



Changes are  
happening  
with your  
401(k) plan

We're excited to announce that your 401(k) plan will be moving to our new provider, ADP Retirement Services.

ADP is a leader in the Retirement Services industry and provides participants with the tools and services to make saving for retirement convenient and easy.

ADP Retirement Services will provide all recordkeeping services for your 401(k) plan, including the transfer of all investment options to the new plan. During this plan transition there will be a blackout period where you will not be able to change your investments, obtain a loan from the plan, or obtain a distribution from the plan. Please refer to the table to the right for important blackout period dates.

At the end of the blackout period, you will receive a Welcome Letter from ADP Retirement Services which will include a Personal Identification Number (PIN) to access your account.

### **Important Blackout Period Dates**

**Blackout Period for  
contributions to ADP plan begins**

**Blackout Period for current  
account balance begins**

**Blackout Period expected to  
end on or before**

**If you have questions concerning  
this notice, please call:**

## Additional Transition Period Information

Remember that each investment option has potential risks so it is important to read the prospectus and/or other investment related information carefully. Prospectuses, which include information about fees and expenses as well as investment objectives, will be made available to you at the enrollment meeting and/or you may obtain them from the Plan Administrator. An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to maintain a \$1.00 share value, there is no guarantee that they will be able to do so.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

Federal law generally requires that you be furnished notice of a blackout period at least 30 days in advance of the last date on which you could exercise your affected rights immediately before the commencement of any blackout period in order to provide you with sufficient time to consider the effect of the blackout period on your retirement and financial plans. If you have become a participant or beneficiary with an account balance in the Plan after blackout notices were initially furnished to affected participants and beneficiaries, this notice has been provided to you as soon as reasonably possible upon the beginning of your participation.

ADP, LLC and its affiliates do not offer investment, tax or legal advice to individuals. Nothing contained in this communication is intended to be, nor should be construed as, particularized advice or a recommendation or suggestion that you take or not take a particular action. Questions about how laws, regulations, guidance, your plan's provisions or services available to participants may apply to you should be directed to your plan administrator or legal, tax or financial advisor.

**ADP RETIREMENT SERVICES** 71 Hanover Road, Florham Park, NJ 07932

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