

ADP FEE DISCLOSURE

PLAN PARTICIPANT

Frequently Asked Questions

U.S. Department of Labor regulations related to company-sponsored retirement plans require retirement plan administrators (typically the company offering the retirement plan) to disclose detailed information to “eligible plan participants” (that is, eligible non-participating employees and active participants with an account balance) about plan fees, expenses, and investment options. In doing so, plan participants are then potentially better prepared to make informed decisions about their retirement plan account. Below are some frequently asked questions related to the disclosures.

Question	Answer
Why did I receive a participant fee disclosure statement?	The disclosure statement is required to be provided to you by the plan administrator. You should read the document, but you are not required to take any action. But if you are not currently participating in the plan, you may consider enrolling (see below).
What is the participant fee disclosure statement?	The document explains the costs and fees that you may be charged for participating in your employer’s retirement plan. It also has information about your plan’s investments and other information about your plan.
Do I need to do anything?	No. The document is provided for informational purposes only.
I don’t participate in my company’s retirement plan. Is the plan costing me anything?	No. If you do not participate in the plan no fees will be charged to you. However if you rolled money into the plan or maintain a balance in the plan — even though you may not be actively making contributions to the plan — you could be subject to plan administrative expenses, individual expenses and investment related expenses.
How can I participate in the plan?	If you are eligible to enroll in the plan, you can enroll right now at My.ADP.com . Use the User ID and Password that was mailed to you. If you have forgotten or misplaced this information, you can also use the FORGOT YOUR USER ID? or FORGOT YOUR PASSWORD? to request or reset your information.
What other information is available to me?	Further information about the investment options designated by your employer, such as fund performance, is available once you have logged into your account at My.ADP.com . Some of this information is in addition to previously available information.

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