

Take the Time and Take Control

With a Rollover IRA for ADP 401(k) Retirement Plan Participants



Founded in
1958

We are committed to helping clients reach their financial goals. Let us help you.

Put Retirement Back in Your Hands

You wouldn't leave your personal retirement decisions—where you'll live, how you'll spend your time—in your employer's hands. The same may be true for the assets in your former employer's retirement plan.

Your retirement plan could be the largest sum of money you've ever accumulated, so it's important to manage it wisely. At American Century Investments®, we can help you take control of your future with a Rollover IRA.

You don't have to leave your retirement money behind. Learn more about the benefits of rollovers, and find out how easy it is to get started.

Partners in Time

For many investors, choosing an instantly diversified and professionally managed target-date fund is a smart choice for saving for retirement. Read more about One Choice® Target Date Portfolios on page 4.

Diversification cannot assure a profit or protect against a loss in a down market. Mutual fund investing involves market risk.

Navigate – With Our Help

Leaving your job brings up questions, especially those related to the status of your retirement savings. There are many options, and it's easy to get overwhelmed. American Century Investments is here to help 401(k) participants like you keep your retirement dollars working for you. When you work with an American Century Investments rollover specialist, you can trust you're making the choice that will help, not hurt, your financial future.

How do you roll?

When deciding to move money out of your former employer's plan, it's important to know your distribution options. One common option is to roll it over to an IRA with a financial company like American Century Investments. Rollovers offer:

- **More control and flexibility.** You have more control over your financial future. Access your account how and when you want, choose how you want to invest or allocate investments, and add additional contributions to get closer to your goals.*
- **Freedom to choose.** At American Century Investments, we offer more than 80 no-load investment options to choose from, including target date and target risk asset allocation portfolios.

What about taxes?

Generally, if you roll over to an IRA, there is no current tax implication. As long as you are careful to designate your withdrawal as a rollover, and as long as the money is invested in a Traditional IRA, you don't have to worry about current taxes. One exception is if you are rolling your money over from a tax-deferred account into a Roth IRA, which is known as a conversion.

Consolidate and Control

If it seems like a hassle to move your money, consider the challenge in keeping track of your retirement investments when they are spread out among your current and former employers. While this is an option, rollover retirement money can give you the chance to consolidate and simplify your recordkeeping.

- **Track investments easily.** You can get a better snapshot of your overall retirement finances if you're working with one financial company.
- **Control your overall strategy.** Seeing all your investments in one place can help you set and follow a specific strategy. A recent study** found that investors who had multiple retirement plans usually invested more in stocks and are less diversified — which may not align with long-term retirement goals.



See the Big Picture by Consolidating

Do you have money spread out among various investment companies? Consider consolidating your retirement assets in an IRA at American Century Investments, where you can enjoy the simplicity of tracking all your investments on one statement. Plus, you'll have access to a variety of investment choices, and your money will continue to grow tax deferred.

*If you decide to contribute more to your retirement account, talk to a Rollover Specialist about the rules for Rollover IRAs and additional contributions.

** "More Than One Retirement Plan Type? Chances Are You Hold More Stocks." Employee Benefit Research Institute, April 25, 2013.



There's No Toll to Roll

There is no set up fee to open an American Century Investments Rollover IRA.

There is a \$25 annual maintenance fee that pays for the costs associated with annual tax reporting and servicing of the Rollover IRA. However that fee is waived if your account balance is greater than \$10,000 or if you enroll in our Exclusive Online Account Management program. For more information on this program or additional fees¹, speak to a Rollover Specialist at 800-982-6002.

¹Investments in mutual funds are subject to ongoing expenses.

Keep What's Yours

When considering what to do with your retirement plan money, remember what you planned to use it for—retirement. Some options preserve your hard-earned money for your future, but some result in fees, taxes and penalties.

Cash Out, Miss Out

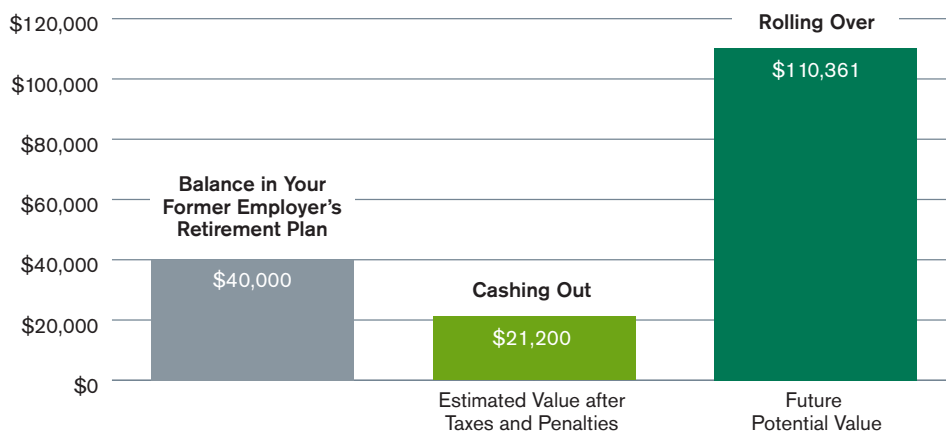
While it may seem tempting to cash out your retirement plan money for emergencies or short-term expenses, know that you could lose a significant portion of that money right from the start. Income taxes, a 10% federal penalty tax for early distribution, and state taxes could leave you with barely over half of your original amount, depending on your situation.* Check out our *Cash Out Calculator* and input your own numbers at www.americancentury.com/adp.

You also have to weigh the future risk. That money is no longer growing and compounding, which could make a big impact on your future.

Rollovers are designed to keep the money earmarked for retirement, so the benefits of the retirement plan stay intact in a new rollover account. You won't owe taxes now on the money you've accumulated in your plan or be subject to possible penalties of other distribution options.

The chart below compares the potential results of cashing out your money versus rolling it over.

The Value of \$40,000: Cashing out vs. Rolling Over Your Retirement Money



Source: Standard and Poor's

Hypothetical example using 52-year-old investor planning to retire at 67.

Assumptions: 1) Cashing out with a full distribution: Equals entire amount of \$40,000 cashed out, less 37% tax rate (covering federal, state and local taxes) and 10% penalty. 2) Rolling over to an IRA: Entire amount of \$40,000 is invested, 7% annual rate of return.

This hypothetical situation contains assumptions that are intended for illustrative purposes only and are not representative of the performance of any security. There is no assurance similar results can be achieved, and this information should not be relied upon as a specific recommendation to buy or sell securities.

*Taxes are deferred until withdrawn on a Traditional or Rollover IRA. A 10% penalty may be imposed for early withdrawal (prior to age 55 for qualified retirement plan distributions and age 59½ for IRA distributions). Assumes a 35% tax bracket and no exception to withdrawal penalty applies. State income taxes may apply to your distribution. Your tax bracket may be lower.

Please consult your tax advisor for more detailed information regarding the Roth IRA or for advice regarding your individual situation.

Taxes are deferred on a Roth IRA until withdrawal if the requirements are met. A 10% penalty may be imposed for withdrawal prior to reaching age 59 ½.

Your Choice for Retirement

When you invest for retirement, you have an end date in mind. How and when you adjust your investment mix over time are important factors to consider. That's why target-date funds can be a smart choice. With One Choice® Target Date Portfolios:

- **You choose the target date.** Consider your individual situation and choose the portfolio with the date closest to the year when you plan to retire or start withdrawing your money.
- **We manage the portfolio.** Each target-date portfolio is a diversified mix of up to 16 separate mutual funds managed by our experts.
- **We automatically adjust the investment over time.** Portfolio managers gradually shift to a more conservative mix as the target date approaches.

To select your fund, find your birth year and see the One Choice® Target Date Portfolio that corresponds with your estimated retirement date at age 65:

Your Birth Year	Your Estimated Retirement Date at Age 65	Corresponding Portfolio
1952 or earlier	2017 or earlier	One Choice® In Retirement Portfolio*
1953-1957	2018-2022	One Choice® 2020 Portfolio
1958-1962	2023-2027	One Choice® 2025 Portfolio
1963-1967	2028-2032	One Choice® 2030 Portfolio
1968-1972	2033-2037	One Choice® 2035 Portfolio
1973-1977	2038-2042	One Choice® 2040 Portfolio
1978-1982	2043-2047	One Choice® 2045 Portfolio
1983-1987	2048-2052	One Choice® 2050 Portfolio
1988-1992	2053-2057	One Choice® 2055 Portfolio
1993 or later	2058 or later	One Choice® 2060 Portfolio

*One Choice® In Retirement Portfolio is designed for investors born before 1952, planning to retire within the next few years or for investors preferring a more conservative investment mix than what One Choice® 2020 Portfolio offers.

Stay on Track with One Choice Target Date Portfolios

Each portfolio is a fund-of-funds. This means experienced investment professionals spread your money across American Century Investments funds, whose holdings span a broad range of stocks, bonds and cash alternatives.

The portfolios follow a pre-set asset allocation schedule that's specifically designed to provide a trade-off between risk and reward potential based on the target date, which is the approximate year when investors plan to retire or start withdrawing their money. The principal value of the fund is not guaranteed at any time, including at the target date.

Each target-date portfolio seeks the highest total return consistent with its asset mix. Over time, the asset mix and weightings are adjusted to be more conservative. In general, as the target year approaches, the portfolio's allocation becomes more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash alternatives.

One Choice® In Retirement Portfolio maintains a constant asset mix designed to focus more on income than capital appreciation. It is intended for investors near or in retirement, or for anyone seeking a conservative investment solution.



Want more choices?

American Century Investments offers a broad range of no-load mutual funds that you can use to build a retirement portfolio that fits your needs. Call us at **800-982-6002** to learn more.



A little help can go a long way.

Our complimentary investment guidance can help provide direction based on your goals, risk tolerance, and time horizon. Call us to learn more.



To start your rollover:

Call a Rollover Specialist at **800-982-6002**, or visit **americancentury.com/adp**.

The Choice Is Yours: Start Your Rollover Today

Take the first step to control your retirement finances. Our dedicated Rollover Specialists are ready to help, or visit **americancentury.com/adp** for more information.

Our dedicated Rollover Specialists will:

- Be your single point of contact and help manage the entire rollover process.
- Help guide you through investment choices.
- Work directly with ADP to initiate the transfer.
- Monitor the status of your transfer and call you back when we receive your rollover money.



Topics to consider when you talk to your Rollover Specialist:

- **Investment strategy.** Discuss your current investment strategy and how you'd like to invest your rollover assets.
- **Company stock.** If you own company stock in your current plan, you may be able to keep those shares. Talk to a Rollover Specialist to learn more.
- **Consolidating other investments.** If you own other retirement accounts, mutual funds, or individual stocks or bonds, consider consolidating those assets with us.

Managing Money, Making an Impact



Staying focused on doing the right thing for you is part of what makes our story unique. Find out how we've been helping clients since 1958.

American Century Investments is a leading asset manager focused on delivering investment results and building long-term client relationships while supporting research that can improve human health and save lives. Together we can become a powerful force for good.

Performance Focused for Nearly 60 Years

- Founded in 1958 by Jim Stowers Jr., our investment professionals aim to outperform relevant benchmarks and peer groups using a highly defined, disciplined and repeatable process that emphasizes independent thinking.
- We take an active, team-based and risk-adjusted approach to managing equity, fixed income and alternative investments.
- With a global presence, we help clients around the world achieve their goals.

Pure-Play Business Model

- Investment management is our sole focus, which empowers us to align our decisions with client expectations.
- No ancillary businesses compete with our clients or dilute our resources to serve them.

Privately Controlled and Independent

- Our ownership structure allows us to maintain a long-term view in the best interest of our clients—we're not beholden to quarterly earnings pressure.
- We take an independent view, guided by our commitment to do the right thing for our clients. This focus on integrity has earned the trust of our clients for nearly 60 years.

Prosper With Purpose™

- Every day, people focus on making the world a better place for themselves, their families and their organizations. You can give back something more valuable than money.
- By investing with us, you also invest in the future of others and potentially impact the lives of millions. That's possible because of the distinct relationship with our primary owner, the Stowers Institute for Medical Research.
- Our dividend payments support the Institute's work of uncovering the causes, treatments and prevention of life-threatening diseases, like cancer. It's how we and our clients together redefine prosperity.

It's like nothing you've ever seen from a money management firm.™



Making a Difference

One Choice® Target Date Portfolios invest in tobacco-free underlying funds, one of the many ways American Century Investments supports the fight against cancer.



You should consider the fund's investment objectives, risks, and charges and expenses carefully before you invest. The fund's prospectus, which can be obtained by calling 1-800-982-6002, contains this and other information about the fund, and should be read carefully before investing.

This information is not a recommendation, is not individualized, and is not intended to serve as the primary basis for an investment decision.

As with all investments, there are risks of fluctuating prices, uncertainty of dividends, rates of return and yields. Current and future holdings are subject to market risk and will fluctuate in value.

Past performance is no guarantee of future results. Investment return and fund share value will fluctuate and it is possible to lose money by investing in these funds.

ADP, Inc. and ADP Broker-Dealer, Inc. (collectively, "ADP") and American Century Investment Services, Inc. and its affiliates (collectively "American Century Investments") are independent contractors. Nothing in the following materials or agreements should be construed to create or provide for any other relationship between ADP and American Century Investments, including but not limited to joint venture or partnership. Neither ADP nor its affiliates provide investment or tax advice to participants, alternate payees or beneficiaries in retirement plans to which they provide recordkeeping and administrative services ("Retirement Plans"), nor serve in a fiduciary capacity with respect to Retirement Plans. Accordingly, ADP does not endorse or recommend rollovers to any American Century Investments IRA or investments made available thereunder.

