

RETIREMENT PLAN INFORMATION:

Rolling over a previous retirement account



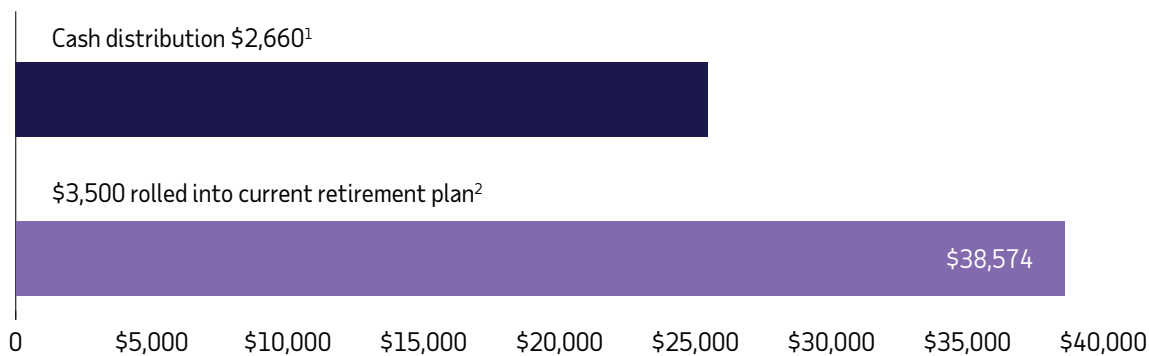
If you have savings in a previous retirement plan account, you can roll over those assets into your current retirement plan account.

Here are a few reasons to consider making a rollover:

1. Consolidating retirement accounts lets you access your savings in one place
2. Flexibility to adjust your asset allocation as your situation changes
3. Access to your assets in the event of a financial need

The power of a rollover

As shown in the chart below, rolling over your previous retirement plan account of \$3,500 could result in an additional \$35,000 in retirement savings compared to taking a cash distribution.



For illustrative purposes only.

1 The cash distribution assumes a deduction of 24% in federal income taxes. Additional tax withholding may apply and a 10% early withdrawal penalty may be assessed on this amount.
2 The rollover assumes a 6% annual rate of return, compounded daily and reinvestment of earnings over 40 years.

Rollover Resources

ADP is here to support you with tools and resources to help you make financial decisions that are right for you.

For more rollover information, [click here](#) to go to ADP's Rollover Engagement Hub or scan the QR code from your camera or QR code reader to access the site.



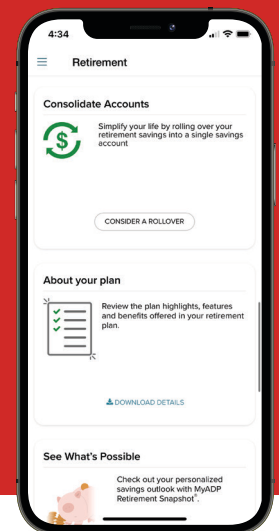
To watch a short video about the benefits of a rollover, [click here](#) or scan the QR code from your camera or QR code reader.



Ready to get started?

ADP makes rollovers easy with our guided rollover experience.

Once you have signed into your ADP Mobile Solutions App or your retirement account, click on the Consolidate Accounts tile. To access your retirement account, [visit My.ADP.com](#).



Be sure to review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over could help reduce your retirement costs. 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.

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