



INVEST IN YOURSELF

YOUR JOURNEY BEGINS HERE



READY TO ENROLL? Text Enroll Now to 72408

CareQuest Institute for Oral Health, Inc.
The CareQuest 401(k) Retirement Plan
426284



Always Designing
for People®



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 taking part in your employer's retirement plan, you're taking an important first step.

Whatever your retirement destination, you are one step closer to reaching your goal when you enroll in the Plan.

Get connected with the ADP Mobile Solutions App

The ADP Mobile Solutions App is where your retirement journey begins. The app provides a secure way to manage your retirement plan account. Download now in the [Apple App Store](#) or on [Google Play](#) for quick and easy access to:

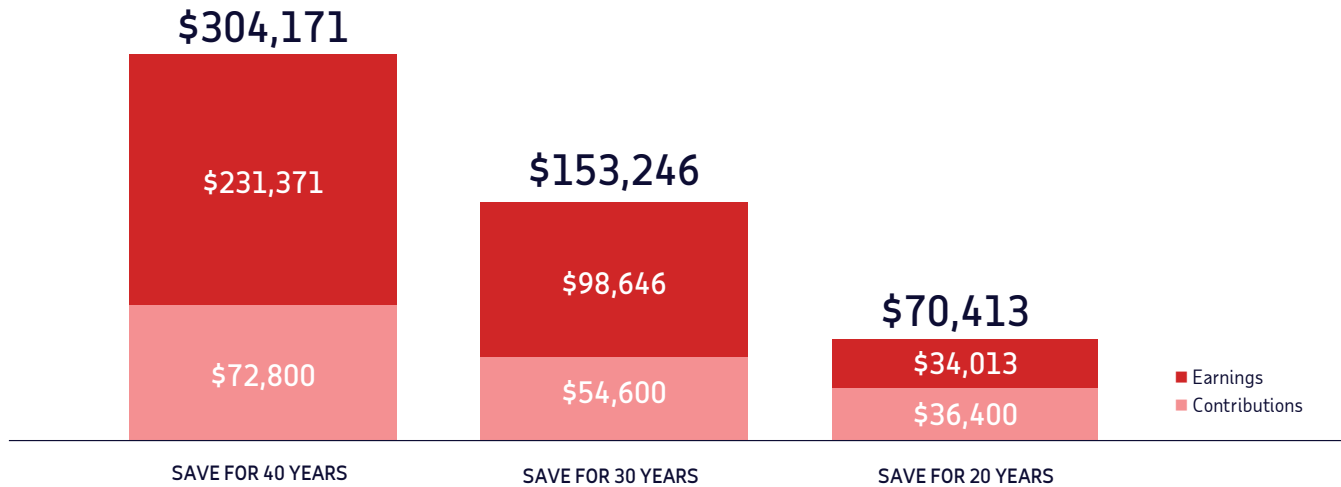
- Enroll, check balances and make account changes
- Research plan investments and request investment changes
- Receive important notifications about your retirement plan





TAKE TIME TO PLAN YOUR FINANCIAL JOURNEY. HERE'S WHY.

Delaying saving can cost you both time and money. The longer you wait to start saving, the more difficult it becomes to achieve your financial goals. In fact, waiting to save could potentially cost you as much as \$233,757 over 20 years.



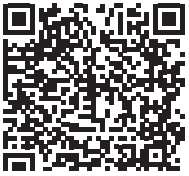
For illustrative purposes only, results may vary. The investments are not reflective of any specific fund in your plan. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. A plan of systematic savings does not ensure a profit or prevent a loss in a declining market.

Make the most of your contributions

You can choose to contribute to the Plan with before-tax contributions and/or Roth contributions. The chart below outlines the differences between the two types of contributions. For more information on additional contribution types and limits, please review the Contribution section in the Plan's Highlights..

	BEFORE-TAX CONTRIBUTIONS	ROTH CONTRIBUTIONS
Employee contributions	Made before taxes are deducted from your paycheck.	Made after taxes are deducted from your paycheck.
Account growth (earnings)	Tax-deferred until distribution.	Tax-free at distribution if the distribution is qualified.
Federal Income Tax	Reduces current taxable income by contribution amount. Taxes are paid at withdrawal on both contributions and earnings.	Contribution is taxable in current year. No taxes are paid on qualified distributions.
Distributions	Available according to Plan rules.	Tax-free provided you had your Roth account for at least five years and you are at least 59½ or are disabled or deceased.

MAKE SAVING FOR RETIREMENT A PRIORITY



VIEW WORKSHEET

According to financial experts, you may need 70%-80% of your pre-retirement income or the amount of money you are earning right before you retire to live comfortably in retirement.

Finding the money to save can be easy with a budget. A budget provides you with an easy way to track your spending and savings habits. The [ADP Budgeting Worksheet](#) can help you track your spending so you can find the money to save.



Even \$5 a day can have an impact

When it comes to saving, even small amounts can have an impact in helping you achieve your financial goals. If you saved \$5 a day or \$35 a week...
in 40 years, you could have \$304,171 in savings.

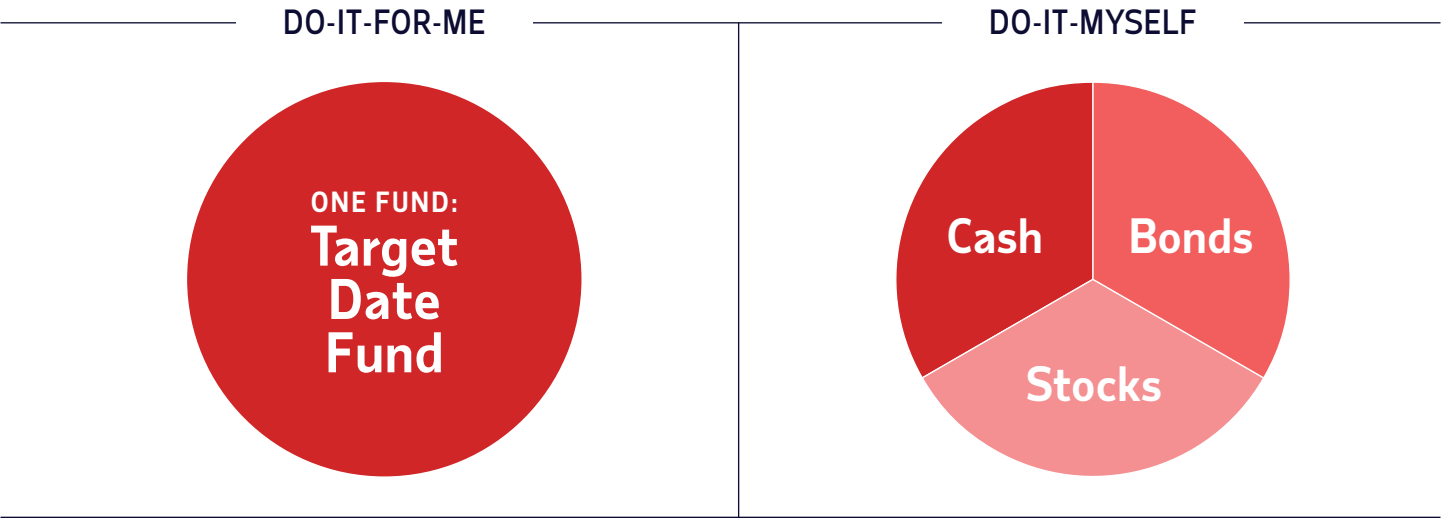
\$35 SAVED PER WEEK¹



¹ You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency. For illustrative purposes only. Assumes a starting balance of \$0, a weekly contribution of \$35, an annual rate of return of 6%, compounded daily, the reinvestment of earnings and no withdrawals or loans. Results are not meant to represent past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

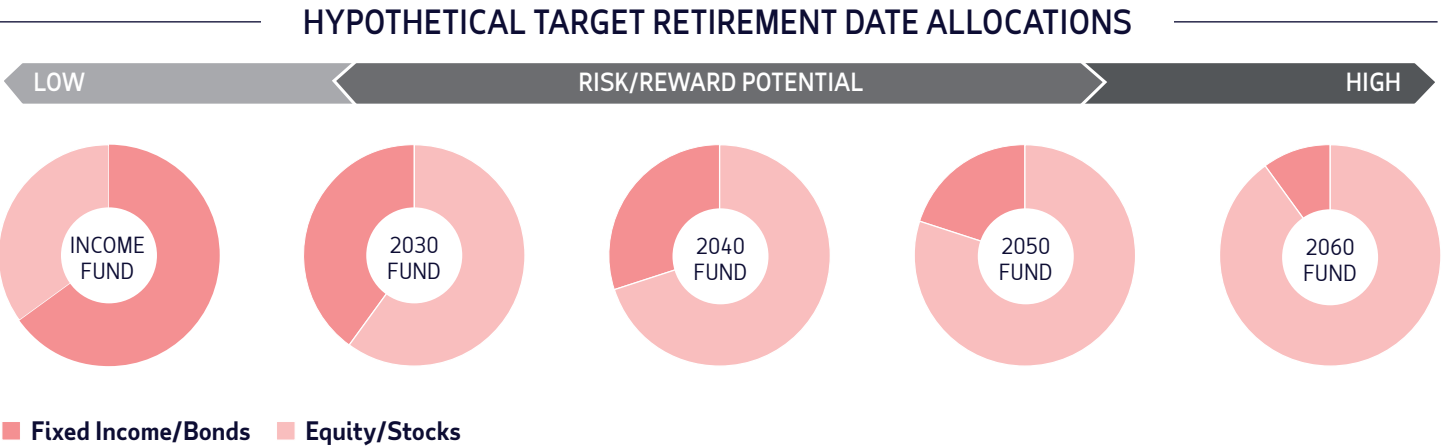
YOUR FINANCIAL JOURNEY

As part of your path, you can choose to invest in the Plan’s default investment option or you can choose to create and manage your own retirement portfolio yourself using the investments in the Plan.



Target Date Funds

Each target date fund is managed to a specific retirement year identified in the fund name. Each fund is made up of a mixed asset allocation of stocks and bonds. As shown in the chart below, the mix will be automatically reallocated over time as the fund approaches the target retirement date and will continue to shift asset classes even after the fund retirement date.



Sample asset allocations are for illustrative purposes only. Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor may withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund’s prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus.

READY TO BEGIN YOUR RETIREMENT JOURNEY?

Start investing in yourself...and your future by following the steps below.

1

Get to know your Plan

Review your Plan's highlights to learn more about the features and other important retirement planning information.

2

Make saving a priority

Contribute as much as you can to your retirement plan account. Most of the income you will need in retirement will come from you.

3

Choose investments that work for you

Your investment selection will be based on your lifestyle, personality, risk tolerance and certain financial considerations, such as when to retire.

4

Enroll in the Plan

Your company's retirement plan is one of the best ways you can save for retirement. Text Enroll Now to 72408

5

Download the ADP Mobile Solutions App

The app provides access to your retirement plan account and allows you to track your progress. Download from the app stores or scan the QR code.



ENROLLMENT TOOLS AND RESOURCES

Below are essential tools and resources designed to help you navigate enrollment with ease.

1. [What is a Retirement Plan video](#)



2. [ADP Achieve Engagement Hub site - Enrollment section](#)



3. [How Do I tutorial - Enrollment](#)



CAREQUEST INSTITUTE FOR ORAL HEALTH, INC.

THE CAREQUEST 401(K) RETIREMENT PLAN 426284



YOUR PLAN'S HIGHLIGHTS

READY TO ENROLL?

Text Enroll Now to 72408

Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- You will be automatically enrolled into the Plan. A voluntary elective contribution of 2% will be deducted from your pay before-taxes and deposited in your retirement account in the Plan's default fund. If you are auto enrolled in your plan, your contribution will increase by 1%, every January, until it's capped at 8%. For more information, including important dates, please refer to your Welcome Letter.
- If you decide now is not the right time to start saving, you can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App. You can always change your mind and enroll later.
- You are immediately eligible to participate in the Plan on the next plan entry date

Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 90%
- **Roth:** 1% to 90%
- The total maximum amount you may contribute to the Plan is 90%.
- You have the option of electing a flat dollar amount to contribute each pay period.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.
- The total dollar amount you may contribute to the Plan is \$24,500.
- **Catch-up Contributions:** If you will be 50 years of age or older by December 31st, you may also make a catch-up contribution in excess of Internal Revenue Code or Plan Limits. This year, you can save an additional \$8,000.
- **Super Catch-up Contributions:** If you will be between the ages of 60-63 by December 31st, you can contribute a higher catch-up contribution amount. This year, you can save an additional \$11,250.

YOUR PLAN'S HIGHLIGHTS

- **Required Roth Catch-up Contributions:** If you earned more than \$150,000 in Social Security wages (Box 3 on your W-2) from the same employer in the prior year, any catch-up contributions you make to your retirement plan must be designated as Roth contributions.

Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page at achieve.adp.com > SELECT AN OPTION > Rollover

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs or provide preferred features that you may find beneficial, such as access to institutional funds, fiduciary-selected investments, and other ERISA protections. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

Employer contributions

- The Employer will match 100% of deferrals not exceeding 4% of Compensation

Distribution options

Planning for your retirement is a long-term commitment and the money you have saved should be considered "untouchable" and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

Loans

- Number of outstanding loans allowed at any one time: 1.
- Minimum loan amount: \$1000.00
- Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
- Loan interest rate information can be obtained by logging into your account > Loans & Withdrawals > View or Request a Loan
- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the **Special Tax Notice** located in the retirement plan website.

Account Resources

You can access your retirement savings account anytime¹, make changes and perform transactions through:

- ADP Mobile Solutions App
- [My.ADP.com](https://my.adp.com)
- 1-866-695-7526

ADP Achieve Engagement Hub

You have access to planning tools and resources to help you meet your financial challenges at every stage of your life and career. Start exploring now by going to achieve.adp.com.

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.

Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name. You will need the names and birth dates of your beneficiary(ies) and each Social Security Number.

If you are married and want to designate someone other than your spouse, you must print the form available online and follow the instructions to complete it.



Congratulations on taking the first step to invest in yourself and your retirement. Once you are enrolled in the Plan, be sure to take advantage of several features, such as:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

THE ADP MOBILE SOLUTIONS APP AND THE WEBSITE ALLOW YOU TO:

- Check account balances
- Enroll and make account changes
- Research plan investments and request investment changes
- Access retirement planning tools and calculators
- Get prospectuses



QUESTIONS? Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

¹ Except during scheduled maintenance.

Automatic Account Rebalancing



This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

Descriptions of Plan features and benefits are subject to the Plan document. The Plan document will govern in the event of any inconsistencies. ADP, Inc. owns and operates the ADP.com and ADP Mobile Solutions App.

Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ or (in the case of certain investments) ADP, Inc. Only licensed representatives of ADP BD may offer and sell ADP retirement products and services or speak to retirement plan features and/or investment options available in any ADP retirement products. Customer Service Center representatives are registered representatives of ADP Broker-Dealer, Inc. One ADP Blvd., Roseland, NJ; an affiliate of ADP, Inc., member FINRA. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

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YOUR PLAN'S INVESTMENTS

Below is a listing of the investment options available in the Plan.

FUND NAME	INCEPTION DATE	MORNINGSTAR CATEGORY*	TICKER OR CUSIP**	QTR END***	AVERAGE ANNUAL TOTAL RETURNS(NAV)					EXPENSE RATIO+	
					1 YR	3 YR	5 YRS	10 YRS	SINCE INCEPTION	GROSS	NET
INCOME											
Fidelity Government Money Market Fund - Class K6	01/2018	Money Market-Taxable	FNBXX	0.86%	3.63%	4.44%	3.57%	—	2.53%	0.27%	0.25%
Vanguard Inflation Protected Securities Fund - Admiral Class	06/2005	Inflation-Protected Bond	VAIPX	0.86%	0.95%	3.94%	0.29%	2.36%	—	0.10%	0.10%
Fidelity U.S. Bond Index Fund	05/2011	Intermediate Core Bond	FXNAX	0.66%	1.91%	4.05%	-0.29%	1.37%	—	0.03%	0.03%
John Hancock Bond Fund - Class R6	08/2011	Intermediate Core-Plus Bond	JHBSX	1.14%	2.29%	4.82%	0.02%	2.21%	—	0.36%	0.35%
PIMCO Income Fund - Institutional Class	03/2007	Multisector Bond	PIMIX	2.08%	4.20%	7.21%	3.56%	4.53%	—	0.51%	0.51%
GROWTH & INCOME											
Fidelity Freedom Retirement Fund - Class K6	06/2017	Target-Date Retirement	FYTKX	4.60%	8.28%	8.25%	3.17%	—	4.37%	0.24%	0.24%
Fidelity Freedom 2010 Fund - Class K6	06/2017	Target-Date 2000-2010	FOTKX	5.06%	9.03%	9.17%	3.55%	—	5.42%	0.24%	0.24%
Fidelity Freedom 2015 Fund - Class K6	06/2017	Target-Date 2015	FPTKX	6.10%	10.61%	10.53%	4.25%	—	6.30%	0.26%	0.26%
Fidelity Freedom 2020 Fund - Class K6	06/2017	Target-Date 2020	FATKX	7.29%	12.30%	11.94%	4.95%	—	7.12%	0.28%	0.28%
Fidelity Freedom 2025 Fund - Class K6	06/2017	Target-Date 2025	FDTKX	8.65%	13.95%	13.24%	5.71%	—	7.89%	0.31%	0.31%
Fidelity Freedom 2030 Fund - Class K6	06/2017	Target-Date 2030	FGTKX	9.59%	15.55%	14.43%	6.53%	—	8.81%	0.35%	0.35%
Fidelity Freedom 2035 Fund - Class K6	06/2017	Target-Date 2035	FWTKX	10.82%	17.58%	16.16%	7.73%	—	10.10%	0.38%	0.38%
Fidelity Freedom 2040 Fund - Class K6	06/2017	Target-Date 2040	FHTKX	13.04%	21.19%	18.83%	9.45%	—	11.39%	0.42%	0.42%
Fidelity Freedom 2045 Fund - Class K6	06/2017	Target-Date 2045	FJTKX	14.53%	23.61%	20.30%	10.33%	—	11.78%	0.45%	0.45%
Fidelity Freedom 2050 Fund - Class K6	06/2017	Target-Date 2050	FZTKX	14.78%	23.91%	20.39%	10.39%	—	11.91%	0.45%	0.45%
Fidelity Freedom 2055 Fund - Class K6	06/2017	Target-Date 2055	FCTKX	15.06%	24.25%	20.49%	10.43%	—	11.93%	0.45%	0.45%
Fidelity Freedom 2060 Fund - Class K6	06/2017	Target-Date 2060	FVTKX	15.08%	24.29%	20.50%	10.45%	—	11.94%	0.45%	0.45%
Fidelity Freedom 2065 Fund - Class K6	06/2019	Target-Date 2065	FFSZX	15.02%	24.34%	20.53%	10.45%	—	13.31%	0.45%	0.45%

Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor may withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus.



YOUR PLAN'S INVESTMENTS

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					1 YR	3 YR	5 YRS	10 YRS		GROSS	NET
GROWTH											
JPMorgan Equity Income Fund - Class R6	01/2012	Large Value	OIEIX	11.24%	22.54%	16.97%	10.63%	11.99%	—	0.45%	0.45%
Fidelity 500 Index Fund	05/2011	Large Blend	FXAIX	15.19%	20.36%	21.02%	12.77%	15.36%	—	0.02%	0.02%
Large Cap Growth Fund IV - Class R1	11/2022	Large Growth	N/A	15.64%	12.47%	18.82%	—	—	23.10%	0.34%	0.34%
Fidelity Mid Cap Index Fund	09/2011	Mid-Cap Blend	FSMDX	13.81%	17.96%	16.83%	8.05%	11.66%	—	0.03%	0.03%
AGGRESSIVE GROWTH											
DFA US Targeted Value Portfolio - Institutional Class	02/2000	Small Value	DFFVX	12.36%	22.95%	16.18%	11.63%	11.72%	—	0.30%	0.29%
Fidelity Small Cap Index Fund	09/2011	Small Blend	FSSNX	21.51%	26.60%	17.58%	6.97%	10.67%	—	0.03%	0.03%
Janus Henderson Triton Fund - Class N	05/2012	Small Growth	JGMNX	19.36%	19.90%	13.01%	4.01%	10.11%	—	0.67%	0.67%
Fidelity International Index Fund	09/2011	Foreign Large Blend	FSPSX	9.04%	21.90%	18.48%	9.52%	9.68%	—	0.04%	0.04%
International Growth Fund II - Class R1	11/2020	Foreign Large Growth	N/A	5.77%	11.87%	14.05%	7.06%	—	8.62%	0.48%	0.48%
DFA Emerging Markets Core Equity 2 Portfolio - Institutional Class	04/2005	Diversified Emerging Mkts	DFCEX	17.98%	31.26%	20.86%	9.34%	9.60%	—	0.39%	0.39%

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

*The Morningstar Category classifies a fund based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information. Morningstar Associates, LLC has designated the Specific Fund Category for each mutual fund. The Specific Fund Category for any non-mutual fund has been obtained from the fund or one of its affiliates (if they have provided one). The Specific Fund Category identifies Funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). Investments that do not provide a category to Morningstar will display N/A (or not applicable). CITs are not tracked in the Morningstar database and are non-publicly traded mutual funds. They are a vehicle in which assets of qualified plans, generally sponsored by unrelated employers, are pooled for investment purposes. These funds are typically managed by trust departments of banking institutions.

** Investment options that are not mutual funds will have an N/A (not applicable) because such funds do not have tickers

*** QTR End or Quarter-end returns are for the most recent quarter-end performance. The periods are 3/31, 6/30, 9/30 and 12/31.

+ An expense ratio is a fund's annual operating expenses expressed as a percentage of average net assets and includes management fees, administrative fees, and any marketing and distribution fees. Waivers or reimbursements, if any, are contractual and the fee represents the fund's annualized aggregate asset charges based on the fund's investment in underlying funds as disclosed in the current prospectus. Expense ratios directly reduce returns to investors. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. For publicly traded mutual funds, the net prospectus expense ratio is collected from the fund's most recent prospectus and provided by Morningstar. This is the percentage of fund assets paid for operating expenses and management fees. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period. Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus. CITs expense ratios are provided by the investment managers.



Investment Risks

All investments involve risk. For more complete information about the specific risks associated with the investments in the Plan, please refer to the fund's prospectus or the CITs information statement.

Fixed Income Funds: Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Money Market/Stable Value Funds: You could lose money by investing in the Money Market/Stable Value fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon sale of the shares or may temporarily suspend your ability to sell the shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Bond Funds: The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Bonds and other debt obligations are affected by changes in interest rates and the creditworthiness of their issuers. High-yield, low rated (junk) bonds generally have greater price swings and greater default risks.

Growth Funds: Growth Style Risk- over time, a growth investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Value Funds: Value Style Risk- value investing style may go in and out of favor causing the fund to sometimes underperform other equity funds that use different investing styles.

Mid and Small Cap Funds: Mid Cap risk-stocks of mid-cap companies may be more volatile and less liquid than larger company stocks. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

Target Date Funds: Target Date Funds (also called Retirement Date Funds, or Lifestyle Funds) are designed to target a year in which an investor could begin to withdraw funds for retirement or other purposes. Investments in target date funds are subject to the risks of their underlying funds, and asset allocations are subject to change over time in accordance with each fund's prospectus. An investment in or retirement income from a target date portfolio is not guaranteed at any time, including on or after the target date. An investment in a target date portfolio does not eliminate the need for investors to decide — before investing and periodically thereafter — whether the portfolio fits their financial situation. For more information, please refer to the prospectus, Declaration of Trust or other disclosure information.

Foreign/World Funds: Foreign investments involve greater risks and potential rewards than US investments, and investment return and principal value of the fund will fluctuate with market conditions, currencies, and economic, social and political climates of the countries where the fund invests. Emerging markets involve heightened risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.

Sector Funds: Sector investment options may be more susceptible to factors affecting their sector and more volatile than those that invest in many different sectors. The S&P 500 Index is an unmanaged index containing common stocks of 500 industrial, transportation, utility and financial companies, regarded as generally representative of the U.S. stock market. Although it is not possible to invest in an index, sector funds are designed to track a given index that may be available to an investor.

Please keep in mind that mutual fund shares are not insured by the FDIC. Not deposits or obligations of the institution and are not guaranteed by the institution. Subject to investment risks, including possible loss of the principal amount invested. **All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. There is no assurance that any fund will meet its stated objective.**



CareQuest Institute for Oral Health, Inc.
426284

08/31/2026

ADP Retirement Services 71 Hanover Road Florham Park, NJ 07932

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Investment options are available through the applicable entity(ies) for each retirement product. Investment options in the "ADP Direct Products" are available through either ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07068 or (in the case of certain investments) ADP, Inc.

Only registered representatives of ADP BD or, in the case of certain products, a broker-dealer firm that has executed a marketing agreement with ADP, Inc., may offer and sell ADP retirement products or speak to retirement plan features and/or investment options available in such ADP retirement product.

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Fidelity Government Money Market Fund - Class K6

STRATEGY: The investment seeks as high a level of current income as is consistent with preservation of capital and liquidity. The fund normally invests at least 99.5% of its total assets in cash, U.S. government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). It normally invests at least 80% of its assets in U.S. government securities and repurchase agreements for those securities. The fund invests in U.S. government securities issued by entities that are chartered or sponsored by Congress, but whose securities are neither issued nor guaranteed by the U.S. Treasury.

Vanguard Inflation Protected Securities Fund - Admiral Class

STRATEGY: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund manager employs an active management approach, investing mainly in investment-grade, inflation-indexed bonds. Under normal circumstances, it invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations.

Fidelity U.S. Bond Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

John Hancock Bond Fund - Class R6

STRATEGY: The investment seeks a high level of current income consistent with prudent investment risk. The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in a diversified portfolio of bonds. The advisor contemplates that at least 75% of its net assets will be in investment-grade debt securities and cash and cash equivalents. It will not invest more than 10% of its total assets in securities denominated in foreign currencies. Under normal market conditions, the advisor does not anticipate investing more than 25% of its total assets in U.S. dollar-denominated foreign securities.

PIMCO Income Fund - Institutional Class

STRATEGY: The investment seeks to maximize current income; long-term capital appreciation is a secondary objective. The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

Fidelity Freedom Retirement Fund - Class K6

STRATEGY: The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds).

Fidelity Freedom 2010 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2010.

Fidelity Freedom 2015 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date; the secondary objective being capital appreciation. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2015.

Fidelity Freedom 2020 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2020.

Fidelity Freedom 2025 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2025.

Fidelity Freedom 2030 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2030.

Fidelity Freedom 2035 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2035.

Fidelity Freedom 2040 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2040.

All registered investment options are available by prospectus only. Since Collective Investment Trust funds (CITs) are exempt from SEC registration, a prospectus is not available. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should carefully consider their objectives, risk tolerance, and time horizon before investing. To access a fund's prospectus and for more information please use the Investment link at My.ADP.com or call 1-866-695-7526 There is no assurance that any fund will meet its stated objective.

Fidelity Freedom 2045 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2045.

Fidelity Freedom 2050 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2050.

Fidelity Freedom 2055 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity Funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2055.

Fidelity Freedom 2060 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). The Adviser, under normal market conditions, will make investments that are consistent with seeking high total return for several years beyond the fund's target retirement date in an effort to achieve the fund's overall investment objective.

Fidelity Freedom 2065 Fund - Class K6

STRATEGY: The investment seeks high total return until its target retirement date. The fund invests in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds. The adviser allocates its assets according to a neutral asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Fidelity Freedom Income Fund, approximately 10 to 19 years after the year 2065.

JPMorgan Equity Income Fund - Class R6

STRATEGY: The investment seeks capital appreciation and current income. Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred securities convertible to common stock. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

Fidelity 500 Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The fund is normally investing at least 80% of assets in common stocks included in the S&P 500 Index. The S&P 500 Index is a market capitalization-weighted index of 500 common stocks that represents the performance of the large-capitalization segment of the U.S. market.

Large Cap Growth Fund IV - Class R1

STRATEGY: The Fund seeks long-term capital growth through investment in a diversified portfolio of securities of larger, established domestic companies. To implement this objective, the Fund will be invested in the American Century U.S. Premier Large Cap Growth Trust (the Underlying Fund), a fund of the American Century Retirement Date Trust for which Global Trust Company is trustee and American Century Investment Management, Inc. is the adviser.

Fidelity Mid Cap Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell Midcap Index. It lends securities to earn income.

DFA US Targeted Value Portfolio - Institutional Class

STRATEGY: The investment seeks long-term capital appreciation; minimizing federal income taxes on returns is a secondary consideration. The fund purchases a broad and diverse group of the readily marketable securities of U.S. small and mid cap companies that the advisor determines to be value stocks with higher profitability. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the fund.

Fidelity Small Cap Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The fund invests normally at least 80% of its assets in securities included in the Russell 2000 Index. It lends securities to earn income.

Janus Henderson Triton Fund - Class N

STRATEGY: The investment seeks long-term growth of capital. The fund pursues its investment objective by investing at least 50% of its equity assets in small- and medium-sized companies. It may also invest in larger companies with strong growth potential. Small- and medium-sized companies are defined by the portfolio managers as those companies whose market capitalization falls within the range of companies in the Russell 2500 Growth Index at the time of initial purchase. The fund may also invest in foreign securities, which may include investments in emerging markets.

Fidelity International Index Fund

STRATEGY: The investment seeks to provide investment results that correspond to the total return of foreign stock markets. The fund normally invests at least 80% of assets in common stocks included in the MSCI EAFE Index, which represents the performance of foreign stock markets. The manager uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index. The fund is non-diversified.

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International Growth Fund II - Class R1

STRATEGY: The Fund seeks capital appreciation. The Fund will implement the objective by investing in the MFS International Growth CIT ("Underlying Fund"), for which MFS Heritage Trust Co is trustee and MFS Investment Management is investment manager. The Underlying Fund seeks to invest in well-run non-US businesses capable of generating sustainable growth. Management focuses on businesses with strong fundamentals, superior management, and a sustainable competitive advantage.

DFA Emerging Markets Core Equity 2 Portfolio - Institutional Class

STRATEGY: The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by the Advisors Investment Committee (Approved Markets). It may gain exposure to companies in Approved Markets by purchasing equity securities in the form of depositary receipts, which may be listed or traded outside the issuers domicile country.

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Expressed in percentage terms, Morningstar's calculation of total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital - gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly.

The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for money market funds and certain other types of funds are provided by the respective fund manager.

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The investment types are four broad investment categories; each fund is categorized based on where the fund is listed in Morningstar, Inc.'s investment category. Income: money market, stable value, and fixed income investment funds. Growth and Income: balanced and lifestyle investment funds. Growth: large and mid capitalization investment funds. Aggressive Growth: small capitalization, specialty, foreign stock and world stock investment funds.

The Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the fund is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

[illegible]

[illegible]

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I ROLLOVER INSTRUCTIONS

Note: If you have not previously enrolled in the Plan, you must complete a Beneficiary Form and give it to your Plan Administrator. **Do not send to ADP.**

II ROLLOVER AMOUNT/SOURCE

NOTE: Rollovers of Roth 401(k) monies may only be made via direct rollover and may not be rolled over from an IRA. Please refer to the distribution statement provided by your prior 401(k) provider for this information.

III PARTICIPANT ACKNOWLEDGMENT, ROLLOVER INVESTMENT DIRECTION AND SIGNATURE

21

Signature of Employee/Participant

Date

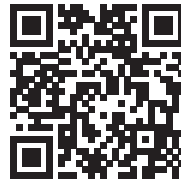
Forward form with check to:	<u>Regular Mail:</u>	<u>Overnight Mail:</u>
	ADP NJ CRS PO Box 13399 Newark, NJ 07101-3399	ADP C/O FIS Attention: Lockbox 13399 Lockbox Dept Suite 201 101 Woodcrest Road Cherry Hill, NJ 08003

Recordkeeping Plan #:	426284
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ADP ACHIEVE ENGAGEMENT HUB

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ADP makes rollovers easy.

Do you have a retirement account from a previous employer? If so, consider rolling it over to your new retirement plan so you can save time, easily track your progress and more!

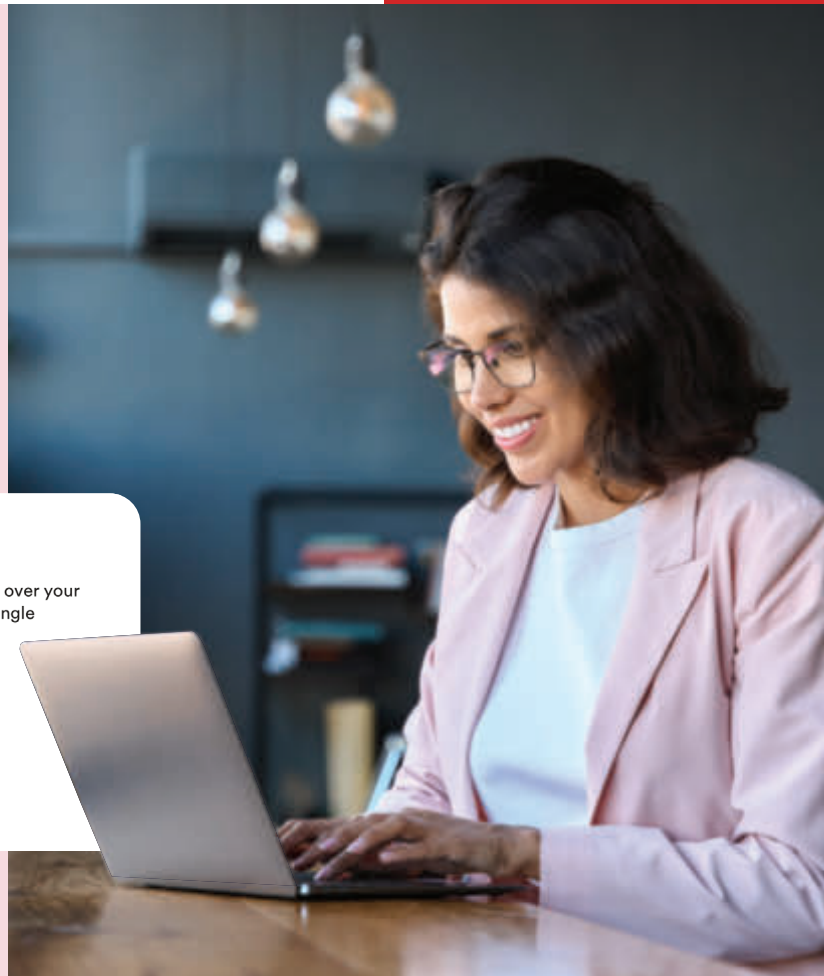
TO GET STARTED, CLICK ON THE **CONSOLIDATE ACCOUNTS** TILE FROM YOUR RETIREMENT HOME PAGE OR FROM THE ADP MOBILE SOLUTIONS APP.

Consolidate Accounts



Simplify your life by rolling over your retirement savings into a single savings account

[Consider a Rollover](#)



Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs. Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary-selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

MEETING USE ONLY

For meeting purposes only. The enrollment passcode will be provided at your Plan's education/enrollment session:

PLAN NUMBER:

EXPIRATION DATE:

PASSCODE:

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ADP Retirement Services is part of ADP, Inc., a comprehensive global provider of cloud-based Human Capital Management (HCM) solutions that unite human resources, payroll, talent, time, tax and benefits administration, and is a leader in business outsourcing services, analytics and compliance expertise.

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