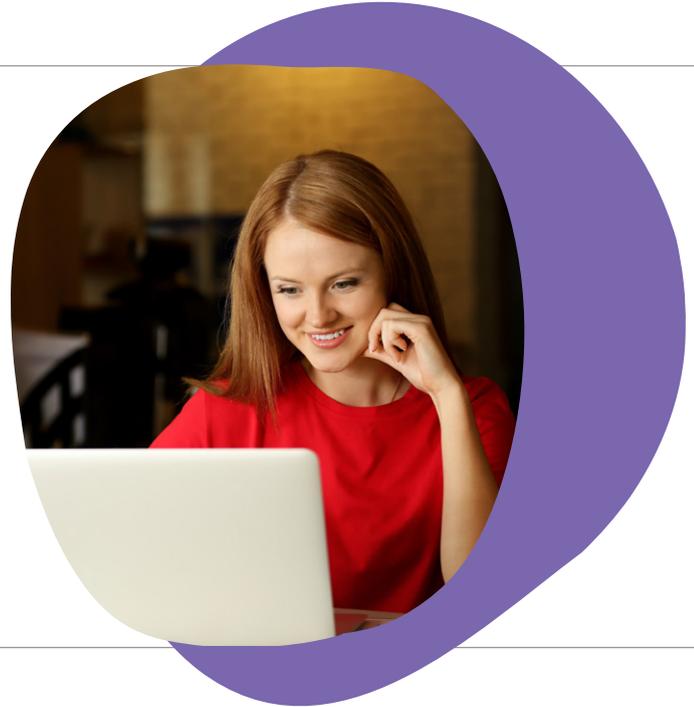


Plan for what's ahead. Designate a beneficiary.

Whatever you decide is ahead for you in retirement, you'll want to make sure to designate a beneficiary for your account.



GO TO WWW.MYKPLAN.COM TO CHANGE OR ADD YOUR BENEFICIARY.



Always Designing
for People™

Even if you've already named a beneficiary, it's always a good time to review your designation to make sure it is up-to-date and accurate.

Designating a beneficiary for your account is important because:

- It provides a way to pass ownership and control of your account's assets onto your designated beneficiary after your death.
- Accounts without a designated beneficiary are distributed in accordance with plan rules.
- If you are married, your spouse is the sole beneficiary unless your spouse consents in writing to the designation of a different or additional beneficiary.

Two convenient ways to complete or update your beneficiary designation

1. Log onto the ADP Retirement Services Participant Website, mykplan.com:

You can update your beneficiary designation by selecting the **My Account** tab and **Manage My Beneficiaries** menu option.

In order to complete the beneficiary form, you will need to have the following information available:

- The name and date-of-birth of each of your beneficiaries
- A valid Social Security Number for each of your beneficiaries

2. Contact ADP Participant Services:

You can complete this process over the phone as well by calling (877) 706-1996. Representatives are available Monday through Friday, 8:00 a.m. to 9:00 p.m., Eastern Time.¹

Remember, it is critical to be able to properly identify your designated beneficiary upon your death. Please ensure that you provide the representative with the correct and valid Social Security Number for each of your beneficiaries so that we have your designation completed properly.

¹ Registered representatives of ADP Broker-Dealer, Inc. (Member FINRA), an affiliate of ADP, LLC, One ADP Blvd, Roseland, NJ.