RETIREMENT SERVICES

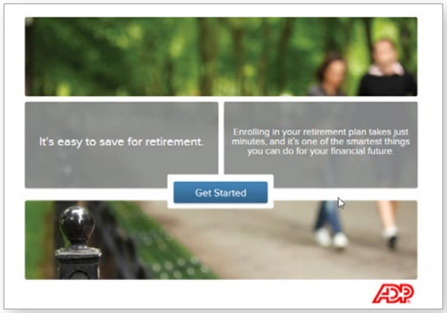
Your retirement journey begins here

Eight simple steps to being investing in yourself and your future

Always Designing for People®

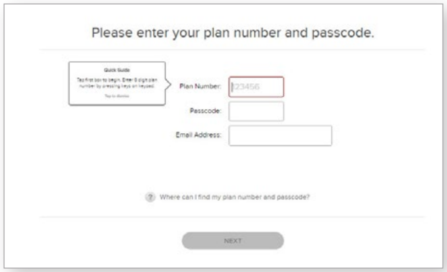
Welcome!

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 enrolling in your employer's retirement plan, you are taking an important first step.



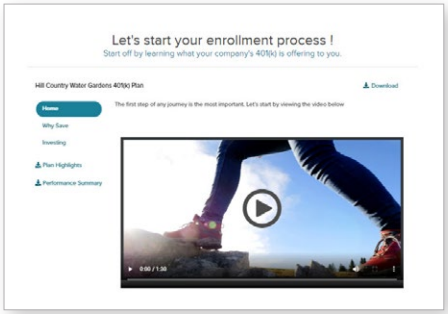
Step 1: Go to www.mykplan.com/enroll

Click on the **"Get Started"** button to begin your enrollment process.



Step 2: Enter your plan number, passcode and email address

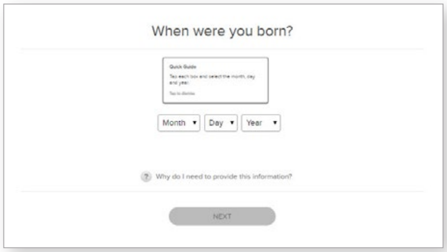
The plan number and passcode was provided to you during an enrollment meeting. If you have misplaced the information or did not receive it, please contact your plan administrator. You can also call ADP's Participant Service Team at 800-MyK-Plan (800-695-7526) and a representative will be able to assist you with this information.



Step 3: Explore and Enroll

Take some time to explore information on the site. Information about your employer's retirement plan is located in the Plan Highlights and the Performance Summary section provides details about the investments.. You can also download a full education kit by clicking the download button.

Click on the **"ENROLL NOW"** button to move to the next step in your journey.



Step 4: Verify your date of birth

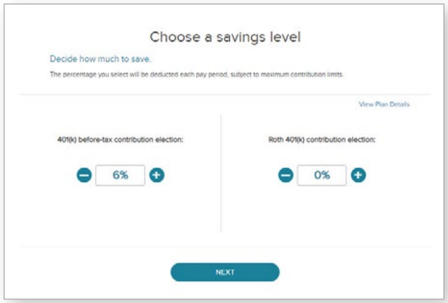
Providing this information allows ADP to provide you with information that may be helpful during the investment election process. ***None of the information you enter to complete your enrollment will be stored on this site.***

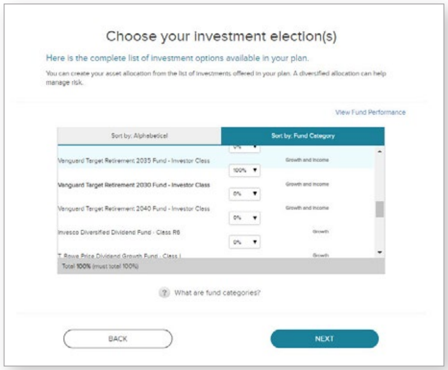
Step 5: Select your contribution type and percentage

During this step, you will select how you want to contribute to the Plan (before-tax or Roth 401(k) or a combination of both). You can also select the percentage to each contribution type.

You can click **"View Plan Details"** to view your Plan's highlights, which will contain more complete information on the Plan's contribution types and contribution percentage limits.

Click on **"NEXT"** to continue to the next step.





Step 6: Investment selection

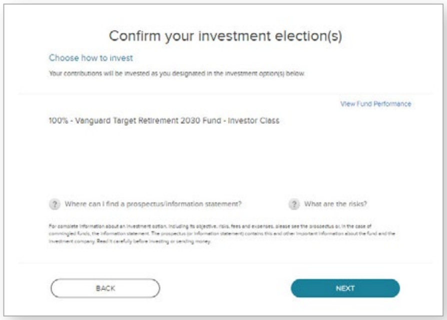
During this step, you will select your investments and the percentage you want to contribute to each. You can view investment performance by clicking on **"View Fund Performance."**

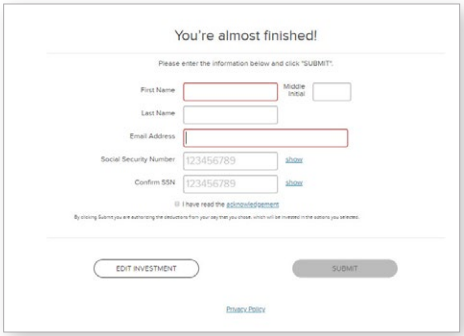
If your plan includes target date funds and you wish to invest in one of these funds, you may do so. Generally, you would select the fund that is closest to the date you will turn age 65. However, you do not need to select this fund. You can also select a mix of investments to create your own asset allocation. The total of your investment election much equal 100%.

Click on **"NEXT"** to continue to the next step.

Step 7: Confirm your investment election(s)

Review your investment election(s). If you need to make changes, select the **"Back"** button. If everything looks good, then select **"NEXT."**





Step 8: Provide personal information

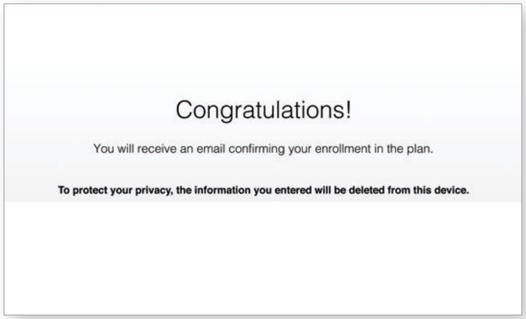
ADP will need your name and Social Security Number so we can identify your account record from your employer and correctly setup your retirement account.

Once you have confirmed this information is correct, select **"SUBMIT"** to compete your enrollment process.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Congratulations on taking your first retirement step!

You have just completed a big step towards saving for your future retirement.



Prefer to set up your account over the phone?

You have access to ADP's automated Voice Response System at **800-MyK-Plan (800-695-7526)** 24 hours a day, 7 days a week[1].

If you need additional assistance, one of ADP's Participant Service Team Representatives can help. Representatives are available Monday through Friday, 8am to 9pm, Eastern Time.

1 Generally available 24 hours a day, 7 days a week except for periods of scheduled maintenance. Customer Service Representatives are registered representatives of ADP Broker-Dealer, Inc. (Member FINRA), an affiliate of ADP, Inc. One ADP Blvd, Roseland, NJ.

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Descriptions of plan features and benefits are subject to the plan document. The plan document will govern in the event of any inconsistencies.

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