



ADP Retirement Services

# ADP 401k PREMIER

Flexible and rewarding  
retirement plan  
benefits for mid-sized  
to enterprise companies

**ADP**  
Always Designing  
for People®

# WE KEEP EVERYONE ENGAGED AND SAVING FOR RETIREMENT

## For over 75 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



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.

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

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**89% of employees stated that a retirement plan** is an important part of an employee benefits package.<sup>1</sup>

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

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**Only 2 in 10 workers are very confident in having enough money** to live comfortably in retirement, a significant decrease compared with 2022.<sup>2</sup>

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.<sup>1</sup>



## 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 Retirement Services Connect — regardless of your payroll provider
- Trustee services made available through ADP
- A radically simplified compliance process for year-end testing and Form 5500 filings<sup>2</sup>
- 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 notices<sup>3</sup>

1 ADP Retirement Services, December, 2025.

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

3 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 with ADP Mobile Solutions App and desktop website
- Interactive learning modules
- Financial wellness library

### PERSONALIZED / 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® 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 Architecture<sup>4</sup> 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.

<sup>4</sup> 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.



### 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.



## 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](https://adp.com/401k).**

**ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932 ■ [www.adp.com/401k](https://www.adp.com/401k)**

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