

ADP 401k Enhanced



ADP **ACHIEVE**

A personalized
employee education
journey for small
businesses



Empower **your employees**

ACHIEVING FINANCIAL SECURITY CAN BE TOUGH. That's why we've designed ADP Achieve to help employees prepare for life's financial challenges, improve financial literacy, and put them on the road to financial wellness.

Your diverse workforce has a wide-range of needs and a variety of challenges that can keep them from attaining their financial goals. ADP Achieve's personalized participant journey unleashes advanced technology to provide targeted messages that help workers make better financial decisions and achieve the results they're working for. The program:

Develops detailed participant insights

By understanding employee demographics, goals, and challenges, Achieve leverages the ADP Data Cloud with aggregated data from nearly 30 million U.S. workers to create peer profile-based benchmarks that provide personalized insights.

Delivers more relevant messaging

Data-driven profiles allow ADP to deploy a multi-touch, targeted and actionable financial education experience, making it even easier for workers to make confident, informed retirement savings decisions.

Connects participants to better results

We cut through the clutter to identify and prioritize the content that helps to solve challenges and meet the specific needs of the participant. Easy-to-understand and guided experiences encourage participants to increase their knowledge so they can make better decisions.

The enrollment experience

We transform employee enrollment by leveraging innovation, technology and the support of our knowledgeable education team to guide employees toward making sound retirement planning decisions. Retirement readiness begins with our easy enrollment process. Employees are emailed a link to access a customized enrollment experience website. Here, they can learn about plan features, access educational content and tools, and easily enroll using our secure One-Click Enrollment option or the guided MyADP Retirement Snapshot® calculator, which helps the employee understand their personal savings target and suggests the monthly savings amount needed to reach it.

This screen is representative of website features and is not meant to reflect any specific investments or customer account.

IMPORTANT: MyADP Retirement Snapshot® makes no assumptions about your tax status or savings and should not be used as the basis for any planning decisions. The likelihood of various savings outcomes are hypothetical, do not reflect actual investment results or market fluctuations and are not guarantees of future results. Results may vary potential savings scenarios, with each use and over time.



THE POWER OF PERSONA JOURNEYS

40.24%

Percentage of enrollments completed through Journey campaigns¹

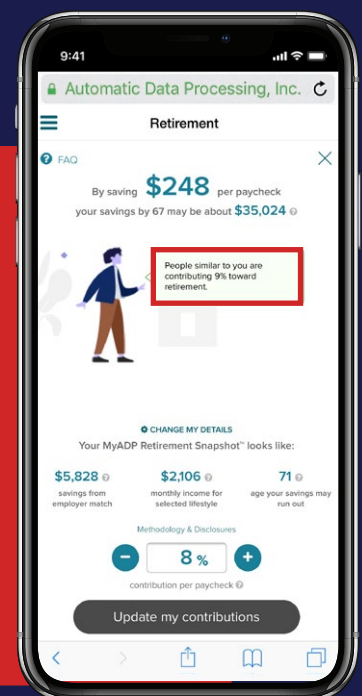


MyADP Retirement Snapshot®

leverages data-driven intelligence

based on insights from millions of users

to help employees understand the savings actions individuals with a similar profile are making.



¹ Source: Includes all employees who completed their enrollment and were included in a Journey campaign. Campaign results from August 7, 2020 - October 8, 2021.

Retirement Readiness

?
📺

Estimated Total Savings

\$986,435

Your Goal:
\$1,333,020

Readiness Score

75
Almost there

Retirement Readiness uses the info in your Retirement Profile. Make sure it's accurate and complete.

See the end of the brochure for more information about Retirement Readiness.

Retirement Readiness experience

When it comes to retirement planning, everyone just wants to know if they'll have enough money for the retirement they want — but planning and saving for it can be a complicated process.

Our new Retirement Readiness tool can help participants estimate their savings needs more confidently. The tool brings together the important pieces of retirement planning — like personal expectations and goals, current savings and estimated healthcare expenses to calculate a Readiness Score, as well as an estimated savings goal so participants can quickly see how close they are to their retirement objectives. The tool is simple to use and engaging, allowing participants to make informed decisions and plan for what's next.



Our licensed Retirement Counselors average **16 years** of industry experience.²



² ADP internal data as of December, 2021.



EDUCATION SUCCESS

21%

increase in participation rate
for plans holding enrollment
meeting one year after starting
plan with ADP.³

ENROLLMENT MEETING FLEXIBILITY

- Live virtual meetings with a Retirement Counselor including Spanish speaking counselors
- On-demand webcasts available anytime, anywhere in both English and Spanish

EXPLORE ON-DEMAND RESOURCES

- ADP Achieve
- Retirement Readiness
- Beneficiary Information

Enrollment and education support

ADP Achieve includes support services for enrollment, ongoing education and driving engagement from an experienced team of retirement professionals. This team can lead virtual meetings to create an engaging education experience that can be customized for your plan and employees:

- **Retirement Counselors** onboard participants and provide ongoing education support using the flexibility of live virtual meetings. Participants can interact and ask questions to help them understand plan benefits and key financial topics. We also provide bilingual (Spanish) to support specialized needs of our clients.
- **Education Production team** provides plan webcasts, as well as creates targeted education microsites and video content.
- **Monthly webcasts** available to all eligible employees on a multitude of topics including the benefits of saving and the importance of enrolling in the company's 401(k) plan.
- **Quarterly webcasts** available to participants on various financial wellness topics such as managing debt, saving for college, planning for retirement, estate planning, long-term investing and more.

Improving financial wellness — one person at a time

ADP unites innovation, technology and financial education to design a personalized experience for your employees — with the goal of helping them make their financial goals a reality. The ADP Achieve program creates high-quality, real-time, personalized guidance to elevate financial security.

- Tailored to address the specific needs of each participant
- Personalizes every touchpoint along the journey
- Presents relevant interactive learning modules, articles, videos and calculators
- Refines and improves the message and communicates the potential next step in the savings journey
- Engages and motivates action
- Improves decision-making and confidence

³ ADP plan experience research findings as of 3/31/21.

Improving the retirement journey



The program builds individual profiles for your employees using personal characteristics such as age, participation status, and savings rate.



As the employee continues through their journey, additional data and participant actions are collected to further customize their profile and enrich their engagement experience.



This data is leveraged to drive a multi-touch learning curriculum designed to recognize personal criteria and help solve problems. ADP Achieve serves up persona-specific content choosing from a vast collection of educational content including calculators, videos, quizzes, interactive learning modules, and articles to deliver a more meaningful experience and help participants advance their financial security.



A MULTI-TOUCH, PERSONALIZED, AND ACTIONABLE FINANCIAL EDUCATION EXPERIENCE

DIGITAL ENGAGEMENT

- MyADP.com mobile and desktop website
- Interactive learning modules
- Financial wellness library



PERSONALIZED / PERSONA DRIVEN LEARNING

- MyADP Retirement Snapshot®
- Email and direct mail
- Financial wellness communications



LIVE SUPPORT

- ADP Retirement Counselors
- Participant Call Center
- Live virtual meetings



ON-DEMAND LEARNING

- Financial wellness library
- On-demand education events
- Video
- Optional participant advice service (Edelman Financial Engines®)

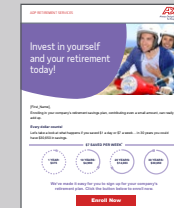
SAMPLE CUSTOMIZED EMAIL JOURNEY



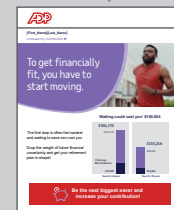
Persona identification



Campaign launch: Kick-off Email



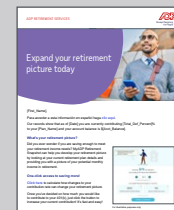
Week two: One-Click Enrollment



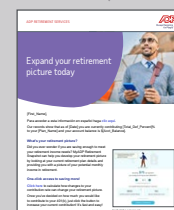
Week four: Biggest Saver Start Saving



Week eight: Financial Wellness: Age-Based Demographic Campaign



Week ten: MyADP Retirement Snapshot



Week twelve: MyADP Retirement Snapshot Followup

MORE THAN A PROVIDER, ADP IS A RETIREMENT ALLY.

ADP connects you and your employees to data and technology that make retirement plans easy and engaging. Seamless access to data and insights keeps everyone in control of saving for retirement. And our extensive, real-world experience in HCM and data security means we make work easier so you and your employees can thrive.

Seamless connections

We seamlessly enable the automatic flow of data through our ADP platforms to make retirement planning easy and accessible. You gain holistic plan visibility and benefit from simplified administration and compliance. Your employees gain a more informed and rewarding benefits experience.

Personalized insights and education

Our data-driven approach to employee education solves unique challenges, uncomplicates retirement planning and empowers employees to make better decisions.

Flexibility to meet your needs

We give you the flexibility to choose a plan design that best meet the needs of your business and your workforce.

Security you can count on

We ensure that your employee data is secure, compliance is managed, and risk is mitigated.



Let's Talk.



With an ADP retirement plan, you and your employees are always empowered and engaged to make better decisions about saving for retirement. To learn more about how our personalized insights, integrated technology and flexibility can meet your plan needs, go to adp.com.

IMPORTANT: Retirement Readiness makes no assumption about your tax status, savings, early withdrawal penalties, required minimum distributions and should not be used as the primary basis for any planning decisions. The likelihood of various retirement savings outcomes are hypothetical, do not reflect actual investment results, or market fluctuations and are not guarantees of future results. It does not portray actual investment results or guarantee future results. Results for potential savings scenarios may vary with each use and over time. The information used by Retirement Readiness to make projections is your age, current annual compensation, account balance, retirement age, retirement state, additional savings information, and deferral rate, which are all inputs that can be changed to present different scenarios. Retirement Readiness is provided for educational purposes only to understand retirement preparedness by continued participation in a retirement plan. ADP, Inc. owns and operates the ADP.com and plan sponsor websites. Illustrations are representative of technological features only and are not meant to reflect any specific investment strategies nor any account or investment options.

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