

ADP 401k Premier

Flexible and rewarding retirement plan benefits for midsized to enterprise companies





We keep everyone engaged and saving for retirement

FOR OVER 70 YEARS, ADP HAS BEEN SHAPING THE WAY PEOPLE WORK

Today's mid-sized to enterprise companies increasingly leverage technology to integrate the right systems to support their growing HR challenges. From finding and hiring the best people to managing retirement plans and health care compliance, companies need a human capital management (HCM) platform that's flexible and scalable to their needs.

ADP combines technology, data and expertise to deliver flexible solutions that can scale globally, deploy easily, and meet the unique needs of your business. Our award-winning solutions adapt to meet the current and future needs of your business to support your company as it grows, including through acquisitions or mergers. With more data and experience than any other provider, our tech-forward, service-enabled solutions can help you streamline your HCM with platform applications that integrate seamlessly with one another to personalize your HR and employee experiences, adapt to local compliance requirements, and connect you to your workforce like never before.

ADP Retirement Services has the real-world experience and flexibility to address your retirement challenges. We make saving for retirement simple and engaging. Our personalized employee experience leverages advanced technology and our unparalleled employee data powers insights and analytics that can help you and your employees make better retirement plan decisions. With ADP 401k Premier, you get a powerful platform supported by a knowledgeable team of retirement specialists and an outstanding retirement plan benefit that can help everyone thrive.

FEATURED AWARDS AND INDUSTRY RECOGNITION



2024 FORTUNE® World's Most Admired Companies™**
2006-2024 – 18 consecutive years



LEADING RECORDKEEPER NATIONWIDE
#1 Total employer-sponsored DC retirement plans
#1 Single employer 401(k) plans

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WHEN IT COMES TO RETIREMENT, EACH JOURNEY INVOLVES UNIQUE QUESTIONS TO ANSWER, OPTIONS TO EVALUATE AND DECISIONS TO MAKE.

Yet, many employees feel unprepared or lack the confidence to successfully save for retirement.



75% of employees stated that a 401(k) or defined contribution **retirement plan is a "must-have" benefit**¹.



40% of workers and 58% of retirees report that their **retirement account balances** respectively, **have decreased over the past 12 months**².



Only about two-thirds of workers **are confident in having enough money to live comfortably in retirement**, a significant decrease compared with 2022³.

1 MetLife's 21st Annual U.S. Employee Benefit Trends Study 2023.
2 Employee Benefit Research Institute and Greenwald Research, 2023 Retirement Confidence Survey.
3 Ibid



In 2023, ADP moved
NEARLY \$17B
was moved annually,
\$1B in contributions
and loan repayments
each month.

ADP Retirement Services, December, 2023.



Seamless data connections simplify plan administration and drive efficiency

With ADP 401k Premier, integrated technology, a range of administrative fiduciary services and a highly knowledgeable, experienced service team come together to help make plan administration easier.

- Support when you need it from a highly skilled, dedicated service team
- Real-time integration with SMARTSync® enables continuous data sharing and updating between ADP payroll and our plan recordkeeping system
- Easily send your employee payroll, demographic and compliance data with ADP Connect — regardless of your payroll provider
- Trustee services made available through ADP
- A radically simplified compliance process for year-end testing and Form 5500 filings¹
- Access to third-party administrators (TPA) to support your plan needs
- Ability to outsource certain plan fiduciary responsibilities to a third party 3(16) service provider
- E-delivery services for participant notices²

1 Subject to completion of ADP's Required Data Update and eligibility to file Form 5500-SF.

2 Plan notice e-delivery services are generally designed to meet the timing requirements for notices imposed by the Internal Revenue Service and Department of Labor. The delivery timeframes described are general and may vary depending upon plan features (Safe Harbor, QACA, etc.), participant status (active, terminated, beneficiary, newly eligible etc.) and other special circumstances specific to the plan (plan amendment or merger, conversion to or within ADP's recordkeeping services framework, etc.).

Take your plan compliance to the next level

Stay current, compliant and more productive with the intuitive dashboards on our plan sponsor website, automated processes, and compliance support.

- A streamlined user experience designed to guide you through the entire test review process.
- Ability to now fund optional employer contributions quickly and easily right on the dashboard.
- Revised tests that will be run in real time as soon as changes are made to employee data — allowing you to review revised test results within minutes.
- File your Form 5500 easily with our guided experience in just a few minutes.

Employees are always engaged with the ADP Achieve Financial Wellness Solution

We believe the best way to help employees reach their retirement destination is by making it simple and keeping them engaged. The advanced technology and unparalleled employee data of our ADP education experience integrates personalized insights and persona-driven messaging into our mobile applications and digital enrollment experience to help participants when they need it most — as they're making critical choices about saving for retirement.

— A MULTI-TOUCH, PERSONALIZED, AND ACTIONABLE FINANCIAL WELLNESS SOLUTION —

DIGITAL ENGAGEMENT

- Single sign-on on Mobile Solutions App and desktop website
- Interactive learning modules
- Financial wellness library

EXPERIENCED SUPPORT

- ADP Retirement Counselors
- Participant Call Center
- Live virtual meetings
- Optional participant advisory service with Edelman Financial Engines or Morningstar
- Student loan match solution
- Retirement income solution



PERSONALIZED / PERSONA-DRIVEN LEARNING

- MyADP Retirement Snapshot®
- Retirement Readiness tool
- Guided enrollment experience
- Email and direct mail campaigns
- Automated personalized journeys

ON-DEMAND LEARNING

- Comprehensive financial wellness library
- On-demand education events
- Videos
- Retirement Services Webcast and Pod(k)ast series

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.

Investment choice and flexibility to meet your needs

Our investment objectivity and completely Open Fund Architecture³ give our clients and their advisors the ability to maintain investment continuity and design a best-fit fund lineup selected from an expansive universe of options. With over 13,000 investment options from over 160 leading investment managers, ADP offers flexible and unbiased investment platforms with no proprietary fund requirements.

Easily manage investment fiduciary risk

Optional fiduciary investment support gives you ERISA fiduciary protection related to selecting and monitoring investment options.

- 3(38) Investment Management Services provide full investment discretion for selecting, monitoring, and if necessary, replacing the investment options for your plan.
- 3(21) Investment Advisory Services provide advice and guidance for your plan's investment fiduciary and assistance with plan investment selection and monitoring.

One simplified experience

We've taken seamless integration even further by bringing together payroll, HR, benefits, and retirement solutions into one simplified platform. From your WFN payroll dashboard you have direct access to critical retirement plan data and functionality without having to access your plan sponsor website — saving you time and streamlining plan efficiency with a single sign-on.



SECURITY YOU CAN COUNT ON

At ADP, security is integral to our associates, our products, and our business. That's why companies have been counting on us since 1949. Security is at the core of all our products from our industry-leading advanced platform defense to our automated data protection — so you can be confident that your business is protected.

³ In assembling and presenting its investment platforms, ADP, Inc. is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.



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/401k.

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