

Retirement Plan Information: Save Smart®

A SMART AND EASY WAY TO SAVE FOR YOUR RETIREMENT

Save Smart® is a plan feature that allows you to gradually increase the before-tax amount you contribute toward your retirement. You select the percentage — 1%, 2% or 3% annually in the month you choose.



The impact of Save Smart¹

ASSUMPTIONS

Beginning contribution rate = **6%** + Save Smart contribution rate increase = **1%** each year for 10 years

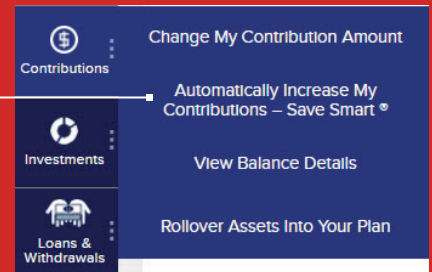
	Account value without Save Smart	Account value with Save Smart
10 years	\$55,108	\$92,792
20 years	\$159,563	\$318,360
30 years	\$352,996	\$738,240

Saving more over time with Save Smart may make a big difference in how much money you will have in retirement. In fact, in 30 years it could be the difference of having \$738,240 vs \$352,996.



Elect Save Smart® in 3 easy steps:

1. Sign into your account using your ADP Mobile Solutions App or by going to My.ADP.com.
2. Go to Retirement > Manage Your Account > Discover more account options
3. Select **Contributions > Automatically Increase My Contributions - Save Smart®**



¹ For illustrative purposes only, not indicative of any specific investment type. Assumes a \$0 starting balance, \$65,000 annual salary, 6% annual rate of return, 1% annual salary increases and 1% Save Smart annual investment increases for 10 years and assumes reinvestment of gains and dividends and no withdrawals. Save Smart increases are available for before-tax contributions only. A plan of systematic investing does not ensure a profit or prevent a loss in a declining market. Subject to Plan and IRS maximums.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

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