROLLOVER INSTRUCTIONS

The Rollover Form is used to invest prior plan money in your Plan account. The rollover must be completed within 60 days of receipt of the distribution, come from another employer’s plan or an IRA and represent all or a portion of a lump sum distribution, or an installment distribution of less than ten years. In the context of a direct rollover, in which the funds are never actually made payable to you, the 60-day period for completing a rollover is inapplicable.

Section II.A. Check (✓) the appropriate box to identify the source of this Rollover.

Section II.B. Identify the total amount of the rollover. A certified or bank check must accompany this form for the stated dollar amount. Pre-printed checks are required. Handwritten checks will be returned to the Plan Administrator. **Please include the last four digits of your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.**

Section III. Read the acknowledgment, and then sign and date the form.

Note: If you have not previously enrolled in the Plan, you must complete a Beneficiary Form and give it to your Plan Administrator. **Do not send to ADP.**

II ROLLOVER AMOUNT/SOURCE

A. This rollover is a distribution from:

- Individual Retirement Account SIMPLE IRA (IRA must be in existence for at least 2 years) §457 Plan §403(b) Tax Sheltered Annuity
- Qualified Plan of (check one): an Unrelated Employer a Related Employer

Note: If you do not check a box, we will understand you have certified that the rollover is from an unrelated employer.

B. Select rollover type:

Before-Tax 401(k) \$
 TOTAL ROLLOVER AMOUNT

Roth 401(k) \$ = \$ + \$
 TOTAL ROLLOVER AMOUNT Contributions Earnings

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA.

III ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

I have read and understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form if I have not previously enrolled in the plan, and agree to be bound by the provisions of the Plan. I have also reviewed a description of each of the funds, and understand the objectives, risks, expenses and charges associated with each. I certify that:

- I received the distribution from the source indicated above within the last 60 days (60-day requirement not applicable in the case of a direct rollover).
- The rollover is from the rollover source indicated above and has not been combined with any money that would disqualify the rollover.
- No portion of this rollover contribution represents amounts received as a hardship distribution from an employer plan.

I understand that if I do not have a plan account one will be established for my rollover contribution and invested in the plan default fund. Once my account has been established, I will be mailed my account access information and can make investment allocation changes through the plan website or Voice Response System. If I already have a plan account established, I direct that my rollover contribution be invested in accordance with my investment election on file.

In an effort to prevent short-term trading and market timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. ADP Retirement Services, whenever possible, implements the investment company’s market timing policy (please review the fund’s prospectus for information on a specific fund company’s policies). However, there are instances when ADP Retirement Services may need to implement its own market timing policy, which could differ from the investment company’s policy, in order to ensure compliance with the fund’s prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Plan Participant Web site (or, if the Web site is not available to you, call a Client Services Representative) for additional information.

Signature of Employee/Participant Date

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Company Code: Date Received: _____ Plan Administrator Approval: _____ Date Roth 401(k) contributions began: _____
 (If not provided, ADP will use date contribution is received)
 _____ / _____ / 20_____

Recordkeeping Plan #: 7 6 0 7 8 7

Performance Summary

For the month ending February 28, 2018

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to workforcenow.adp.com.

Fund Name/ ¹ Inception	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Income										
Invesco Stable Value Retirement Fund - Class 4 (12/2010)	N/A	ISVGT	0.14%	0.42%	1.66%	1.49%	1.30%	1.37%(I)	0.70%	0.70%
JPMorgan Government Bond Fund - Class A (03/1993)	Intermediate Government	OGGAX	-0.61%	0.06%	-0.42%	0.37%	0.73%	3.09%	0.75%	0.95%
Lord Abbett Income Fund - Class A (01/1982)	Corporate Bond	LAGVX	-1.08%	0.89%	3.25%	2.93%	3.43%	6.25%	0.78%	0.90%
AB High Income Fund - Class A (02/1994)	High Yield Bond	AGDAX	-1.62%	0.21%	3.87%	5.09%	5.03%	8.23%	0.82%	0.83%
Ivy High Income Fund - Class Y (12/1998)	High Yield Bond	WHIYX	-0.60%	0.95%	5.68%	4.94%	5.12%	8.68%	0.96%	0.96%
PIMCO Real Return Fund - Class A (01/1997)	Inflation-Protected Bond	PRTNX	-1.05%	1.22%	-0.10%	0.12%	-0.73%	2.62%	0.85%	1.04%
Growth & Income										
American Funds 2010 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2000-2010	RCATX	-2.26%	2.00%	6.23%	4.00%	5.82%	4.62%	0.98%	0.98%
American Funds 2015 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2015	RCJTX	-2.38%	2.32%	6.98%	4.40%	6.56%	4.90%	0.98%	0.98%
American Funds 2020 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2020	RCCTX	-2.42%	2.64%	8.59%	5.05%	7.50%	5.30%	0.99%	0.99%
American Funds 2025 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2025	RCDTX	-2.68%	3.26%	10.97%	6.00%	8.84%	6.10%	1.01%	1.01%
American Funds 2030 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2030	RCETX	-2.95%	3.93%	13.69%	7.18%	10.02%	6.80%	1.03%	1.03%
American Funds 2035 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2035	RCFTX	-3.17%	4.51%	16.27%	8.25%	10.77%	7.12%	1.05%	1.05%
American Funds 2040 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2040	RCKTX	-3.34%	4.79%	17.22%	8.61%	11.08%	7.28%	1.06%	1.06%
American Funds 2045 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2045	RCHTX	-3.29%	4.88%	17.65%	8.82%	11.24%	7.36%	1.06%	1.06%
American Funds 2050 Target Date Retirement Fund - Class R3 (02/2007)	Target-Date 2050	RCITX	-3.29%	4.98%	17.88%	8.92%	11.30%	7.37%	1.06%	1.06%
American Funds 2055 Target Date Retirement Fund - Class R3 (02/2010)	Target-Date 2055	RCMTX	-3.25%	4.96%	17.93%	8.93%	11.30%	10.96%(I)	1.07%	1.07%
American Funds American Balanced Fund - Class R3 (06/2002)	Allocation--50% to 70% Equit	LBCX	-3.33%	4.40%	10.46%	7.20%	9.70%	7.55%	0.93%	0.93%
First Eagle Global Fund - Class A (04/1970)	World Allocation	SGENX	-4.14%	3.21%	8.24%	6.07%	7.47%	6.76%	1.11%	1.11%
Growth										
Invesco Diversified Dividend Fund - Class A (12/2001)	Large Value	LCEAX	-4.76%	2.92%	2.31%	6.33%	10.45%	8.67%	0.83%	0.85%
John Hancock Disciplined Value Fund - Class R2 (03/2012)	Large Value	JDVPX	-4.21%	6.84%	14.58%	8.32%	12.38%	12.87%(I)	1.22%	1.22%
Franklin Rising Dividends Fund - Class A (01/1987)	Large Blend	FRDPX	-5.13%	6.70%	14.15%	9.08%	11.67%	9.01%	0.90%	0.90%
iShares S&P 500 Index Fund - Institutional Class (04/2013)	Large Blend	BSPIX	-3.69%	6.61%	16.96%	11.01%	N/A	13.79%(I)	0.11%	0.11%
MFS Massachusetts Investors Growth Stock Fund - Class A (01/1935)	Large Growth	MIGFX	-2.83%	7.54%	23.01%	11.01%	13.97%	10.42%	0.74%	0.74%
Columbia Mid Cap Index Fund - Class A (05/2000)	Mid-Cap Blend	NTIAX	-4.52%	6.15%	8.99%	8.59%	12.28%	10.21%	0.45%	0.56%
Eaton Vance Atlanta Capital SMID Cap Fund - Class A (11/2003)	Mid-Cap Growth	EAASX	-3.77%	8.87%	18.88%	12.99%	14.61%	13.26%	1.19%	1.19%
Aggressive Growth										
JPMorgan Small Cap Value Fund - Class A (01/1995)	Small Value	PSOAX	-4.29%	1.71%	1.18%	5.94%	9.58%	8.52%	1.24%	1.32%
Columbia Small Cap Index Fund - Class A (10/1996)	Small Blend	NMSAX	-3.91%	3.87%	9.86%	10.07%	13.47%	10.73%	0.45%	0.45%
Janus Henderson Triton Fund - Class A (07/2009)	Small Growth	JGMAX	-1.72%	5.50%	23.38%	11.37%	15.41%	18.21%(I)	1.26%	1.26%
MFS International Value Fund - Class A (10/1995)	Foreign Large Blend	MGIAX	-4.85%	5.84%	19.59%	8.78%	11.19%	7.05%	1.01%	1.01%

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

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. 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. Commingled Fund expense ratios are provided by the investment managers.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

Performance Summary

For the month ending February 28, 2018

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to workforcenow.adp.com.

Fund Name/ ¹ Inception	Morningstar Category	Ticker ²	Average Annual Total Returns (NAV)						Expense Ratio	
			Month	QTR ³	1 Yr	3 Yr	5 Yrs	10 Yrs ⁴	Net	Gross
Aggressive Growth (continued)										
Lazard International Strategic Equity Portfolio - Open Class (02/2006)	Foreign Large Growth	LISOX	-4.15%	6.06%	26.19%	4.54%	7.36%	4.87%	1.07%	1.07%
Oppenheimer International Growth Fund - Class A (03/1996)	Foreign Large Growth	OIGAX	-4.20%	3.61%	23.17%	6.62%	7.38%	5.29%	1.10%	1.10%
Virtus Vontobel Emerging Markets Opportunities Fund - Class A (08/1999)	Diversified Emerging Mkts	HEMZ	-5.92%	5.53%	24.83%	5.71%	4.19%	4.54%	1.67%	1.67%
Deutsche Real Estate Securities Fund - Class A (09/2002)	Real Estate	RRRAX	-7.26%	2.30%	-7.70%	0.59%	5.81%	6.39%	0.98%	0.98%
PIMCO CommodityRealReturn Strategy Fund - Class A (11/2002)	Commodities Broad Basket	PCRAX	-2.22%	5.33%	1.00%	-5.13%	-9.62%	-7.67%	1.19%	1.52%

¹ The 7-day yield more closely reflects the current earnings of the money market fund than the total return quotation.

² Commingled Funds are not publicly traded mutual funds and are not listed in public stock market listings such as the Wall Street Journal.

³ Quarter-end returns are for the most recent quarter-end performance. (Quarter-end periods are 3/31, 6/30, 9/30 and 12/31.)

⁴ 10 year or since inception of the fund.

Investment Returns and principal value of an investment will fluctuate so that when an investor's shares are redeemed, they may be worth more or less than the original cost. The returns represent past performance. Past performance is no guarantee of future results.

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. 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. Commingled Fund expense ratios are provided by the investment managers.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

Invesco Stable Value Retirement Fund - Class 4

STRATEGY: The Fund's returns are based on returns generated by an actively managed, highly diversified portfolio of investment grade, fixed and floating rate securities. The sub-adviser uses a building block approach to stable value portfolio construction by investing in a series of proprietary commingled fixed income portfolios. This strategy can provide much greater diversification than could be achieved by investing in individual bonds. This strategy also seeks to eliminate the unintended impact on portfolio characteristics created by participant cash flow. The sub-adviser takes diversification a step further by using its Diversified Return multi-manager approach for the core and intermediate bond portions of the portfolio. The style diversification provided by unaffiliated managers can lead to improved consistency. Portfolio quality will be rated AA or equivalent on average at a minimum. Duration, maturity selection, spread volatility, sector and security selection are each potential sources of return. In addition to the fixed income investments above, the Fund may enter into security investment contracts (sometimes called "wrap agreements") issued by banks and insurance companies. These contracts are linked to the Fund's fixed income investments and allow for plan participant transactions at book value and the amortization of underlying fixed income gains and losses over a specified period of time through adjustments to the future contract interest crediting rate (which is the rate earned by investors in the Fund). The investment contracts provide that the adjustments to the interest crediting rate will not result in a future interest crediting rate that is less than zero.

JPMorgan Government Bond Fund - Class A

STRATEGY: The investment seeks a high level of current income with liquidity and safety of principal. The fund principally invests in securities issued by the U.S. government and its agencies and instrumentalities and related to securities issued by the U.S. government and its agencies and instrumentalities. It mainly invests in government bonds with intermediate to long remaining maturities. The fund's average weighted maturity will ordinarily range between three and 15 years, taking into account expected prepayment of principal on certain investments.

Lord Abbett Income Fund - Class A

STRATEGY: The investment seeks a high level of income consistent with preservation of capital. Under normal conditions, the fund pursues its investment objective by investing at least 65% of its net assets in investment grade debt (or fixed income) 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; Securities issued or guaranteed by the U.S. government, its agencies or instrumentalities; and Inflation-linked investments.

AB High Income Fund - Class A

STRATEGY: The investment seeks to maximize total returns from price appreciation and income. The fund pursues income opportunities from government, corporate, emerging market and high-yield sources. It has the flexibility to invest in a broad range of fixed-income securities in both developed and emerging market countries. The fund's investments may include U.S. and non-U.S. corporate debt securities and sovereign debt securities. It may invest, without limitation, in either U.S. Dollar-denominated or non-U.S. Dollar-denominated fixed-income securities.

Ivy High Income Fund - Class Y

STRATEGY: The investment seeks to provide total return through a combination of high current income and capital appreciation. The fund invests primarily in a diversified portfolio of high-yield, high-risk, fixed-income securities, including secured and unsecured loan assignments, loan participations and other loan instruments (loans), of U.S. and foreign issuers, the risks of which are, in the judgment of the adviser consistent with the fund's objective. It may invest up to 100% of its total assets in foreign securities that are denominated in U.S. dollars or foreign currencies.

PIMCO Real Return Fund - Class A

STRATEGY: The investment seeks maximum real return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements.

American Funds 2010 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The adviser will attempt to achieve the fund's investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth-and-income funds, equity-income funds and a balanced fund and bond funds. Equity-income and balanced funds generally strive for income and growth through stocks and/or bond investments, while bond funds seek current income through bond investments.

American Funds 2015 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

American Funds 2020 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2025 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2030 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2035 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2040 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2045 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2050 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds 2055 Target Date Retirement Fund - Class R3

STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

American Funds American Balanced Fund - Class R3

STRATEGY: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

First Eagle Global Fund - Class A

STRATEGY: The investment seeks long-term growth of capital. The fund normally invests its assets primarily in common stocks (and securities convertible into common stocks) of U.S. and foreign companies. Investment decisions for the fund are made without regard to the capitalization (size) of the companies in which it invests. The fund may invest in any size company, including large, medium and smaller companies. It may also invest in fixed-income instruments (without regard to credit rating or time to maturity), short-term debt instruments, gold and other precious metals, and futures contracts related to precious metals.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

Invesco Diversified Dividend Fund - Class A

STRATEGY: The investment seeks long-term growth of capital and, secondarily, current income. The fund invests primarily in dividend-paying equity securities. It invests in securities that the portfolio managers believe are undervalued based on various valuation measures. The fund may invest up to 25% of its net assets in securities of foreign issuers.

John Hancock Disciplined Value Fund - Class R2

STRATEGY: The investment seeks to provide long-term growth of capital primarily through investment in equity securities; current income is a secondary objective. The fund normally invests at least 80% of its net assets in a diversified portfolio consisting primarily of equity securities, such as common stocks, of issuers with a market capitalization of \$1 billion or greater and identified by the manager as having value characteristics. It may also invest up to 20% of its total assets in foreign currency-denominated securities. The fund may participate as a purchaser in initial public offerings of securities (IPO).

Franklin Rising Dividends Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation; preservation of capital, while not a goal, is also an important consideration. The fund invests at least 80% of its net assets in investments of companies that have paid consistently rising dividends. It invests predominantly in equity securities, primarily common stock. The fund may invest in companies of any size, across the entire market spectrum. It may invest up to 25% of its total assets in foreign securities.

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 Massachusetts Investors Growth Stock Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in stocks. Stocks 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 advisor focuses on investing the fund's assets in the stocks of companies its advisor believes to have above average earnings growth potential compared to other companies (growth companies).

Columbia Mid Cap Index Fund - Class A

STRATEGY: The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) MidCap 400 Index. The fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P MidCap 400 Index. In seeking to match the performance of the index, the Investment Manager attempts to allocate the fund's assets among common stocks in approximately the same weightings as the index. The manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses.

Eaton Vance Atlanta Capital SMID Cap Fund - Class A

STRATEGY: The investment seeks long-term capital growth. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in small- to mid-cap stocks (the "80% Policy"). The portfolio managers generally consider small- to mid-cap companies to be those companies having market capitalizations within the range of companies comprising the Russell 2500 TM Index.

JPMorgan Small Cap Value Fund - Class A

STRATEGY: The investment seeks long-term capital growth primarily by investing in equity securities of small-capitalization companies. The fund invests at least 80% of its assets in equity securities of small cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations equal to those within the universe of the Russell 2000 Value Index stocks at the time of purchase. In reviewing investment opportunities for the fund, its adviser uses a value-oriented approach. In implementing its main strategies, the fund's equity investments are primarily in common stocks and REITs.

Columbia Small Cap Index Fund - Class A

STRATEGY: The investment seeks total return before fees and expenses that corresponds to the total return of the Standard & Poor's (S&P) SmallCap 600 Index. Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in common stocks that comprise the S&P SmallCap 600 Index. The Investment Manager attempts to achieve at least a 95% correlation between the performance of the index and the fund's investment results, before fees and expenses. The fund may invest in derivatives, such as futures (including equity index futures), for cash equitization purposes.

Janus Henderson Triton Fund - Class A

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. In pursuing that objective, it invests in equity securities of small- and medium-sized companies. Generally, small- and medium-sized companies have a market capitalization of less than \$10 billion. Market capitalization is a commonly used measure of the size and value of a company. The fund may also invest in foreign securities, which may include investments in emerging markets.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

MFS International Value Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market 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 advisor focuses on investing the fund's assets in the stocks of companies it believes are undervalued compared to their intrinsic value (value companies).

Lazard International Strategic Equity Portfolio - Open Class

STRATEGY: The investment seeks long-term capital appreciation. The fund invests primarily in equity securities, principally common stocks, of non-U.S. companies whose principal activities are located in countries represented by the MSCI EAFE Index that the Investment Manager believes are undervalued based on their earnings, cash flow or asset values. It may invest up to 15% of its assets in securities of companies whose principal business activities are located in emerging market countries. Under normal circumstances, the fund invests at least 80% of its assets in equity securities.

Oppenheimer International Growth Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund mainly invests in the common stock of growth companies that are domiciled or have their primary operations outside of the United States. It may invest 100% of its assets in securities of foreign companies. The fund may invest in emerging markets as well as in developed markets throughout the world. It normally will invest at least 65% of its total assets in common and preferred stocks of issuers in at least three different countries outside of the United States, and emphasize investments in common stocks of issuers that the portfolio managers consider to be "growth" companies.

Virtus Vontobel Emerging Markets Opportunities Fund - Class A

STRATEGY: The investment seeks capital appreciation. The fund offers investors exposure to emerging economies through well-established companies. Under normal circumstances, it invests at least 80% of its assets in equity securities or equity-linked instruments of issuers located in emerging markets countries; such issuers may be of any capitalization. Emerging markets countries generally include every nation in the world except the U.S., Canada, Japan, Australia, New Zealand and most nations located in Western Europe.

Deutsche Real Estate Securities Fund - Class A

STRATEGY: The investment seeks long-term capital appreciation and current income. The fund will invest at least 80% of its net assets, plus the amount of any borrowing for investment purposes (calculated at the time of any investment), in equity securities of real estate investment trusts (REITs) and real estate companies. It may also invest a portion of its assets in other types of securities. These securities may include short-term securities, bonds, notes, securities of companies not principally engaged in the real estate industry and other similar securities. The fund is non-diversified.

PIMCO CommodityRealReturn Strategy Fund - Class A

STRATEGY: The investment seeks maximum real return, consistent with prudent investment management. The fund seeks to achieve its investment objective by investing under normal circumstances in commodity-linked derivative instruments backed by a portfolio of inflation-indexed securities and other Fixed Income Instruments. "Fixed Income Instruments" include bonds, debt securities and other similar instruments issued by various U.S. and non-U.S. public- or private-sector entities. It will seek to gain exposure to the commodity markets primarily through investments in leveraged or unleveraged commodity index-linked notes.

ADDITIONAL DISCLOSURES

For more complete information on the investment options, including the investment objectives, risks, charges and expenses, please consult the prospectuses and other comparable documents. Investors should carefully consider the investment objectives, risks, charges and expenses before investing. This, and additional information about the investment options, can be found in the prospectuses, which can be obtained by calling your Merrill Lynch Financial Advisor and/or plan sponsor. Please read these documents carefully before investing.

NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

Performance information for all publicly traded mutual funds, excluding Money Market funds, is provided by Morningstar®. Performance information for Money Market funds and certain other types of funds is provided by the respective fund manager. © 2003 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, ADP, nor its content providers is responsible for any damages or losses arising from any use of this information.

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.

Note: Important information regarding these funds is contained in this Performance Summary. For complete information about any fund contained herein, including fund objectives, risks, fees and expenses, please obtain a copy of the fund's prospectus from your Financial Advisor and/or plan sponsor.

The Morningstar fund summaries provided above were prepared by others for general research purposes and are made available by ADP, LLC (ADP) in a non-fiduciary capacity. ADP makes this information available solely for the purpose of providing general reference material and not as an investment recommendation or advice.

Plan information

ACCOUNT ACCESS

You can access your account anytime.*

- workforcenow.adp.com
- 1-866-695-7526

You may also speak with a Service Representative Monday through Friday 8 am– 9 pm ET on days when the New York Stock Exchange is open.

PLAN ELIGIBILITY

You can take advantage of this employee benefit as soon as you have met your plan's age and service eligibility requirements:

- 19 years of age on the next plan entry date
- Eligibility for company contributions differs from above.
- Entry into the plan occurs periodically throughout the year.

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 90%
- **Total maximum:** 90%
- If you're 50 or older, you may also make a catch-up contribution in excess of Internal Revenue Code or plan limits. You may save an additional \$6,000 in your plan.

EMPLOYER CONTRIBUTIONS

- Your company will match 25% of your salary deferrals up to the first 6% of your eligible compensation.
- The company may make a profit sharing contribution each year.
- 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%	20%	40%	60%	80%	100%	

PLAN INVESTMENTS

You choose how to invest your savings. You may select from the following:

- The variety of investments listed in the Performance Summary.

LOANS

Your plan allows you to borrow from your savings. (A fee may apply.)

- Number of loans outstanding at any one time: 1
- Minimum loan amount: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 1%

*Except during scheduled maintenance.

Customer Service Representatives are employed by ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Boulevard, Roseland, NJ 07068, Member FINRA.

Plan information

WITHDRAWALS

Types:

- Rollover
- Age 59½
- Hardship

Special rules: 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. See your Participant Website for more information.

DISTRIBUTIONS

Vested savings may be eligible for distribution upon retirement, death, disability or termination of employment.

ROLLOVERS

Rollovers are accepted into the plan, even if you have not yet met the plan's age and service requirements. See the Rollover form for instructions if you are interested.

ACCOUNT MANAGEMENT FEATURES

You may elect the following plan features online at workforcenow.adp.com.

Save Smart® allows you to save gradually over time, as you can afford to, to help you meet your retirement savings goals. This feature lets you increase your pre-tax plan contribution by 1, 2, or 3% annually on the date you choose.

Automatic Account Rebalancing is a tool that can help you 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 as often as you choose: quarterly, semi-annually, or annually.

Participant investment advisory services from GuidedChoice®

Your employer has chosen to make GuidedChoice® services available to plan participants. GuidedSavings® is the investment advisory service from GuidedChoice® Asset Management. You may access and use certain investment advisory components provided by GuidedChoice® without incurring any fee. If you elect to enroll in the GuidedChoice® Managed Accounts service, you will pay a yearly fee. For more information or to enroll in the service, please visit workforcenow.adp.com.

For information regarding eligibility, fees, investments, and risk, refer to the GuidedChoice®-ADP Disclosure Document available within the GuidedSavings® application or by contacting GuidedChoice® (800) 242-6182 or help@guidedchoice.com.

ADP provides technology services that facilitate your Plan's connectivity to GuidedChoice®. But doing so does not mean ADP recommends GuidedChoice® or GuidedSavings® services. If you have any questions about GuidedChoice® or GuidedSavings® services, please contact your employer, who has chosen to make these services available to you.

Take the first step.

Enroll Today.

ACCOUNT RESOURCES

Once you set up your account, it's easy to stay connected and get information.

Online: workforcenow.adp.com

The Participant Website provides instant access to your retirement account and the ability to make changes and perform transactions. You'll also find tools and calculators to help with your investment planning decisions so you can make the most of your plan benefit:

- Research plan investments
- Make investment elections
- Change your contribution amounts
- Elect Save Smart® and automatic Account Rebalancing
- Get prospectuses

Phone: 1-866-695-7526

The Voice Response System connects you to your plan account over the phone. Call 1-866-695-7526 to get account information and perform many of the transactions available on the Participant Website.

You can also speak to a Customer Service Representative Monday – Friday, 8am – 9pm ET.

QUARTERLY ACCOUNT STATEMENT

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period. Available on your Participant Website.

Customer Service Representatives are employed by ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Boulevard, Roseland, NJ 07068. Member FINRA.

If you were provided with access information at your enrollment meeting, you can enroll online now at <https://www.mykplan.com/enroll>

You'll need to enter the plan number and passcode you received at the enrollment meeting:

Plan number: 760787

Passcode: _____

This passcode expires on: _____

AFTER YOU OPEN YOUR ACCOUNT AND YOUR PLAN IS LIVE, YOU CAN:

- access the resources on the Participant Website and Voice-Response System
- speak to a representative
- review your quarterly account statements (when available)
- access GuidedChoice® services

Use your User ID and Password to get your account information and access the site. Your Password will be mailed to you. If you lose your Password or want to change it, just call 1-866-695-7526 or go to workforcenow.adp.com and follow the prompts.

WANT TO LEARN MORE?

Scan the code with your mobile device to enroll.



Get there one step at a time.

000001_ENG_010001

ADP: A Global Leader

Founded in 1949, Automatic Data Processing, Inc. (ADP) and its companies bring more than 60 years of unrivaled industry experience. ADP is a strong, stable partner you can rely on:

- Serving more than 620,000 businesses in more than 125 countries¹
- Exceptionally strong Aa1 credit rating from Moody's and AA from Standard & Poor's²
- Pays approximately 24 million (1 in 6) workers in the U.S. and 10 million elsewhere¹
- Top-ranked company in Financial Data Services in FORTUNE[®] magazine's The World's Most Admired Companies³
- Forbes magazine —100 Most Innovative Companies⁴

¹ Source: Automatic Data Processing LLC, 2013 Annual Report.

² Source: Moody's and Standard & Poor's.

³ Source: FORTUNE[®] Magazine's Most Admired Companies 2014.

⁴ Source: Forbes Magazine, August 2013.

GuidedSavings[®] is offered by GuidedChoice[®] Asset Management, Inc. GuidedSavings[®] is a registered trademark of GuidedChoice[®] Asset Management, Inc. None of ADP Broker-Dealer, Inc. nor any of its affiliates is an affiliate of, nor do any of them endorse, the services or products of GuidedChoice[®].

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd., Roseland, NJ 07068. Member FINRA.

ADP, LLC and its affiliates do not offer investment, tax or legal advice and nothing contained in this communication is intended to be, nor should be construed as, advice or a recommendation for a particular investment option. Questions about how laws, regulations and guidance apply to a specific plan should be directed to your plan administrator or legal, tax or financial advisor.

1/2011-FN

ADP Broker-Dealer, Inc.
One ADP Boulevard
Roseland, NJ 07068
Member FINRA



A more human resource.™

04-3012-1215



This book was printed on 30% Post-Consumer recycled fiber.