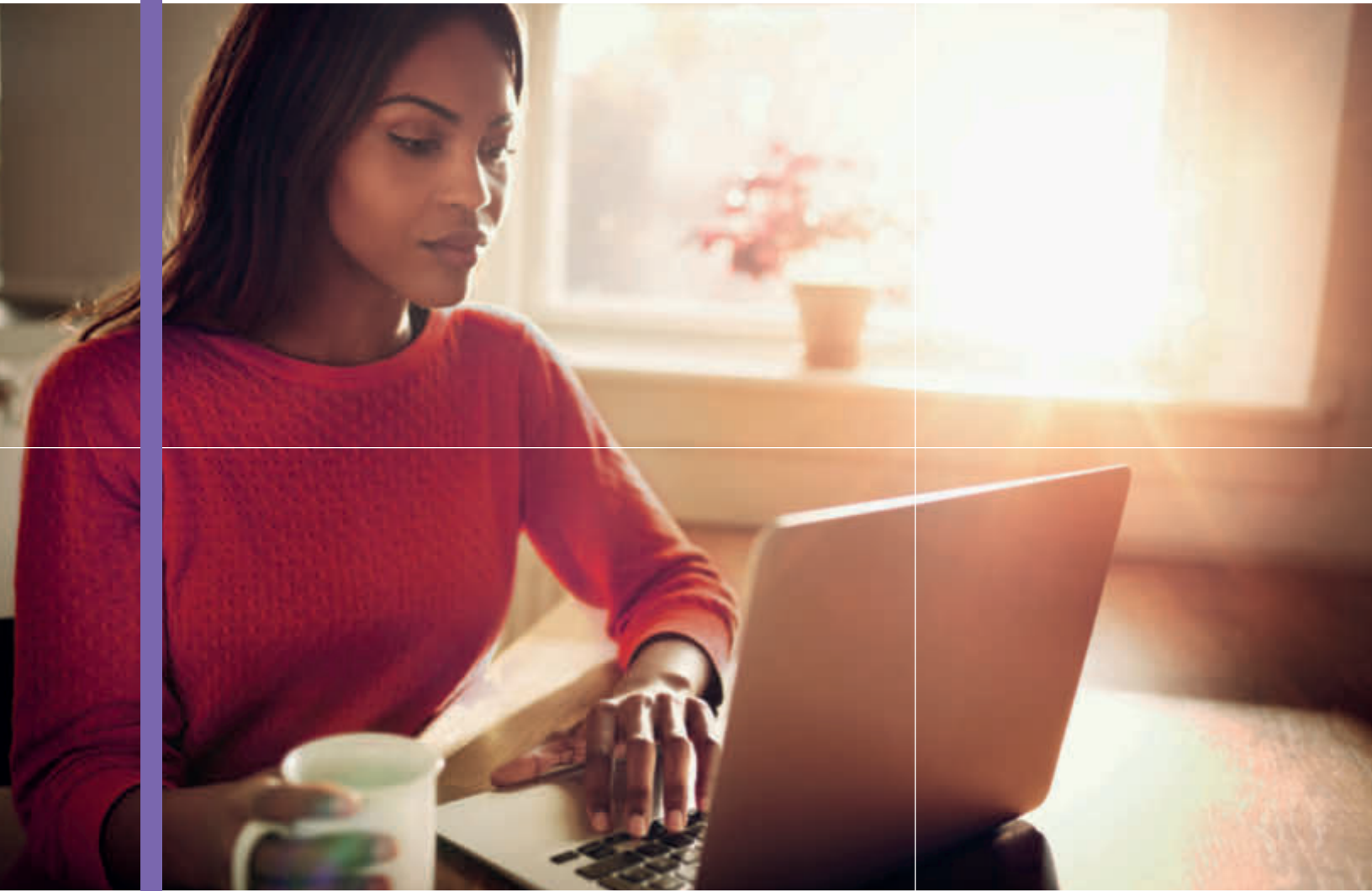




Invest in yourself

YOUR JOURNEY BEGINS HERE



READY TO ENROLL?

Text "Enroll 425456" to 72408

Cross Country Pipeline Supply 401(k) Profit Sharing Plan
425456



The first step of any journey is the most important.

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



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

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



Get connected with the ADP Mobile Solutions App

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

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

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



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

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



Take time to plan for your own financial journey.

HERE'S WHY.

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



Invest in yourself and save for retirement

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

Make the most of your contributions

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

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

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

High cost of inflation

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

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



HIGH COST OF INFLATION²

66-YEAR OLD COUPLE

48%

Percentage of Social Security income spent on health care

55-YEAR OLD COUPLE

57%

Percentage of Social Security income spent on health care

45-YEAR OLD COUPLE

63%

Percentage of Social Security income spent on health care

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

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

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

Make saving for retirement a priority

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

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

SAVING BY GENERATION³

10% Baby Boomers (1944-1964)

8% Generation X (1965-1979)

10% Millennial (1980-1994)

3% Generation Z (1995-2015)

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



Even \$1 a day can have an impact

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



\$7 SAVED PER WEEK⁵



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

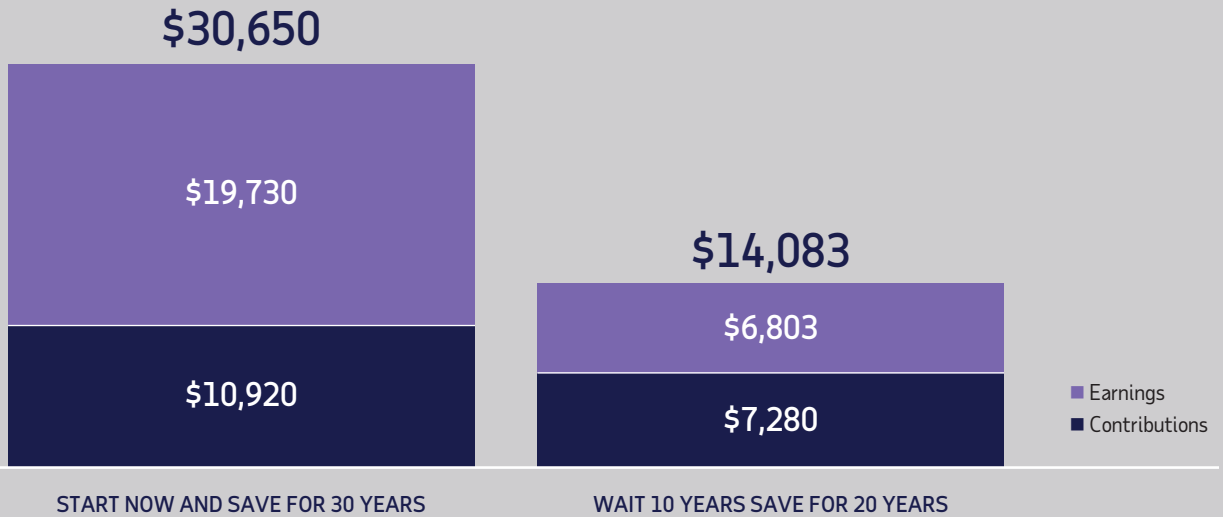
⁵ You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$7, an annual rate of return of 6%, compounded daily, the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

Waiting could cost you time and money

STILL NOT CONVINCED YOU NEED TO SAVE FOR RETIREMENT NOW?

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

Waiting could cost you \$16,567



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



Choose a path to complete your financial journey

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

Your investment decisions will be based on:

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

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

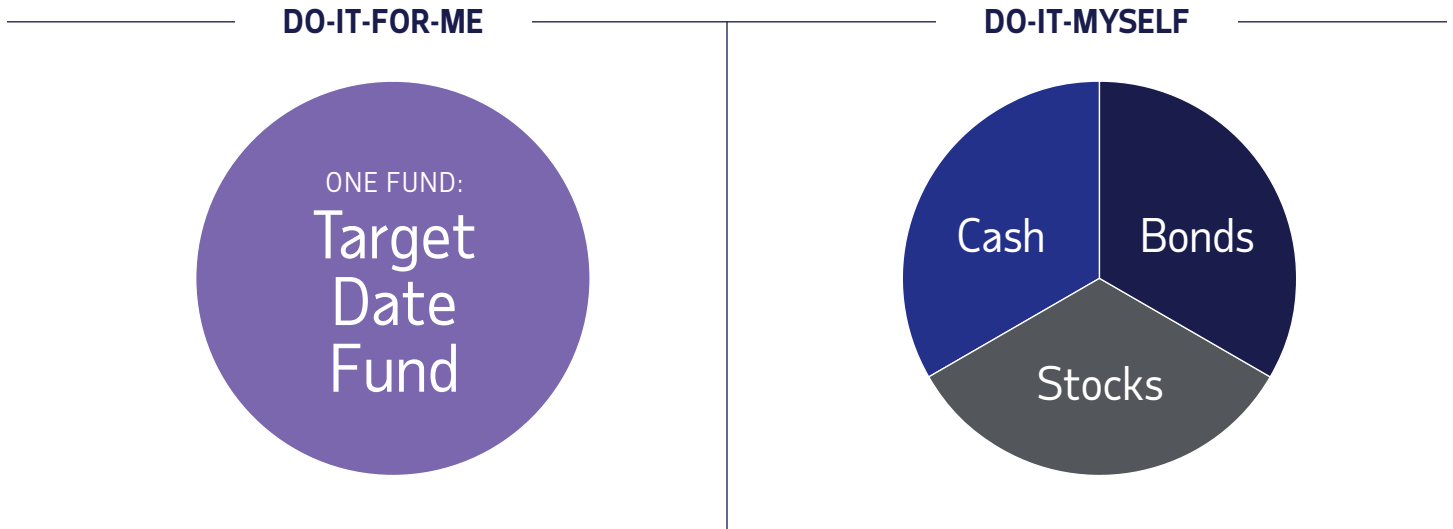
To view and take the questionnaire scan the QR code from your camera or QR code reader or [click here](#).



VIEW QUESTIONNAIRE

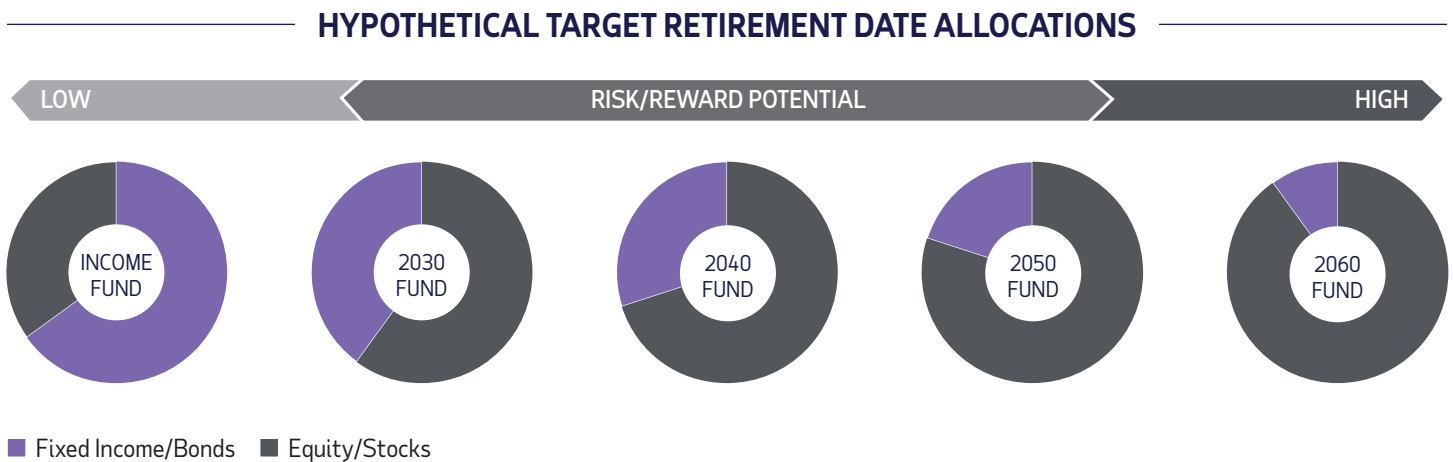
Your financial journey

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

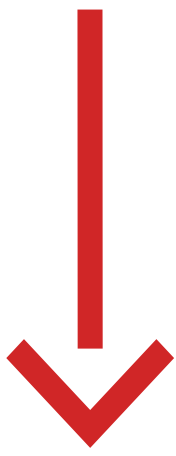


Target Date Funds

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



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



Ready to begin your retirement journey?

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

1

Get to know your Plan

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

2

Make saving a priority

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

3

Choose investments that work for you

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

4

Enroll in the Plan

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

5

Download the ADP Mobile Solutions App

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

Buffalo Parent Holdings, Inc.

CROSS COUNTRY PIPELINE SUPPLY
401(K) PROFIT SHARING PLAN
425456



Your Plan's Highlights

READY TO ENROLL?

Text "Enroll 425456" 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 90%
- **Roth 401(k):** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.
- You have the option of electing a flat dollar amount to contribute each pay period.
- The total dollar amount you may contribute to the Plan is \$19,500.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$6,500.

Rollovers

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

Employer contributions

- The Employer will match 100% of deferrals not exceeding 4% of Compensation.

Your Plan's Highlights

- Your employer may make a discretionary Percent.

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
Safe Harbor Contribution % vested:	Immediately vested						
Match % vested:	Immediately vested						

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: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

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

- Termination of employment
- Normal retirement
- Disability
- Death

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

ACCOUNT RESOURCES

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

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

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

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

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

Quarterly Account Statement

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



Beneficiary Designation

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

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

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

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



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

Save Smart®

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

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

Automatic Account Rebalancing

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

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

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

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

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

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Cross Country Pipeline Supply 401(k) Profit Sharing Plan 425456

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											
Vanguard Treasury Money Market Fund - Investor Class	12/1992	N/A	VUSXX	0.01%	0.47%	1.46%	1.09%	0.55%	—	0.09%	0.09%
Vanguard GNMA Fund - Admiral Class	02/2001	Intermediate Government	VFIIX	0.46%	3.83%	3.55%	2.91%	3.05%	—	0.11%	0.11%
Vanguard Total Bond Market Index Fund - Admiral Class	11/2001	Intermediate Core Bond	VBTLX	0.66%	7.71%	5.39%	4.46%	3.79%	—	0.05%	0.05%
Metropolitan West Total Return Bond Fund - Plan Class	07/2011	Intermediate Core-Plus Bond	MWTSX	1.28%	9.17%	6.14%	4.88%	—	4.60%	0.38%	0.38%
Eaton Vance Income Fund of Boston - Class R6	07/2014	High Yield Bond	EIBRX	5.72%	5.18%	5.24%	6.98%	—	4.74%	0.70%	0.66%
American Century Inflation Adjusted Bond Fund - Class R6	07/2017	Inflation-Protected Bond	AIADX	1.88%	10.57%	5.32%	—	—	5.16%	0.22%	0.22%
Invesco International Bond Fund - Class R6	01/2012	World Bond	OIBIX	8.91%	8.47%	4.08%	6.00%	—	3.48%	0.63%	0.62%
GROWTH & INCOME											
T. Rowe Price Retirement I 2015 Fund - Class I	09/2015	Target-Date 2015	TRFGX	8.87%	12.81%	8.34%	9.14%	—	9.45%	0.40%	0.40%
T. Rowe Price Retirement I 2020 Fund - Class I	09/2015	Target-Date 2020	TRBRX	9.75%	13.30%	8.80%	9.93%	—	10.37%	0.42%	0.42%
T. Rowe Price Retirement I 2025 Fund - Class I	09/2015	Target-Date 2025	TRPHX	11.05%	14.62%	9.46%	10.69%	—	11.26%	0.46%	0.46%
T. Rowe Price Retirement I 2030 Fund - Class I	09/2015	Target-Date 2030	TRPCX	12.36%	15.91%	10.09%	11.44%	—	12.07%	0.49%	0.49%
T. Rowe Price Retirement I 2035 Fund - Class I	09/2015	Target-Date 2035	TRPIX	13.52%	17.03%	10.55%	11.98%	—	12.71%	0.50%	0.50%
T. Rowe Price Retirement I 2040 Fund - Class I	09/2015	Target-Date 2040	TRPDX	14.64%	18.15%	11.04%	12.49%	—	13.28%	0.51%	0.51%
T. Rowe Price Retirement I 2045 Fund - Class I	09/2015	Target-Date 2045	TRPKX	15.38%	18.72%	11.28%	12.72%	—	13.50%	0.51%	0.51%
T. Rowe Price Retirement I 2050 Fund - Class I	09/2015	Target-Date 2050	TRPMX	15.37%	18.71%	11.30%	12.73%	—	13.50%	0.52%	0.52%
T. Rowe Price Retirement I 2055 Fund - Class I	09/2015	Target-Date 2055	TRPNX	15.37%	18.68%	11.27%	12.70%	—	13.48%	0.52%	0.52%
T. Rowe Price Retirement I 2060 Fund - Class I	09/2015	Target-Date 2060+	TRPLX	15.40%	18.79%	11.32%	12.66%	—	13.44%	0.52%	0.52%

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



Cross Country Pipeline Supply 401(k) Profit Sharing Plan 425456

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					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
Oakmark Equity and Income Fund - Institutional Class	11/2016	Allocation--50% to 70% Equity	OANBX	16.15%	8.91%	6.12%	—	—	8.42%	0.58%	0.56%
T. Rowe Price Retirement Balanced I Fund - Class I	09/2015	Allocation--30% to 50% Equity	TRPTX	7.60%	11.64%	7.63%	7.96%	—	8.09%	0.35%	0.35%
Vanguard LifeStrategy Income Fund - Investor Class	09/1994	Allocation--15% to 30% Equity	VASIX	3.66%	9.12%	6.55%	6.24%	5.17%	—	0.11%	0.11%
Vanguard LifeStrategy Conservative Growth Fund - Investor Class	09/1994	Allocation--30% to 50% Equity	VSCGX	6.54%	11.51%	7.77%	8.03%	6.65%	—	0.12%	0.12%
Vanguard LifeStrategy Moderate Growth Fund	09/1994	Allocation--50% to 70% Equity	VSMGX	9.51%	13.59%	8.84%	9.70%	8.11%	—	0.13%	0.13%
Vanguard LifeStrategy Growth Fund	09/1994	Allocation--70% to 85% Equity	VASGX	12.47%	15.45%	9.79%	11.31%	9.38%	—	0.14%	0.14%
GROWTH											
MFS Value Fund - Class R6	05/2006	Large Value	MEIKX	12.60%	4.02%	6.90%	10.47%	11.12%	—	0.47%	0.47%
American Funds Fundamental Investors Fund - Class R6	05/2009	Large Blend	RFNGX	14.05%	15.30%	11.40%	14.06%	12.81%	—	0.28%	0.28%
Vanguard 500 Index Fund - Admiral Class	11/2000	Large Blend	VFIAX	12.14%	18.36%	14.14%	15.17%	13.84%	—	0.04%	0.04%
Harbor Capital Appreciation Fund - Retirement Class Shares	03/2016	Large Growth	HNACX	12.62%	54.56%	26.86%	—	—	25.60%	0.64%	0.59%
Carillon Scout Mid Cap Fund - Class R6	11/2017	Mid-Cap Blend	CSMUX	21.65%	27.42%	11.61%	—	—	11.85%	0.88%	0.88%
AGGRESSIVE GROWTH											
AllianzGI Small-Cap Fund - Institutional Class	07/2013	Small Blend	AZBIX	23.59%	16.97%	9.77%	13.10%	—	11.50%	0.97%	0.87%
MFS International Diversification Fund - Class R6	10/2017	Foreign Large Blend	MDIZX	13.64%	15.42%	9.03%	—	—	10.22%	0.77%	0.75%
Vanguard Total International Stock Index Fund - Admiral Class	11/2010	Foreign Large Blend	VTIAX	16.89%	11.27%	4.98%	9.08%	5.12%	—	0.11%	0.11%
Aberdeen Emerging Markets Fund - Institutional Class Shares	05/2007	Diversified Emerging Mkts	ABEMX	25.94%	27.91%	9.54%	13.90%	5.29%	—	1.16%	1.10%
Vanguard Emerging Markets Stock Index Fund - Admiral Class	06/2006	Diversified Emerging Mkts	VEMAX	16.89%	15.24%	5.80%	11.69%	3.11%	—	0.14%	0.14%
Invesco Gold & Special Minerals Fund - Class R6	10/2012	Equity Precious Metals	OGMIX	-0.57%	36.63%	20.55%	25.21%	—	-0.63%	0.74%	0.74%

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Cross Country Pipeline Supply 401(k) Profit Sharing Plan
425456

Your Plan's Investments

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					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
Cohen & Steers Realty Shares - Class Z	07/2019	Real Estate	CSJZX	8.57%	-2.81%	—	—	—	4.41%	0.86%	0.81%

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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). 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.**

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

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Vanguard Treasury Money Market Fund - Investor Class

STRATEGY: The Fund seeks to provide current income while maintaining liquidity and a stable share price of \$1. The Fund invests solely in high-quality, short-term money market securities whose interest and principal payments are backed by the full faith and credit of the U.S. government. Under normal circumstances, at least 80% of the Fund's assets will be invested in U.S. Treasury securities; the remainder of the assets may be invested in securities issued by U.S. governmental agencies. The Fund maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less.

Vanguard GNMA Fund - Admiral Class

STRATEGY: The investment seeks to provide a moderate level of current income. The fund invests at least 80% of its assets in Government National Mortgage Association (GNMA) pass-through certificates, which are fixed income securities representing part ownership in a pool of mortgage loans supported by the full faith and credit of the U.S. government. It may invest in other types of securities such as U.S. Treasury or other U.S. government agency securities. The fund's dollar-weighted average maturity will normally fall within an intermediate-term range (3 to 10 years).

Vanguard Total Bond Market Index Fund - Admiral Class

STRATEGY: The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. 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.

Metropolitan West Total Return Bond Fund - Plan Class

STRATEGY: The investment seeks to maximize long-term total return. The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

Eaton Vance Income Fund of Boston - Class R6

STRATEGY: The investment seeks to provide a high level of current income; the fund's secondary objectives are to seek growth of income and capital. The fund currently invests primarily in high yield, high risk corporate bonds (commonly referred to as "junk bonds") which are rated lower than investment grade (i.e., bonds rated lower than Baa by Moody's Investors Service, Inc. ("Moody's") or lower than BBB by S&P Global Ratings ("S&P") or Fitch Ratings (Fitch)) or are unrated and of comparable quality as determined by the investment adviser.

American Century Inflation Adjusted Bond Fund - Class R6

STRATEGY: The investment seeks total return and inflation protection consistent with investment in inflation-indexed securities. Under normal market conditions, the fund invests at least 80% of its net assets in inflation-adjusted bonds. It also may invest in derivative instruments such as futures contracts and swap agreements (including, but not limited to, inflation swap agreements and credit default swap agreements), bank loans, securities backed by mortgages or other assets and collateralized debt obligations. The fund may invest in U.S. Treasury futures, inflation swap agreements and credit default swap agreements to manage duration, inflation and credit exposure.

Invesco International Bond Fund - Class R6

STRATEGY: The investment seeks total return. The fund invests mainly in debt securities of foreign government and corporate issuers. Under normal market conditions, it invests at least 80% of its net assets (plus borrowings for investment purposes) in debt securities, and in derivatives and other instruments that have economic characteristics similar to such securities. The fund typically invests in at least three countries other than the United States. It invests in debt securities of issuers in both developed and emerging markets throughout the world. It is non-diversified.

T. Rowe Price Retirement I 2015 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is designed for an investor who retired at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2020 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2025 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2030 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

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

T. Rowe Price Retirement I 2035 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2040 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2045 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2050 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2055 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

T. Rowe Price Retirement I 2060 Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. The fund's allocation among T. Rowe Price mutual funds will change over time in relation to its target retirement date. It is primarily designed for an investor who anticipates retiring at or about the target date and who plans to withdraw the value of the account in the fund gradually after retirement.

Oakmark Equity and Income Fund - Institutional Class

STRATEGY: The investment seeks income and preservation and growth of capital. The fund invests primarily in a diversified portfolio of U.S. equity and debt securities. It is intended to present a balanced investment program between growth and income by investing approximately 40-75% of its total assets in common stock, including securities convertible into common stock, and up to 60% of its total assets in debt securities issued by U.S. government or any of its agencies or instrumentalities, non U.S. governments, and corporate entities rated at the time of purchase within the two highest ratings assigned by Moody's Investors Service, Inc. or by S&P Global Ratings.

T. Rowe Price Retirement Balanced I Fund - Class I

STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond mutual funds that represent various asset classes and sectors. It is intended for retired investors who seek income and relative stability from bonds along with some capital appreciation potential from stocks. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors during their retirement years, are 40% stock funds and 60% bond funds.

Vanguard LifeStrategy Income Fund - Investor Class

STRATEGY: The investment seeks current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to a fixed formula that reflects an allocation of approximately 80% of the fund's assets to bonds and 20% to common stocks. 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; 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 (but hedged by Vanguard to minimize foreign currency exposure).

Vanguard LifeStrategy Conservative Growth Fund - Investor Class

STRATEGY: The investment seeks current income and low to moderate capital appreciation. The fund invests in other Vanguard mutual funds according to a fixed formula that reflects an allocation of approximately 60% of the fund's assets to bonds and 40% to common stocks. 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; 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 (but hedged by Vanguard to minimize foreign currency exposure).

Vanguard LifeStrategy Moderate Growth Fund

STRATEGY: The investment seeks capital appreciation and a low to moderate level of current income. The fund invests in other Vanguard mutual funds according to a fixed formula that reflects an allocation of approximately 60% of the fund's assets to common stocks and 40% to bonds. 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; 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.

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

Vanguard LifeStrategy Growth Fund

STRATEGY: The investment seeks capital appreciation and some current income. The fund invests in other Vanguard mutual funds according to a fixed formula that reflects an allocation of approximately 80% of the fund's assets to common stocks and 20% to bonds. 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; 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 (but hedged by Vanguard to minimize foreign currency exposure).

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).

American Funds Fundamental Investors Fund - Class R6

STRATEGY: The investment seeks long-term growth of capital and income. The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets.

Vanguard 500 Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark 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.

Harbor Capital Appreciation Fund - Retirement Class Shares

STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadviser considers to have above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadviser expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Carillon Scout Mid Cap Fund - Class R6

STRATEGY: The investment seeks long-term growth of capital. Under normal circumstances, at least 80% of the fund's net assets will be invested in mid cap equity securities. The fund's portfolio managers consider mid-capitalization companies to be those companies that, at the time of initial purchase, have market capitalizations greater than \$1 billion and equal to or less than the largest company in the Russell Midcap Index during the most recent 12-month period. It maintains a portfolio of investments diversified across companies and economic sectors.

AllianzGI Small-Cap Fund - Institutional Class

STRATEGY: The investment seeks long-term growth of capital and income. The fund seeks to achieve its objective by normally investing at least 80% of its net assets (plus borrowings made for investment purposes) in companies with smaller market capitalizations. The manager expects to invest principally in U.S. companies but may invest to a lesser extent in non-U.S. companies. The manager currently considers smaller market capitalization companies to be companies with market capitalizations that are smaller than the largest company in the Russell 2000 Index.

MFS International Diversification Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund is designed to provide diversification within the international asset class by investing the majority of its assets in other mutual funds advised by the adviser, referred to as underlying funds. The adviser seeks to diversify the fund's investments in terms of market capitalization (by including large, mid, and/or small cap underlying funds), by style (by including both growth and value underlying funds), and by geography (by including developed and emerging market underlying funds).

Vanguard Total International Stock Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. It invests all, or substantially all, of its assets in the common stocks included in its target index.

Aberdeen Emerging Markets Fund - Institutional Class Shares

STRATEGY: The investment seeks long-term capital appreciation. The fund invests primarily in common stocks, but may also invest in other types of equity securities, including, but not limited to, preferred stock and depository receipts. It invests at least 80% of the value of its net assets, plus any borrowings for investment purposes, in equity securities of emerging market companies. The fund may invest in securities denominated in U.S. Dollars and currencies of emerging market countries in which it is permitted to invest. It may invest in securities of any market capitalization, including small and mid-cap securities.

Vanguard Emerging Markets Stock Index Fund - Admiral Class

STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the index in terms of key characteristics.

Invesco Gold & Special Minerals Fund - Class R6

STRATEGY: The investment seeks capital appreciation. The fund invests mainly in common stocks of companies that are involved in mining, processing or dealing in gold or other metals or minerals, gold bullion, other physical metals, and precious metals-related ETFs and may invest all of its assets in those securities. Under normal market conditions, at least 80% of the fund's net assets, plus any borrowings, for investment purposes will be invested in those securities, and in derivatives and other instruments that have economic characteristics similar to such securities. 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 1-866-695-7526. There is no assurance that any fund will meet its stated objective.

Cohen & Steers Realty Shares - Class Z

STRATEGY: The investment seeks total return through investment in real estate securities. Under normal market conditions, the fund invests at least 80% of its total assets in common stocks and other equity securities issued by real estate companies. It may invest up to 20% of its total assets in securities of foreign issuers which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

ADDITIONAL DISCLOSURES

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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.

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

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

Signature of Employee/Participant

Date

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Recordkeeping Plan #: 4 2 5 4 5 6

ADP Financial Wellness site⁶

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

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

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BONDS SOCIAL SECURITY
HEALTH AND WELFARE CASH 529 SAVINGS
INVESTING **STARTING EARLY** ENJOYING RETIREMENT
ROLLOVER EMERGENCY FUND
INFLATION STOCKS BUDGETING



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**TO GET STARTED, COMPLETE THE ROLLOVER
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