Retirement Savings Plan

ADP TotalSource®

A more human resource.℠

You gain an edge by offering better benefits than your competition. To help drive your ambitions, we work with Voya Financial, a leading recordkeeper of some of the largest plans in America, to bring you a more robust and competitive ADP TotalSource® Retirement Savings Plan. We continue to make the plan bigger and better with new features that direct competitors can't touch.

Investment advice services[1] are available to help participants create a successful investment and savings strategy through Voya Retirement Advisors (VRA).[2] Typically only available to large plans, VRA uses financial modeling to provide personalized 401(k) recommendations customized to the individual's time horizon and financial profile. Individuals can access online advice at no additional charge or, for a fee, have a professional manage their account.

A personalized participant online experience with enhanced personal features is accessible directly from **My TotalSource**.

Features include:

- **MyOrangeMoney™** – Outlines the individual's financial needs during retirement in real, everyday terms. It estimates monthly retirement needs and helps participants understand the steps they need to follow to take control of their financial future.
- **Personal Financial Dashboard** – A budgeting tool that can organize a participant's accounts in one place. By linking external accounts, they're able to set goals, create budgets, track spending, review investments and more.

Big asset buying power with funds and fund managers typically found in some of the largest plans.

Access to employer reporting and enhanced services.

Relieves the stresses of 401(k) plan administration by doing the operational work for you.

- **Flexibility in plan design** – select the features that best meet your needs.
- **Fiduciary oversight** of all investment and administrative functions, including due diligence and fund selection.
- **Full-service access for worksite employees** to manage their accounts, reducing paperwork for you.
- **And it all comes at no additional direct cost**[2] to your business.

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[1] Advisory Services provided by Voya Retirement Advisors, LLC (VRA). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at adptotalsource.voyaplans.com. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at (888) 401-5722. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant, or if you need legal advice, consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results, and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

[2] Applies to adopting employers only. Plan participants pay for these services through the revenue Voya Institutional Plan Services, LLC derives from the plan's investment options. © 2016 Voya Services Company