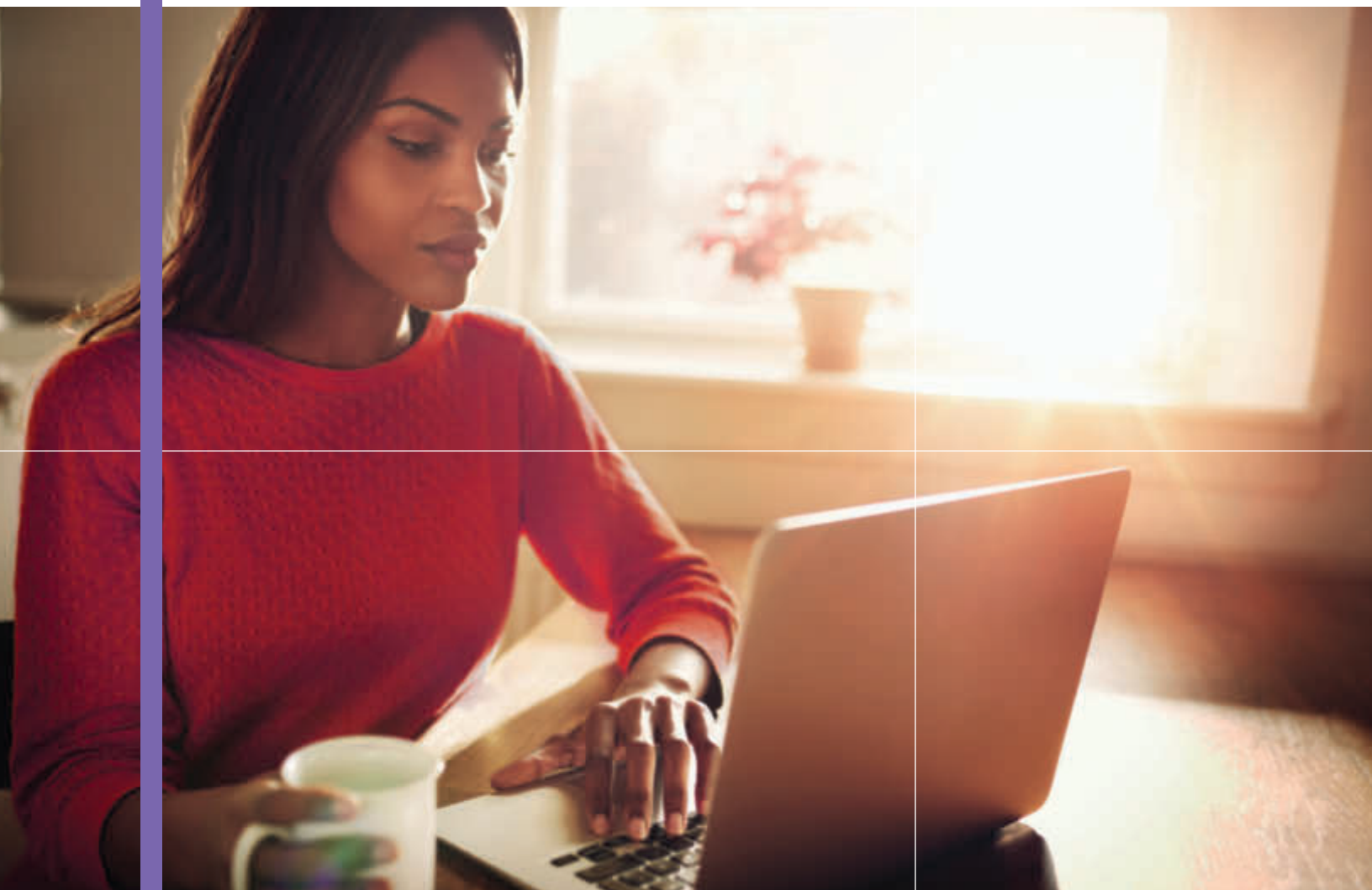




Invest in yourself
YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

Text **Enroll 401k** to **72408**

Communitas, Inc. 401k Profit Sharing Plan & Trust
308659



The first step of any journey is the most important.

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



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

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



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

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app allows you to quickly access and manage your retirement plan account. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

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



ADP makes rollovers easy

Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

FOR ADDITIONAL RETIREMENT PLANNING TOOLS AND RESOURCES VISIT:
<http://bit.ly/RolloverResourcePage>

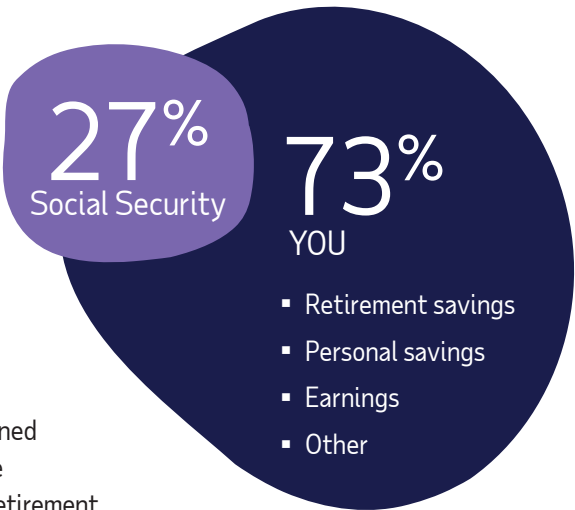
Take time to plan for your own financial journey.

HERE'S WHY.

To live comfortably in retirement, many financial professionals estimate you will need between 70% and 80% of your pre-retirement income. Social Security may replace 27% of your pre-retirement income at age 67.¹ The rest of the income you will need in retirement will come from **you**.

Invest in yourself and save for retirement

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

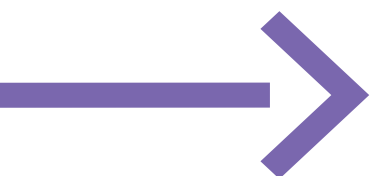


Make the most of your contributions

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




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

1 Source: Social Security Administration; Retirement Benefits Publication EN-05-10035, January 2022.



High cost of inflation




As shown below, it doesn't matter your age or generation, inflation has already impacted the cost of popular items.

	 Concert ticket ²	 Cell phone ³	 House ⁴
2000s	\$50	\$600	\$119,600
Today	\$90+	\$999	\$293,349

What it means to your wallet

An inflation rate of 4% might not seem to be worth a second thought — until you consider the impact it can have on the purchasing power of your money over the long-term. For example, in just 20 years, 4% inflation annually would drive the value of a dollar down to \$0.46.

You can also look at it another way. By 2045, the price you would pay for your concert ticket, new cell phone or house would be significantly more. The chart below shows what these projected costs could look like with a 4% rate of inflation eating away at your money.

	 Concert ticket ²	 Cell phone ³	 House ⁴
2045 ⁵	\$222	\$2,462	\$723,022

² Concert ticket data obtained from aarp.com.

³ Cell phone data obtained from ooma.com and apple.com.

⁴ New home data obtained from CNBC.com and fool.com.

⁵ Projection is for illustrative purposes only and based on a 4% rate of inflation. Actual rate of inflation may vary which would impact the cost of the goods and services displayed.

Make saving for retirement a priority

Each generation defines retirement differently. Whatever your definition, when thinking about retirement, each generation thinks they will have a harder time achieving financial security in retirement than their parents.

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

SAVING BY GENERATION⁶

9% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

7% Millennial (1980-1994)

4% Generation Z (1995-2015)

⁶ Source: ADP Retirement Services, April 14, 2022.



Even \$5 a day can have an impact

Did you know that 41% of Americans today are spending more on coffee than they are saving for the future?⁷ Let's take a look at what happens if you saved \$5 a day or \$35 a week... **in 40 years, you could have \$304,171 in savings.**



\$35 SAVED PER WEEK⁸



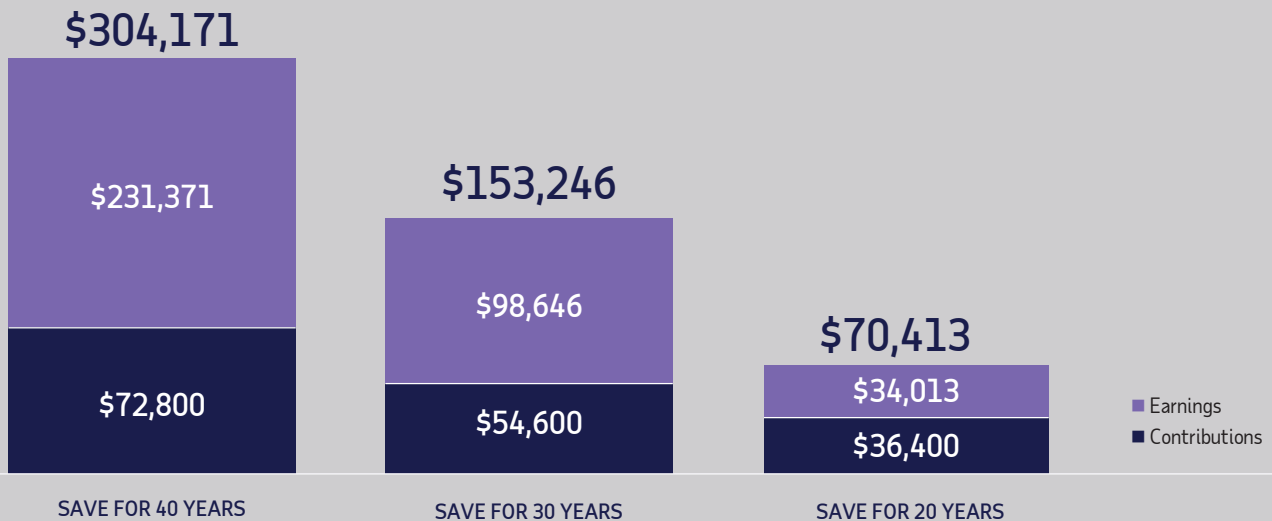
⁷ Source: Acorns. Money Matters Report™.

⁸ You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?

Waiting could cost you \$233,757



For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.



Choose a path to complete your financial journey

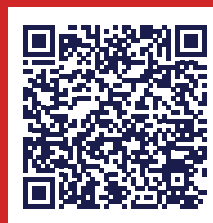
Several roads may lead to the same destination. The one you choose depends on what feels right for you. Planning for your retirement is much the same — you are investing toward a goal.

Your investment decisions will be based on:

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

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

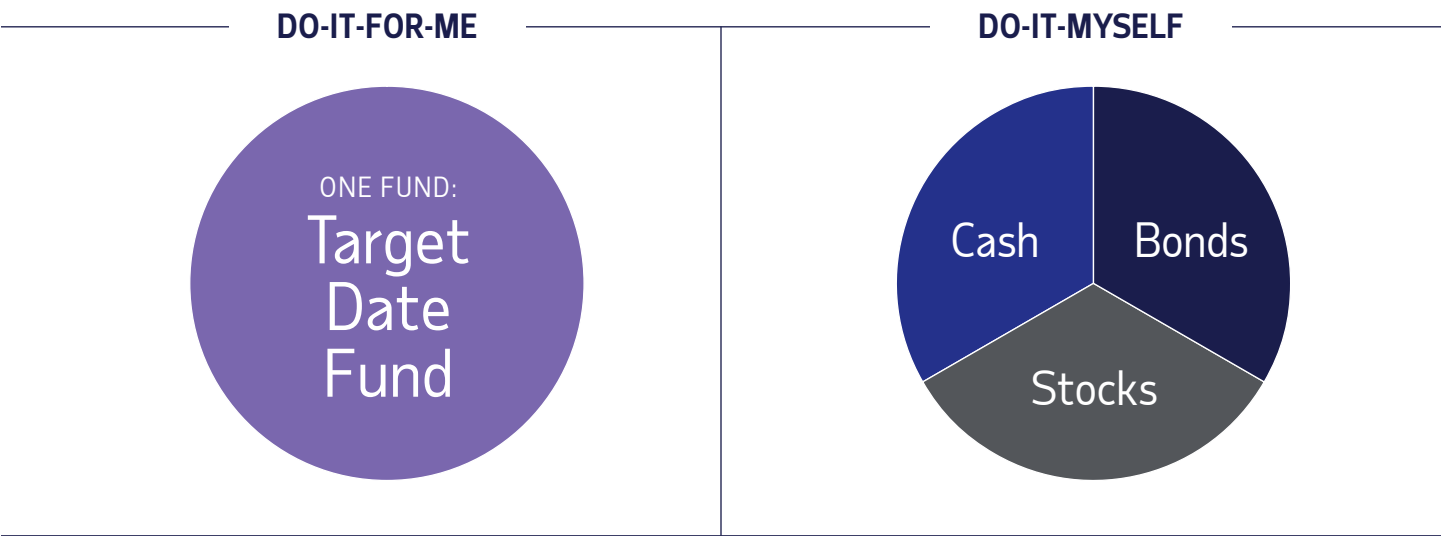
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



[VIEW QUESTIONNAIRE](#)

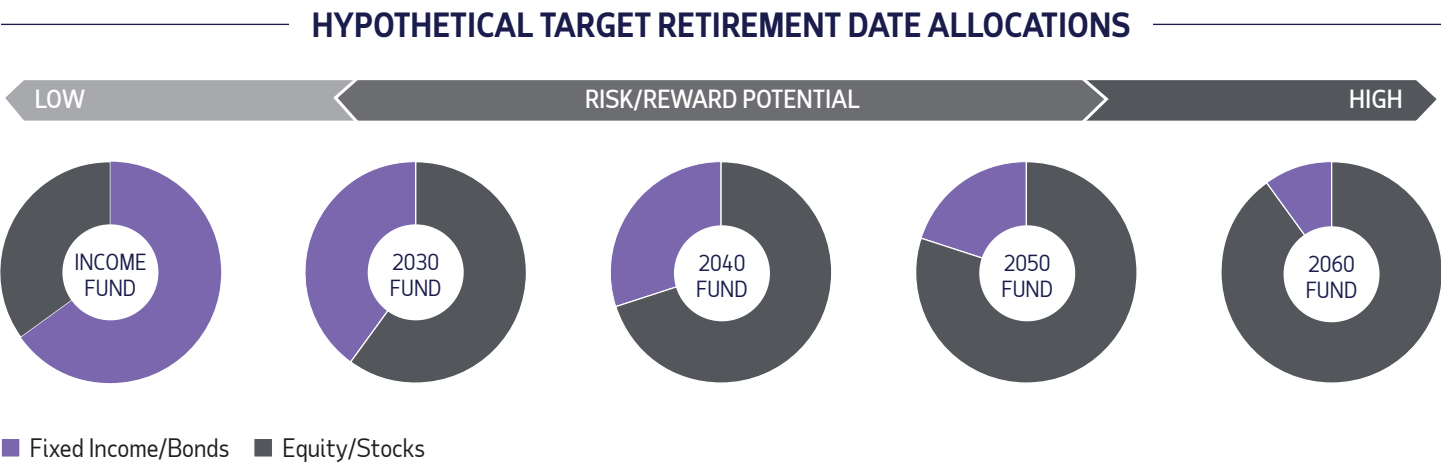
Your financial journey

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



Target Date Funds

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



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



Ready to begin your retirement journey?

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

1

Get to know your Plan

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

2

Make saving a priority

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

3

Choose investments that work for you

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

4

Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement.
Text **Enroll 401k** to **72408**

5

Download the ADP Mobile Solutions App

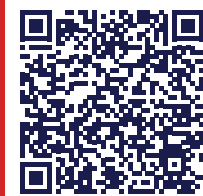


The app provides access to your retirement plan account and allows you to track your progress. Visit <https://mobile.adp.com> or scan the QR code from your camera or QR code reader.



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

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



[VIEW QUESTIONNAIRE](#)

Communitas, Inc.

COMMUNITAS, INC. 401K PROFIT
SHARING PLAN & TRUST
308659



Your Plan's Highlights

READY TO ENROLL?

Text Enroll 401k to 72408

Eligibility

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

- 21 years of age on the next plan entry date
- You must have completed 3 month(s) of service by the next plan entry date

Contributions

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

- **Before-tax:** 1% to 75%
- **Roth 401(k):** 1% to 75%
- The total maximum amount you may contribute to the Plan is 75%.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- The total dollar amount you may contribute to the Plan is \$23,000.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$7,500.

Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

Your Plan's Highlights

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page
<http://bit.ly/RolloverResourcePage>

Employer contributions

- Your 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%	

Distribution options

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

Loans

- Number of outstanding loans allowed at any one time: 1.
- Minimum loan amount: \$500
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Interest rate: Prime + 2%
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

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

- Termination of employment

- Normal retirement
- Disability
- Death

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

ACCOUNT RESOURCES

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

- ADP Mobile Solutions App
- My.ADP.com
- 1-800-695-7526

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

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

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

Quarterly Account Statement

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



Beneficiary Designation

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

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

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

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



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

Save Smart®

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

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

Automatic Account Rebalancing

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

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

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App. You may transact business in English or Spanish via the VRS.

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

ADP, Inc. is a retirement plan record keeper and is not associated with your employer. By delivering this material, ADP, Inc., its affiliates and their employees ("ADP") are merely providing an educational service to your company in accordance with the terms of ADP's contract with your employer.

ADP Retirement Services is not making any representations about or promoting the services of any third party, nor making any representations about or assuming any responsibility for the accuracy and/or content of these materials, except to the extent such materials specifically address or mention ADP and/or its services.

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Communitas, Inc. 401k Profit Sharing Plan & Trust
308659

Your Plan's Investments

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

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
INCOME											
Putnam Stable Value Fund - Class 25	02/1991	Stable Value	N/A	0.90%	3.70%	2.85%	2.67%	2.30%	—	0.37%	0.37%
BlackRock Low Duration Bond Portfolio - Class K	06/1997	Short-Term Bond	CLDBX	0.88%	5.21%	0.48%	1.50%	1.61%	—	0.37%	0.35%
John Hancock Bond Fund - Class R6	08/2011	Intermediate Core-Plus Bond	JHBSX	-0.07%	2.84%	-2.76%	0.62%	2.00%	—	0.37%	0.36%
PGIM High Yield Fund - Class R6	10/2011	High Yield Bond	PHYQX	1.62%	10.56%	1.35%	4.13%	4.55%	—	0.38%	0.38%
DFA Inflation Protected Securities Portfolio - Institutional Class	09/2006	Inflation-Protected Bond	DIPSX	—	1.50%	-1.55%	2.03%	1.87%	—	0.11%	0.11%
GROWTH & INCOME											
TIAA-CREF Lifecycle Index Retirement Income Fund - Institutional Class	09/2009	Moderately Conservative Allocation	TRILX	3.02%	10.42%	1.04%	5.36%	4.80%	—	0.22%	0.10%
TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class	09/2009	Target-Date 2000-2010	TLTIX	2.72%	9.76%	0.87%	5.23%	4.81%	—	0.21%	0.10%
TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class	09/2009	Target-Date 2015	TLFIX	3.12%	10.74%	1.13%	5.75%	5.22%	—	0.20%	0.10%
TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class	09/2009	Target-Date 2020	TLWIX	3.56%	11.75%	1.40%	6.30%	5.66%	—	0.19%	0.10%
TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class	09/2009	Target-Date 2025	TLQIX	4.02%	12.98%	1.78%	7.09%	6.24%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class	09/2009	Target-Date 2030	TLHIX	4.64%	14.65%	2.29%	7.98%	6.87%	—	0.18%	0.10%
TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class	09/2009	Target-Date 2035	TLYIX	5.39%	16.68%	2.99%	8.98%	7.53%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class	09/2009	Target-Date 2040	TLZIX	6.32%	19.02%	3.83%	10.07%	8.22%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class	09/2009	Target-Date 2045	TLXIX	6.93%	20.60%	4.31%	10.92%	8.71%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class	09/2009	Target-Date 2050	TLLIX	7.22%	21.33%	4.51%	11.18%	8.87%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class	04/2011	Target-Date 2055	TTIIX	7.35%	21.60%	4.60%	11.32%	8.96%	—	0.17%	0.10%
TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class	09/2014	Target-Date 2060	TVIIX	7.43%	21.91%	4.71%	11.47%	—	9.27%	0.18%	0.10%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526 There is no assurance that any fund will meet its stated objective.



Communitas, Inc. 401k Profit Sharing Plan & Trust 308659

Your Plan's Investments

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FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP	QTR END**	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
TIAA-CREF Lifecycle Index 2065 Fund - Institutional Class	09/2020	Target-Date 2065+	TFITX	7.51%	22.12%	4.89%	—	—	10.86%	0.38%	0.10%
American Funds American Balanced Fund - Class R6	05/2009	Moderate Allocation	RLBGX	6.24%	17.01%	4.43%	9.15%	8.09%	—	0.25%	0.25%
GROWTH											
MFS Value Fund - Class R6	05/2006	Large Value	MEIKX	8.84%	21.22%	5.86%	10.92%	9.25%	—	0.45%	0.44%
Vanguard 500 Index Fund - Admiral Class	11/2000	Large Blend	VFIAX	10.54%	28.13%	9.52%	15.76%	12.65%	—	0.04%	0.04%
T Rowe Price Blue Chip Growth Fund - Class I	12/2015	Large Growth	TBCIX	14.07%	37.69%	6.08%	14.37%	—	14.51%	0.58%	0.58%
Vanguard Mid-Cap Index Fund - Admiral Class	11/2001	Mid-Cap Blend	VIMAX	7.86%	21.97%	3.03%	11.02%	9.48%	—	0.05%	0.05%
AGGRESSIVE GROWTH											
Vanguard Small Cap Index Fund - Admiral Class	11/2000	Small Blend	VSMAX	7.51%	22.86%	1.43%	10.22%	8.75%	—	0.05%	0.05%
Vanguard Developed Markets Index Fund - Admiral Class	08/1999	Foreign Large Blend	VTMGX	5.14%	17.75%	2.07%	8.17%	4.81%	—	0.08%	0.08%
Fidelity Emerging Markets Index Fund	09/2011	Diversified Emerging Mkts	FPADX	2.18%	12.09%	-6.02%	3.37%	2.74%	—	0.08%	0.08%

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

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

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



Investment Risks

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

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

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

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

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

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

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

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

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

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

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

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Putnam Stable Value Fund - Class 25

STRATEGY: The fund seeks to deliver intermediate-bond-like returns while seeking to maintain a stable net asset value. Seeks to maintain the stability of a money market fund while offering returns similar to those of intermediate-term bonds: 50–100 basis points above the benchmark over a full interest-rate cycle. Consistency, liquidity, and stability are essential to the portfolio construction process, which emphasizes diversifying the sources of returns, industries, and issuers within the portfolio. The fund utilizes the full opportunity set within the stable value universe, including cash alternatives, GICs, managed synthetics, and constant duration synthetics.

BlackRock Low Duration Bond Portfolio - Class K

STRATEGY: The investment seeks total return in excess of the reference benchmark in a manner that is consistent with preservation of capital. The fund invests primarily in investment grade bonds and maintains an average portfolio duration that is between 0 and 3 years. It normally invests at least 80% of its assets in debt securities. The fund may invest up to 35% of its assets in non-investment grade bonds (commonly called "high yield" or "junk bonds"). It may also invest up to 35% of its assets in assets of foreign issuers, of which 10% (as a percentage of the fund's assets) may be invested in emerging markets issuers.

John Hancock Bond Fund - Class R6

STRATEGY: The investment seeks a high level of current income consistent with prudent investment risk. The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in a diversified portfolio of bonds. The advisor contemplates that at least 75% of its net assets will be in investment-grade debt securities and cash and cash equivalents. It will not invest more than 10% of its total assets in securities denominated in foreign currencies. Under normal market conditions, the advisor does not anticipate investing more than 25% of its total assets in U.S. dollar-denominated foreign securities.

PGIM High Yield Fund - Class R6

STRATEGY: The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service ("Moody's") or BB or lower by S&P Global Ratings ("S&P"), and instruments either comparably rated by another nationally recognized statistical rating organization ("NRSRO"), or considered to be of comparable quality, that is, junk bonds.

DFA Inflation Protected Securities Portfolio - Institutional Class

STRATEGY: The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.

TIAA-CREF Lifecycle Index Retirement Income Fund - Institutional Class

STRATEGY: The investment seeks high total return over time primarily through income, with a secondary emphasis on capital appreciation. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 40% of the fund's assets to equity underlying funds and 60% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2010 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 37.00% of the fund's assets to equity underlying funds and 63.00% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2015 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 41.00% of the fund's assets to equity underlying funds and 59.00% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2020 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 46.00% of the fund's assets to equity underlying funds and 54.00% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2025 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 51.60% of the fund's assets to equity underlying funds and 48.40% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2030 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 59.60% of the fund's assets to equity underlying funds and 40.40% of its assets to fixed-income underlying funds.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526 There is no assurance that any fund will meet its stated objective.

TIAA-CREF Lifecycle Index 2035 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 68.40% of the fund's assets to equity underlying funds and 31.60% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2040 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 79.60% of the fund's assets to equity underlying funds and 20.40% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2045 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 86.80% of the fund's assets to equity underlying funds and 13.20% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2050 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 90.25% of the fund's assets to equity underlying funds and 9.75% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2055 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 91.50% of the fund's assets to equity underlying funds and 8.50% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2060 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 92.75% of the fund's assets to equity underlying funds and 7.25% of its assets to fixed-income underlying funds.

TIAA-CREF Lifecycle Index 2065 Fund - Institutional Class

STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 94.00% of the fund's assets to equity underlying funds and 6.00% of its assets to fixed-income underlying funds.

American Funds American Balanced Fund - Class R6

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.

MFS Value Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. MFS focuses on investing the fund's assets in the stocks of companies the advisor believes are undervalued compared to their perceived worth (value companies).

Vanguard 500 Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the Standard & Poors 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large 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.

T Rowe Price Blue Chip Growth Fund - Class I

STRATEGY: The investment seeks long-term capital growth; income is a secondary objective. The fund normally invests at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market positions, seasoned management, and strong financial fundamentals. The fund is non-diversified.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-800-695-7526 There is no assurance that any fund will meet its stated objective.

Vanguard Mid-Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size 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 Small Cap Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor 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 Developed Markets Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 3,957 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. 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.

Fidelity Emerging Markets Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return of emerging stock markets. The fund normally invests at least 80% of the fund's assets in securities included in the MSCI Emerging Markets Index and in depositary receipts representing securities included in the index. The adviser uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, country weightings, and the effect of foreign taxes to attempt to replicate the returns of the index.

ADDITIONAL DISCLOSURES

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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.



Notes

[illegible]



Notes

This image shows a single page of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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

This form is used to invest prior plan money into your current retirement plan. Generally, you can roll over assets from these types of plans: Qualified Plans (Including 401(k) Plans), SIMPLE IRAs in existence for at least 2 years, Conduit and Traditional IRAs (taxable non-Roth distributions only), 457(b) plans, and 403(b) tax sheltered annuity contracts.

Please note: if available, your existing Investment Allocations will be used. Otherwise monies will be invested in the Plan's Default Fund.

STEP 1. Check (✓) the appropriate box to identify the source of this Rollover.

STEP 2. Request a certified or bank check for your rollover mailed to your home address. **Please include the last four digits of your Social Security Number and Plan Number on the check made payable to Reliance Trust Company.** Personal checks will be returned.

STEP 3. Gather Required Rollover Documentation

All rollovers must be from an eligible retirement plan source. Attach **one** of the following in support of this:

- Statement of distribution
- Most recent account statement

STEP 4. 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 one of the following eligible rollover sources: (Select one type of plan or account.)

- ☐ Prior Employer Plan
☐ Individual Retirement Account (IRA)

If Qualified Plan, is this rollover from a related employer? (Most rollovers are from plans maintained by an *unrelated employer*.)

- ☐ 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 \$.

TOTAL ROLLOVER AMOUNT

☐ Roth 401(k) \$. = \$. + \$.

TOTAL ROLLOVER AMOUNT Contributions Earnings

Year Roth 401(k) contributions began: (if not provided, ADP will use the year this rollover contribution is received) 20__

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA. Please refer to the distribution statement provided by your prior 401(k) provider for this information.

III PARTICIPANT ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

I have read and understand the Summary Plan Description, agree to the Plan provisions, received the Fee Disclosure Statement and reviewed and understand the fund prospectuses/descriptions, including the funds' objectives, risks, expenses and charges. By signing this form, I certify that:

- I am rolling over these funds within 60 days of the date I received them from an eligible employer plan or IRA (not applicable to direct rollovers).
- The rollover is from the source indicated and has not been combined with any money that would disqualify it.
- No portion of this rollover contribution represents amounts received as a hardship distribution, required minimum distribution or periodic payment from another employer plan.
- I have attached the required documentation.

How your money will be invested: 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.

Many investment companies have excessive trading and/or redemption fee policies for certain investments to eliminate or reduce the negative effects of short-term trading and market timing. When possible, ADP Retirement Services implements the investment company's market timing policy (as disclosed in the prospectus). However, in some circumstances ADP may impose a different policy than listed in the prospectus at the request or with the agreement of a fund company. Your plan investment options may be subject to these policies. See your plan website for your plan's fund policies and additional information.

Signature of Employee/Participant

Date

Forward form with check to:	<u>Regular Mail:</u>	<u>Overnight Mail:</u>
	ADP NJ CRS	ADP C/O FIS
	PO Box 13399	Attention: Lockbox 13399
	Newark, NJ 07101-3399	Lockbox Dept Suite E
		100 Grove Road
		West Deptford, NJ 08066

Recordkeeping Plan #:	308659
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ADP Achieve Engagement Hub

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LIFE INSURANCE **FINANCIAL LITERACY** CHECKLISTS
SAVING FOR THE FUTURE 401(k)
INSURANCE **GOALS** **HOME AND FAMILY**
BONDS SOCIAL SECURITY **CASH** 529 SAVINGS
INVESTING **STARTING EARLY** **ENJOYING RETIREMENT**
ROLLOVER EMERGENCY FUND
INFLATION STOCKS BUDGETING



ADP makes
rollovers easy.

Do you have a retirement account from a previous employer?
If so, consider rolling it over to your new retirement plan
so you can save time, easily track your progress and more!

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ACCOUNTS TILE FROM YOUR RETIREMENT HOME PAGE
OR FROM THE ADP MOBILE SOLUTIONS APP.**



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