

ADP SMARTSync® INTEGRATED TECHNOLOGY



Transform your retirement plan management with advanced technology



When your payroll and retirement plan are with ADP you can feel confident the important details are securely handled.

SMARTSync combines ADP Retirement Services recordkeeping technology with ADP payroll, providing a real-time integration solution that saves valuable time and money on plan administration while reducing compliance risk. Unlike other providers that rely on outdated bi-directional feeds or third-party payroll integrators, SMARTSync harnesses proprietary, advanced technology to enable real-time data transmission, helping to ensure accuracy against your retirement plan document.

Why choose ADP SMARTSync?

- **Real-Time Data Updates:** Key information such as employee deferrals, termination dates, address changes, and eligibility status is updated instantaneously, not delayed by batch processing or payroll cycles.
- **Enhanced Security:** Employee data is safely contained within ADP's ecosystem, eliminating many of the risks associated with transmitting sensitive information through email or the internet.
- **Error Reduction:** Eliminates manual data entry and funding requests. Our sophisticated programming intelligently identifies and flags potential data errors before they can impact your plan.
- **End-to-end system:** Unlike payroll integrators, which are simply a pass-through system, ADP reviews and verifies data, impounds funds, and assumes responsibility for any potential mistakes.
- **Streamlined Rehire Process:** Our Automated Rehire Solution streamlines eligibility tracking making the rehire process smoother and more efficient.

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Always Designing
for People®



SMARTSync BENEFITS

When everything occurs within ADP's ecosystem — payroll cycles, contribution impounds, record verification, and data transmission — the likelihood of security breaches is significantly reduced.

The SMARTSync Advantage

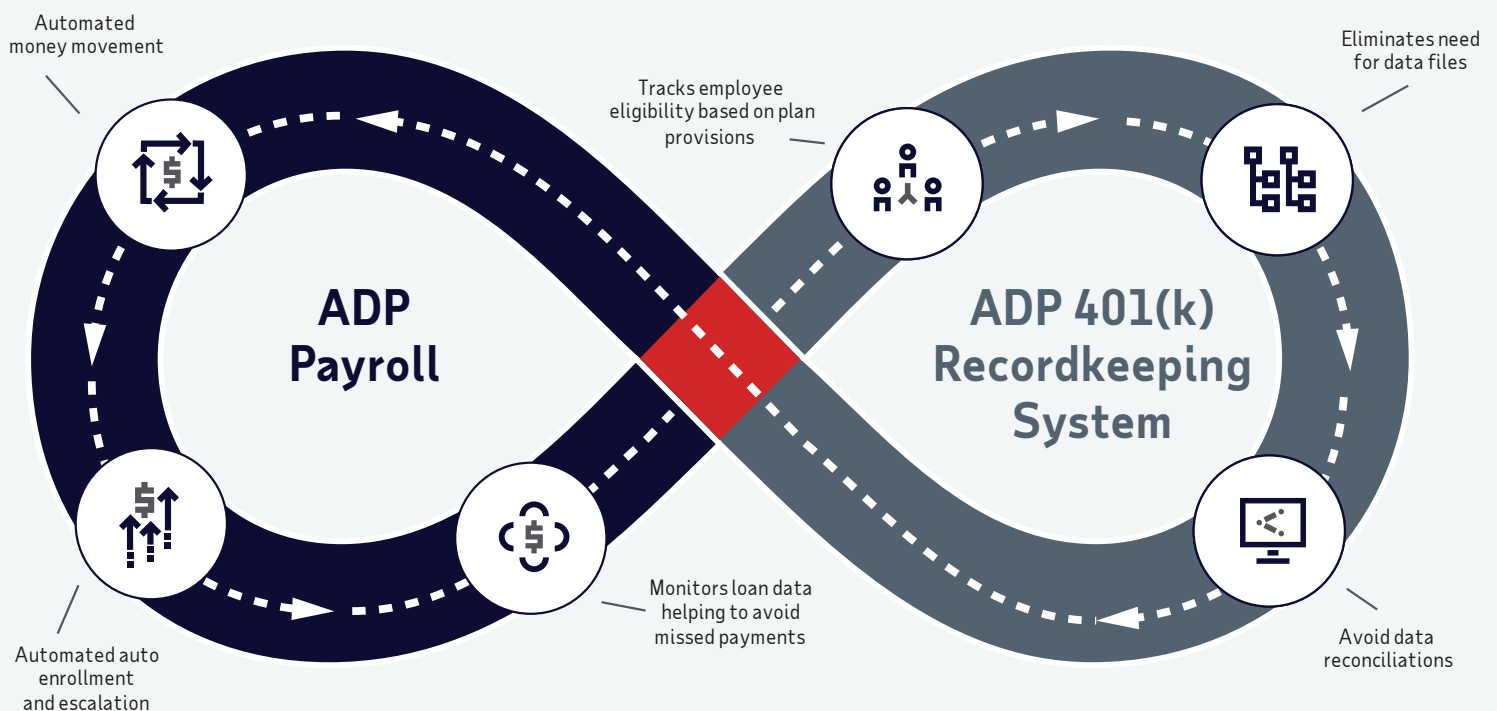
SMARTSync's data connection between ADP's payroll and retirement plan record keeper systems simplifies and manages your plan's administrative processes. Once your payroll is processed, the check file is sent to our database, and the money is typically impounded on the check date and disbursed to the trust the following day.

SMARTSync's innovative programming continuously verifies the accuracy of your data, whether it involves employee deferrals from the latest ADP payroll cycle or adjustments to an employee's investment elections made through the participant website. This thorough validation helps mitigate risk and promotes confidence in plan compliance and the integrity of participant accounts.

Limitations of payroll integrators

When you engage a provider that uses a payroll integrator, there is generally a manual setup process, multiple vendors, and additional fees, which may leave your data open to security risks. If an issue occurs, resolving it requires inquiries and management of multiple service providers — which can cost time, money, and resources. In addition, payroll integrators are simply a pass-through system, facilitating data from one provider to another — **they do not review and verify data, impound money, or assume any responsibility like ADP.**

SMARTSync® OFFERS GREATER CONFIDENCE IN THE ACCURACY OF PARTICIPANT ACCOUNTS AND PLAN COMPLIANCE.



Real-time integration means data is updated in real time —not in batch files processed overnight or at the next payroll cycle.

Avoid costly mistakes with SMARTSync

For plan sponsors, even small errors could result in penalties, fees and even personal liability. When your payroll and retirement plan data are integrated, it not only simplifies plan management but also enhances accuracy, improves efficiency, and reduces risk.

Each year the Department of Labor (DOL) releases a fact sheet detailing the enforcement results generated by the Employee Benefits Security Administration (EBSA) for the year. In FY 2024, EBSA:¹

- Recovered **nearly \$1.4 billion** in direct payment to plans, participants, and beneficiaries
- **729** civil investigations closed
- **177** criminal investigations closed

Unlike other providers, ADP assumes responsibility for all critical processes, including impounding contributions, verifying data, ensuring timely fund transfers into the trust, and recording employee transaction dates and times for audit purposes.

¹ Source: Fact Sheet: EBSA Restores Nearly \$1.4 Billion to Employee Benefit Plans, Participants, and Beneficiaries, 2024.

SMARTSync IS A POWERFUL, PROPRIETARY INTEGRATION SOLUTION: In 2024, ADP Retirement Services moved **\$19B annually** in contributions and loan repayments — **a 12% increase from 2023.**



ADP Retirement Services, December, 2024.

Unlock the Power of SmartSync

Function	3rd party payroll integrators	ADP file feeds	SMARTSync
Single sign-on website and mobile app	×	×	✓
Plan document alignment	×	×	✓
Real-time deferral and loan updates in ADP payroll	×	×	✓
Data reconciliation and verification of employee information	×	×	✓
Enrollment and eligibility management	×	×	✓
Provide automated rehire solutions	×	×	✓
Automated money movement	×	×	✓
Increased security as data is housed in one ecosystem	×	×	✓

LET'S TALK.

With an ADP retirement plan, your client's workforce is always empowered and engaged to make better decisions about saving for retirement. To learn more about the benefits of ADP's SMARTSync technology, visit www.adp.com/retirement.

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