



A great way to plan for your future

Kelly Retirement Savings



Your Plan is a great way to help you get ready now for the future you want, and could really make a difference to your financial wellness. And enrolling is easy — just visit *Benefits OnLine*® at www.benefits.ml.com and the site will walk you through the process.

When you participate in the Plan, you can take advantage of:

— Convenient payroll deductions

Your contributions are deducted from your paychecks automatically and invested in your account. It's an easy and convenient way to invest for your future.

— Tax advantages

With pre-tax contributions, you can defer current income taxes. Any earnings on your contributions are tax-deferred.

— Diverse investment menu

Kelly Services offers a variety of investment options and services. You can choose the approach that's right for you.

The money you contribute to your account always belongs to you (adjusted for any earnings or losses). So why not take advantage of what the Plan offers?

The sooner you begin participating, the sooner you can start preparing for your financial future.

P.S. Visit www.benefits.ml.com to start contributing today. If you need additional help or have questions, contact Merrill Lynch at 800.228.4015.

Benefits OnLine® 
www.benefits.ml.com

Go online and choose:

1. How much to contribute
2. How to invest your contributions

 *Need help? Watch for the click-to-chat icon to chat with a call center representative online in real time.*

Coming in the months ahead
A new look for Benefits OnLine!
Get the latest at go.ml.com/newBOL

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Investment products:



Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Key features of your Plan

Listed below are some of your Plan's most important features. For details, visit Benefits OnLine at www.benefits.ml.com.

Eligibility	You're immediately eligible to enroll in the Plan, provided you are at least 18 years old and not a highly compensated employee according to the Internal Revenue Service (an employee whose earnings exceed \$120,000).
Express enrollment	You can use Express Enrollment to enroll in the Plan. After you log in to Benefits OnLine, you can select one of three contribution rates displayed, as well as a default investment. Or, you can make your own investment choices.
Employee contributions	You can contribute between 2% and 50% of your eligible pay on a pre-tax basis, subject to IRS limits (\$18,500 in 2018, or \$24,500 if you're age 50 or older and eligible for catch-up contributions). IRS limits may be adjusted in future years. Current limits are available on Benefits OnLine.
Investment options and services	Your Plan offers a variety of investment options, as well as the GoalManager® Portfolio Rebalancing Service and a series of target-date funds. You can change your contribution rate or your investments at any time. To learn more about all of these options, visit Benefits OnLine or call Merrill Lynch.
Vesting	Your right to your account balance is called vesting. You're always 100% vested in your own contributions, company contributions and any rollover contributions (each as adjusted for any earnings or losses).
Rollovers	Rollovers of pre-tax contributions from other tax-qualified retirement plans may be accepted. After-tax contributions cannot be rolled over to the Plan. Rollovers are not eligible for a hardship withdrawal within the Plan. Be sure to consider the advantages and disadvantages of a rollover before initiating one.
Beneficiary designation	You can add or update your beneficiary information on Benefits OnLine.
In-service withdrawals	May be available, subject to Plan provisions and/or IRS rules. Hardship withdrawals may be available, subject to Plan provisions and/or IRS rules. Please consult the Summary Plan Description for details. Once you reach age 59½, you can withdraw part or all of your vested balance while still employed by Kelly Services and participating in the Plan.
Distributions	Due to retirement, termination of employment, total and permanent disability, or death (benefits go to your beneficiary). You must be separated from Kelly Services for at least 30 days (60 days for government contract employees) before a distribution request can be authorized.
Tax information	Taxes will be due upon withdrawal of pre-tax contributions and any earnings. You may also be subject to a 10% additional federal tax if you take a withdrawal before age 59½.

Making account changes is easy

Once you're enrolled, you can always change your contribution rate and your investments on Benefits OnLine. Consider getting started today.

Your Plan offers tax benefits

With pre-tax contributions, your take-home pay is reduced by less than the amount of your contributions. This can lower your current taxable income.

Benefits OnLine lets you estimate how your contributions could affect your take-home pay.

Choose your investing approach

The Plan offers several choices for investing your account. With the GoalManager Portfolio Rebalancing Service, you can choose a pre-mixed portfolio based on your tolerance for investment risk. The Plan also offers a series of target date funds, for those who prefer an age-based approach to investing. Or you can choose your own mix from the individual investment choices available through the Plan.

Target Date Funds

Your Plan offers a series of “target date funds” designed to make age-based investing easy. Each fund includes a mix of investments that might be appropriate for investors planning to retire—or begin withdrawing their money—close to the date in the fund’s title. Each fund is adjusted along the way to become more conservative—more in bonds and less in stocks—as that target date approaches.

To choose a target date fund, you would generally pick the fund with the date closest to the year you would expect to retire, or begin taking the money from your account.

It’s important to understand that the principal value of these funds is not guaranteed at any time, including at the target date.

GoalManager® Portfolio Rebalancing Service

If you’re not sure how to create a diversified investment portfolio, or don’t have the time or knowledge to choose individual investment options, GoalManager might be right for you.

GoalManager offers a selection of portfolio models, each consisting of a different mix of the investment options available through your Plan. Each portfolio model is intended for a different level of investment risk and potential return, and is rebalanced on a regular basis to keep it at its original allocation (mix of stocks, bonds and cash equivalent investments).

With GoalManager, you can have a diversified investment portfolio with a single investment choice.*

Your individual investment choices

Your Plan offers a variety of investment options. You can create a diversified portfolio appropriate for your goals, tolerance for investment risk and time horizon (the time remaining before you’ll need your money).

Your choices include funds from the three main asset classes—stocks, bonds and cash equivalents. As you review your Plan’s choices, consider the importance of a well-balanced and diversified investment portfolio.* If you have too much of your account in any one investment or one type of investment, you may be subject to unnecessary risk.

For more information about your Plan’s investment choices, visit [Benefits OnLine](#).



Need help with investing?

Merrill Lynch can help you understand your options so you can make the choices that are right for you: go.ml.com/dl4z

* Diversification does not ensure a profit or protect against loss.

Additional resources for your financial wellness

 Add to your favorites	Education Center education.ml.com	The Education Center offers a variety of resources that can help you build a firmer foundation for your financial life.
	Better Money Habits® bettermoneyhabits.com	When it comes to your money, a little knowledge can go a long way. Choose a topic and start exploring.
	Personal Financial Journey go.ml.com/pfjtool	Use this interactive tool for help getting — and staying — on track with your financial goals.
	Quarterly Spotlight go.ml.com/aaqs	Access articles, videos and action-based items designed to help you take steps towards financial wellness.
Benefits OnLine www.benefits.ml.com	401(k) Account Access Guide go.ml.com/accessguide	Benefits OnLine is your main resource for managing and monitoring your 401(k) account online. Use this account access guide to help navigate the site.

This material is only a general outline of the Plan. You're encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan's operation. This document gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Investing in the Plan involves risk, including the possible loss of the principal value invested.