

Your retirement. Get there one step at a time.



A more human resource.™



The retirement years hold many possibilities. Whether you see yourself working less, starting a new career, enjoying hobbies, or traveling, chances are you'll need to plan ahead and save.

We all want to achieve the financial security to afford to spend retirement as we choose. It's up to you to save for your future—and the Kid Works Inc can help.

JOIN NOW TO TAKE ADVANTAGE OF THESE BENEFITS:

- **Your employer helps.** When you participate in the plan, your employer will match 100% up to the first 3% of your eligible compensation.
- **Your contributions.** How much you save will have a big impact on how much money you will have when you retire.
- **Pre-tax saving.** Saving pre-tax lowers your current taxable income allowing you to pay less in taxes now and take more income home. See how in the chart below. You defer paying taxes on your savings and earnings until you start making withdrawals.
- **Tax-advantaged savings with the Roth 401(k).** With Roth, your contributions are taxed now—instead of when you retire. You can get more information about the Roth 401(k), including a calculator on the web site.
- **Plan features that simplify planning.** Save Smart and automatic Account Rebalancing.

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

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	2%	4%	6%	
» 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 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.



Take the first step, enroll today.

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.

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.

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.

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 point) |
| ▶ 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 point)
 - ▶ \$15,000 (15%) (2 points)
 - ▶ \$20,000 (20%) (3 points)
 - ▶ I would not move my money at all. (4 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 point)
 - ▶ 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

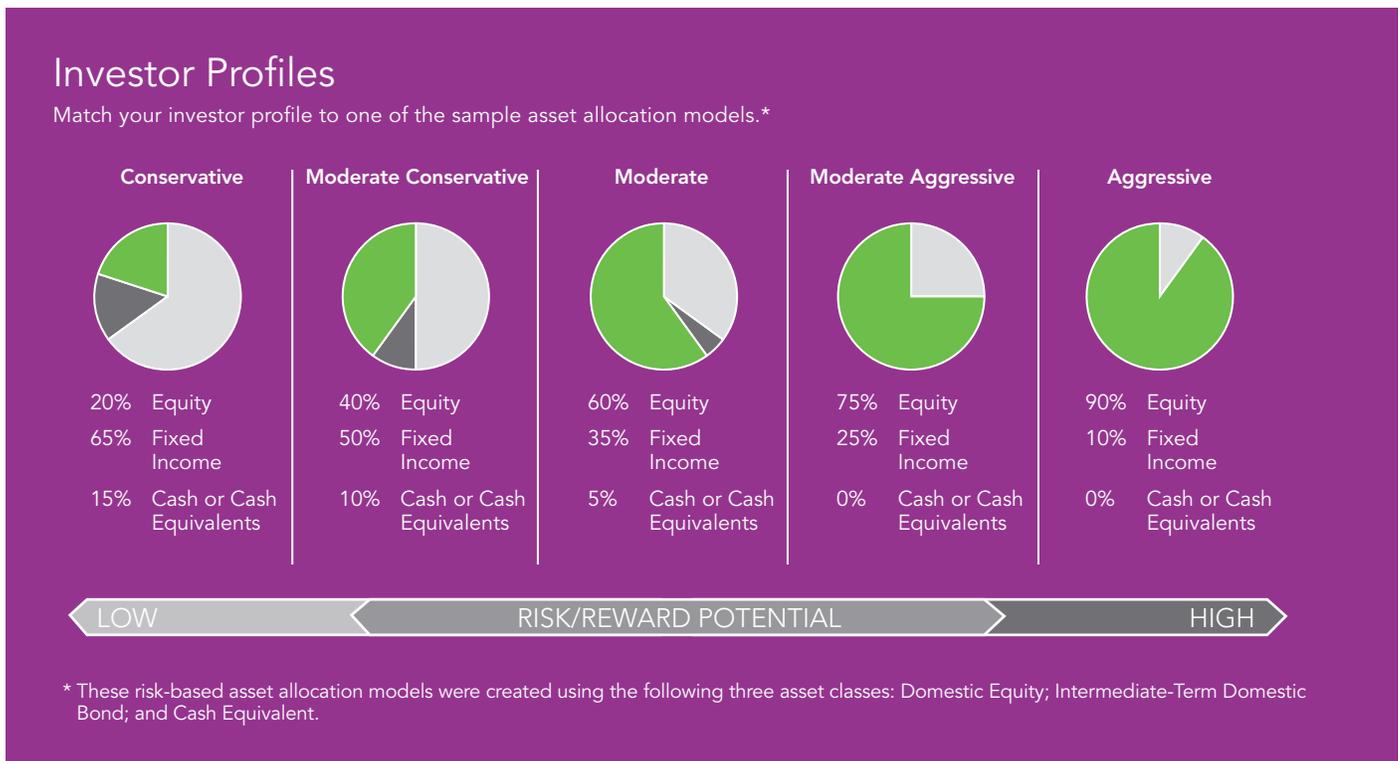
This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

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.



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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

Start now

Save for 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 their original cost. Taxes are due upon withdrawal. Withdrawals taken prior to age 59 ½ 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.

YOUR PLAN HELPS MAKE IT EASY FOR YOU TO SAVE BY OFFERING THE FOLLOWING FEATURES:

- **A broad range of investment options.*** When you decide how to invest your account balance, spreading your savings among different investments can help smooth the ups and downs of market cycles and reduce risk. 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.
- **Automatic contributions.** If you want to have contributions automatically deducted, your company's plan offers Automatic Enrollment. If you do not elect to participate in the plan, you will be automatically enrolled into the plan at the predetermined rate.
- **An account you can take with you.** Should you leave the company, your vested balance is yours to take with you.

START MOVING IN THE RIGHT DIRECTION.

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

- **Follow the enclosed instructions to join today.**
- **Contributions.** Determine your contribution level to the plan and consider whether you want to contribute enough to receive the full plan match (if your employer makes a matching contribution)
- **Name your account beneficiary(ies).**

*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. The funds automatically change their underlying asset allocation gradually changes over time, becoming more conservative as the target date approaches. Choosing one of these investment options could simplify your asset allocation approach. Remember that 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 principal value of a target date fund is not guaranteed at any time, including at the target date.

Take the first step and enroll today.

You can get more information, including plan investments, prospectuses, plan benefits and features using these resources:

www.mykplan.com 1-800-695-7526

See the enclosed enrollment instructions for login information.

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.



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* E N R O L L M E N T * 1 *

000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Employee Name (Last, First, Middle)

Address (Street)

Address (Street)

(Apt. # / PO Box#)

(City) (State) (Zip Code)

(City)

(State)

(Zip Code)

Birth Date: Month Day Year

Birth Date:

Month

Day

Year

Hire Date: Month Day Year

Hire Date:

Month

Day

Year

I DECIDE HOW MUCH TO SAVE (Use whole percentages)

If you do not complete this Enrollment Form, 1% of your before-tax earnings from each paycheck will be deducted automatically and contributed to your Plan account. These contributions will be invested in the plan default fund unless you make an election in Section II.A.

- 401(k) before-tax contribution election: %
Roth 401(k) contribution election: %

The following feature(s) are optional and do not have to be elected to enroll in the Plan.

Enroll me in SaveSmart, which will automatically increase my before-tax contribution rate 1% every year in the month of my plan enrollment anniversary until my contribution rate reaches 10% or my plan's maximum, whichever is less. I understand that I may modify or cancel my election at any time by accessing my account online at www.mykplan.com.

- Automatically rebalance my entire account balance to match my most recent contribution election: Quarterly Semi-annually Annually

II CHOOSE YOUR INVESTMENTS on the following page(s)

III ACKNOWLEDGMENT AND SIGNATURE

Check (✓) only the box that applies, then sign and date the form below. I have read and I understand the Summary Plan Description and Participant Fee Disclosure Statement, have completed the Beneficiary Form, 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 authorize the company to make the necessary payroll deductions from my compensation as indicated in Section I of this form. This election will remain in effect until I elect to change or to discontinue the payroll deductions. Furthermore, I understand that if I fail to complete the investment election in Section II.A, I will be deemed to direct that future contributions will be invested in the plan default fund.
I decline enrollment and have made no contribution elections.

In an effort to eliminate or reduce the negative effects of 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 in consultation with an investment fund company, ADP Retirement Services may impose a market timing policy which the individual fund company has agreed to or requested that is different than the policy in the fund's prospectus. Because investment options in your retirement savings plan may be subject to these policies, please refer to your Web site (or, if the Web site is not available to you, call a Service Representative) for additional information.

Signature of Employee/Participant

Signature of Employee/Participant

Date

Date

(form continues on back ->)

FOR PLAN ADMINISTRATOR USE ONLY (MUST BE COMPLETED)

Recordkeeping Plan #

Recordkeeping Plan #

Company Code

Company Code

Payroll Frequency: Weekly Bi-Weekly Semi-Monthly Monthly

Date Received:

Plan Administrator Approval:



* E N R O L L M E N T *

000-00-0000

Social Security #

Employee Name (Last, First, Middle)

Choose Your Investments Below

A. I direct that future contributions will be invested as follows. Either choose an asset allocation fund or use the list of investments in your plan to create a diversified asset allocation for your account. Total must equal 100%.

Table with columns for fund codes (BI, GR, D1, P0, GL, 27, C2, MH, DS, KX, BT), fund names, percentage input boxes, and fund codes (2U, RE, NV, 3Z, 70, RQ, UJ, 1X, LH, XK, Z7), fund names, and percentage input boxes.

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.

TOTAL 100%

If your Plan is transitioning from a former recordkeeper and you have a conversion account balance, please refer to your Plan's Blackout Notice for information on how your conversion account balance will be invested during the blackout.

Signature of Employee/Participant

Date

Recordkeeping Plan # 268356

Recordkeeping Plan #

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) \$ = \$ Contributions + \$ Earnings
 TOTAL ROLLOVER AMOUNT

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 #: 2 6 8 3 5 6



Performance Summary

For the month ending August 31, 2018

Current performance may be lower or higher than the performance data quoted. For most recent performance, go to www.mykplan.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 Asset Fund - ADPZ Class (07/2014)	N/A	N/A	0.20%	0.57%	2.19%	1.84%	N/A	1.72%(I)	0.43%	0.43%
BlackRock Total Return Fund - Class K (12/2001)	Intermediate-Term Bond	MPHQX	0.54%	-0.22%	-1.09%	2.15%	3.38%	4.69%	0.63%	0.64%
Vanguard Intermediate Term Bond Index Fund - Admiral Class (11/2001)	Intermediate-Term Bond	VBILX	0.79%	-0.28%	-2.17%	1.80%	2.86%	4.65%	0.07%	0.07%
Growth & Income										
Vanguard Target Retirement Income Fund - Investor Class (10/2003)	Target-Date Retirement	VTINX	0.59%	0.42%	3.86%	5.21%	4.96%	5.22%	0.13%	0.13%
Vanguard Target Retirement 2015 Fund - Investor Class (10/2003)	Target-Date 2015	VTXVX	0.70%	0.52%	5.47%	6.74%	6.56%	6.19%	0.13%	0.13%
Vanguard Target Retirement 2020 Fund - Investor Class (06/2006)	Target-Date 2020	VTWNX	0.81%	0.60%	7.03%	8.08%	7.64%	6.74%	0.13%	0.13%
Vanguard Target Retirement 2025 Fund - Investor Class (10/2003)	Target-Date 2025	VTTVX	0.90%	0.65%	8.14%	9.00%	8.34%	7.07%	0.14%	0.14%
Vanguard Target Retirement 2030 Fund - Investor Class (06/2006)	Target-Date 2030	VTHRX	0.93%	0.77%	9.17%	9.81%	8.94%	7.37%	0.14%	0.14%
Vanguard Target Retirement 2035 Fund - Investor Class (10/2003)	Target-Date 2035	VTTX	0.98%	0.82%	10.20%	10.60%	9.56%	7.73%	0.14%	0.14%
Vanguard Target Retirement 2040 Fund - Investor Class (06/2006)	Target-Date 2040	VFORX	1.05%	0.89%	11.21%	11.39%	10.07%	8.09%	0.15%	0.15%
Vanguard Target Retirement 2045 Fund - Investor Class (10/2003)	Target-Date 2045	VTIVX	1.12%	0.93%	11.76%	11.73%	10.28%	8.18%	0.15%	0.15%
Vanguard Target Retirement 2050 Fund - Investor Class (06/2006)	Target-Date 2050	VFIFX	1.09%	0.94%	11.77%	11.74%	10.27%	8.18%	0.15%	0.15%
Vanguard Target Retirement 2055 Fund - Investor Class (08/2010)	Target-Date 2055	VFFVX	1.11%	0.94%	11.74%	11.72%	10.24%	11.18%(I)	0.15%	0.15%
Vanguard Target Retirement 2060 Fund - Investor Class (01/2012)	Target-Date 2060+	VTTX	1.09%	0.92%	11.73%	11.71%	10.24%	11.01%(I)	0.15%	0.15%
Vanguard Target Retirement 2065 Fund - Investor Class (07/2017)	Target-Date 2060+	VLXVX	1.07%	0.97%	11.64%	N/A	N/A	12.12%(I)	0.15%	0.15%
MFS Total Return Fund - Class R6 (06/2012)	Allocation--50% to 70% Equi	MSFKX	0.77%	0.14%	6.42%	8.09%	8.05%	9.57%(I)	0.40%	0.40%
Growth										
State Street Equity 500 Index Fund - Class K (09/2014)	Large Blend	SSSYX	3.30%	3.40%	19.65%	16.01%	N/A	12.01%(I)	0.06%	0.11%
T. Rowe Price Dividend Growth Fund - Class I (12/2015)	Large Blend	PDGIX	2.37%	2.40%	16.18%	N/A	N/A	14.65%(I)	0.51%	0.51%
Aggressive Growth										
Vanguard Small Cap Index Fund - Admiral Class (11/2000)	Small Blend	VSMAX	4.48%	6.20%	23.75%	15.15%	13.07%	11.43%	0.05%	0.05%
Vanguard Strategic Small Cap Equity Fund - Investor Class (04/2006)	Small Blend	VSTCX	5.24%	7.78%	25.74%	15.02%	13.91%	11.31%	0.29%	0.29%
iShares MSCI EAFE International Index Fund - Class K (03/2011)	Foreign Large Blend	BTMKX	-2.18%	-1.70%	4.18%	7.10%	5.57%	4.73%(I)	0.06%	0.06%
T. Rowe Price Overseas Stock Fund - Class I (08/2015)	Foreign Large Blend	TROIX	-2.11%	-1.50%	3.92%	7.98%	N/A	7.65%(I)	0.67%	0.67%

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.

Invesco Stable Asset Fund - ADPZ Class

STRATEGY: The primary investment objective of the Fund will be to seek the preservation of principal and to provide interest income reasonably obtained under prevailing market conditions and rates, consistent with seeking to maintain required liquidity. 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 Fund may invest in such securities directly or indirectly through commingled investment vehicles (the "building block strategy"). This building block strategy may provide greater diversification than could be achieved by investing in individual bonds. This building block strategy also may reduce the unintended impact on portfolio characteristics created by participant cash flow.

BlackRock Total Return Fund - Class K

STRATEGY: The investment seeks to realize a total return that exceeds that of the Bloomberg Barclays U.S. Aggregate Bond Index. The fund typically invests more than 90% of its assets in a diversified portfolio of fixed-income securities such as corporate bonds and notes, mortgage-backed securities, asset-backed securities, convertible securities, preferred securities and government obligations. It normally invests at least 80% of its assets in bonds and invests primarily in investment grade fixed-income securities. The fund is a "feeder" fund that invests all of its assets in a corresponding "master" portfolio.

Vanguard Intermediate Term Bond Index Fund - Admiral Class

STRATEGY: The investment seeks the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Vanguard Target Retirement Income Fund - Investor Class

STRATEGY: The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Vanguard Target Retirement 2015 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2020 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2025 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2030 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2035 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2040 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2045 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2050 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2055 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2060 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Vanguard Target Retirement 2065 Fund - Investor Class

STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

MFS Total Return Fund - Class R6

STRATEGY: The investment seeks total return. The fund invests its assets in equity securities and debt instruments. 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. Debt instruments include corporate bonds, U.S. government securities, asset-backed securities, foreign government securities, and other obligations to repay money borrowed. It generally invests approximately 60% of its assets in equity securities and approximately 40% of its assets in debt instruments.

State Street Equity 500 Index Fund - Class K

STRATEGY: The investment seeks to replicate as closely as possible, before expenses, the performance of the Standard & Poor's 500 Index. The fund uses a passive management strategy designed to track the performance of the S&P 500. The index is a well-known stock market index that includes common stocks of 500 companies from a number of sectors and that measures the performance of the large-cap sector of the market. The advisor generally intends to invest in all stocks comprising the S&P 500 in approximate proportion to their weightings in the index.

T. Rowe Price Dividend Growth Fund - Class I

STRATEGY: The investment seeks dividend income and long-term capital growth primarily through investments in stocks. The fund normally invests at least 65% of its total assets in stocks, with an emphasis on stocks that have a strong track record of paying dividends or that are expected to increase their dividends over time. T. Rowe Price believes that a track record of dividend increases can be an excellent indicator of financial health and growth prospects, and that over the long term, income can contribute significantly to total return.

Vanguard Small Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Vanguard Strategic Small Cap Equity Fund - Investor Class

STRATEGY: The investment seeks long-term capital appreciation. The fund invests in small-capitalization domestic equity securities based on the advisor's assessment of the relative return potential of the securities. The advisor selects securities that it believes offer an appropriate balance between strong growth prospects and reasonable valuations relative to their industry peers. The advisor does this by using a quantitative process to evaluate all of the securities in the benchmark, the MSCI US Small Cap 1750 Index, while seeking to maintain a risk profile similar to that of the index. At least 80% of its assets will be invested in small-cap equity securities.

iShares MSCI EAFE International Index Fund - Class K

STRATEGY: The investment seeks to match the performance of the MSCI EAFE Index (Europe, Australasia, Far East) in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund will be substantially invested in securities in the MSCI EAFE Index, and will invest 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 EAFE Index.

T. Rowe Price Overseas Stock Fund - Class I

STRATEGY: The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies. The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies. The fund may sell securities for a variety of reasons, such as to secure gains, limit losses, or redeploy assets into more promising opportunities.

ADDITIONAL DISCLOSURES

Investment options are available through ADP Broker-Dealer, Inc., a subsidiary of ADP, One ADP Blvd, Roseland, NJ. Member FINRA. ADP Broker-Dealer, Inc. is not an administrator as defined in Section 3(16)A of the Employee Retirement Income Security Act of 1974 (ERISA) and in Section 414(g) of the Internal Revenue Code as amended, nor is it a "fiduciary" within the meaning of ERISA Section 3(21).

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

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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.

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.*

- www.mykplan.com
- 1-800-695-7526

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:

- 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.
- You must have completed 1000 hours in 12 month(s) of service by the next plan entry date.

CONTRIBUTIONS

- **Pre-tax:** 1% to 90%
- **Roth 401k:** 1% to 90%

To help you reach your retirement goals, 1% will be deducted pre-tax from your pay and invested in your plan's default fund for you, unless you elect otherwise. Refer to your welcome letter for dates when you need to take action.

- 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 100% of your salary deferrals up to the first 3% of your eligible compensation.
- 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: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence.
- Interest rate: Prime + 2%

*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.

Investment options available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Boulevard, Roseland, NJ 07068. Member FINRA. For more information on mutual funds, including fees and expenses, review the prospectus.

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 www.mykplan.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.

Enroll Today.

ACCOUNT RESOURCES

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

Online: www.mykplan.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: 1-800-695-7526

The Voice Response System connects you to your plan account over the phone. Call 1-800-695-7526 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.

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: 268356

Passcode: _____

This passcode expires on: _____

After your plan is live, you can go to www.mykplan.com to enroll online or access your account. Look for your User ID and Password in the mail.

WANT TO LEARN MORE?

Scan the code with your mobile device to enroll.



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