



ADP Retirement Services

ADP 401k ENHANCED

Flexible and rewarding
retirement plan benefits
for small businesses


Always Designing
for People®

WE KEEP EVERYONE ENGAGED AND SAVING FOR RETIREMENT

For over 75 years, ADP has been shaping the way people work

Finding and hiring the employees that can help businesses grow and thrive is more important — and difficult — than ever. Employers who offer a retirement savings plan as part of a comprehensive benefits package, demonstrate to current and future employees that they are fully committed to their financial well-being, both today and tomorrow.

ADP Retirement Services has the real-world experience and flexibility to address employees' retirement challenges. No matter the destination, we believe the best way to help employees get there is by making retirement savings simple and engaging. With more data and experience than any other provider, ADP's award-winning solutions support growing HR challenges with seamless integrations that personalize employee experiences, adapt to local compliance requirements, and connect employers to their workforce like never before. From finding, hiring and engaging the right people to managing retirement plans and health care compliance, we can help design an HR platform that meets your business' needs.

Our personalized employee experience leverages advanced technology and ADP's unparalleled employee data to power insights and analytics that can help employees make better retirement plan decisions. With ADP 401k Enhanced, 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



2026 FORTUNE® WORLD'S MOST ADMIRABLE COMPANIES™*
2006-2026 – 20 consecutive years



2025 PENSION & INVESTMENTS EDDY AWARD
First place in Financial Wellness and Pre-Retirement Preparation categories and First place for Retirement Success Pod(k)ast Series

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When it comes to retirement, each journey involves unique questions to answer, options to evaluate and decisions to make.

But the one constant factor through the years is that retirement benefits continue to be an essential need for employees.

89% of employees stated that a retirement plan is an important part of an employee benefits package.¹

83% of workers are concerned that the increasing cost of living will make it harder to save as much as they want.²

Only 2 in 10 workers are very confident in having enough money to live comfortably in retirement, a significant decrease compared with 2022.²

1 PeopleKeep's 2024 Employee Benefits Survey.
2 Employee Benefit Research Institute and Greenwald Research, 2024 Retirement Confidence Survey.

**In 2025, ADP moved
OVER \$21B annually**
in contributions and loan
repayments — a 9%
increase from 2024.

ADP internal data, December 2025.



Seamless data connections simplify plan administration and drive efficiency

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

- Support 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 employee payroll, demographic and compliance data with ADP Retirement Services Connect — regardless of the payroll provider
- Trustee services made available through ADP
- A radically simplified compliance process for year-end testing and Form 5500 filings³
- Access to third-party administrators (TPA) to support plan needs
- Ability to outsource certain plan fiduciary responsibilities to a third party 3(16) service provider
- E-delivery services for participant notices

³ Subject to completion of ADP's Required Data Update and eligibility to file Form 5500-SF.



ONE SIMPLIFIED EXPERIENCE

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

Take 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 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 — so revised test results can be reviewed within minutes.
- File your Form 5500 easily with our guided experience in just a few minutes.

Easily manage investment fiduciary risk

Optional fiduciary investment support offers 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.

Investment choice and flexibility

Our investment objectivity and completely Open Fund Architecture⁵ give our small business 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.

Security you can count on

At ADP, security is integral to our associates, our products, our business and our infrastructure. It's ingrained in our solutions — that's why companies have been counting on us since 1949. We offer an industry-leading advanced platform defense, intelligent detection, automated data protection, fraud defense, identity and access management, and so much more. Security is at the core of all our products — so you can be confident that your business is protected.



9 out of 10 customers say
**ADP makes managing employee
retirement plans easier.**

Internal survey of 450 RUN Powered by ADP® customers who offer retirement plans through ADP Retirement Services in 2025.

Employees are always engaged with the ADP Achieve experience

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 Achieve education experience integrates personalized insights and persona-driven messaging into our mobile applications and digital enrollment experience, participant website, and the MyADP Retirement Snapshot® tool to help participants when they need it most — as they're making critical choices about saving for retirement.

Simplified enrollment process makes it easy for participants to enroll in the plan and puts retirement in the palm of their hands — all with the goal of helping them reach their retirement goals.

One-click Enrollment lets participants join the plan in just minutes by electing a designated savings rate and default investment option.

MyADP Retirement Snapshot® guides employees through key retirement planning considerations to get their personal savings target and the monthly savings amount needed to reach it.

Our Retirement Readiness 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, so participants can quickly see how close they are to their retirement goals.

Personalized insights help participants make complex retirement decisions by leveraging data-driven intelligence that show them what people similar to them are contributing

ADP targeted mobile messaging delivered through the ADP Mobile App keeps employees engaged with messages about important plan information.



A multi-touch, personalized, and actionable financial wellness solution

DIGITAL ENGAGEMENT

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

CUSTOMIZED PERSONA-DRIVEN LEARNING

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

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

ON-DEMAND LEARNING

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

IMPORTANT: MyADP Retirement Snapshot® and Retirement Readiness tool 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.

5 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.

RETIREMENT SOLUTIONS THAT TRULY WORK FOR YOU AND YOUR EMPLOYEES.

ADP offers flexible retirement plan solutions specifically tailored to meet the needs of your organization and workforce.

Our embedded solutions leverage smart technology to make them easy to use and simple to manage. A dedicated team of knowledgeable retirement specialists is committed to optimizing your plan and identifying opportunities to maximize its potential as your organization evolves. Our all-in-one platform, where you can easily manage payroll, HR and your retirement plan, lets you benefit from real-time integration and data sharing – reducing administrative burdens, compliance risk and time spent managing your plan. Employees benefit from our comprehensive financial wellness program and personalized insights allowing them to make better informed decisions.

EASY: Our embedded platform simplifies plan administration and compliance — effectively reducing the complexities of plan management and oversight.

SMART: With real-time insights into plan health, engagement and compliance you'll have enhanced visibility into your plan to drive better participant outcomes.

HUMAN: We combine advanced technology with experienced, retirement plan specialists to support you and your employees.



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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