



## Experience the Paradigm Shift

ADP Retirement Services offers customized tools and resources to empower your employees in achieving their desired retirement outcomes. We make it simple, with a distinct business model that combines investments, education, technology and personalized support.

### A Leader in Retirement Services:

- Over \$29 billion in assets under administration
- 1.3 million plan participants
- One of the top retirement plan recordkeepers in the country.<sup>1</sup>

Our business model allows us to be fully aligned with our clients' interests. For us, plan administration is not just a necessary distraction from an investment distribution strategy. Integrated, efficient, accurate plan administrative services reflect our core competency of service excellence through operational innovation.

### Our Difference

- **True open investment architecture.** You may choose investment options that have met our stringent statistical measurements of performance, or design a portfolio with your investment consultant.
- **Revenue transparency.** We provide full disclosure of all fees, regardless of how you choose your plan's investment line-up.
- **Targeted communications.** Workshops, tools and customized communications empower participants to achieve their desired retirement outcomes more efficiently, according to their life stage and investing experience.
- **"Hire to retire" Human Resources services.** Simplify the administration of your retirement plan, key employee

benefits, payroll and other HR responsibilities.

### Your Benefit

- **Retain full investment flexibility.** Choose your own investment line-up or choose to use ours, developed with rigorous fund evaluation against our investment policy.
- **Serve as fiduciary with confidence.** We provide the resources, tools and necessary documentation for you to act in the sole interest of your plan participants.
- **Save time and money.** Our integrated service model enables you to focus on more strategic HR functions.

Everything about our business model points to assisting you in empowering employees to achieve their retirement goals. It's that simple.

### Investments – Flexibility and Trust

- Transparent pricing with full disclosure at any time.
- Design a custom portfolio with your investment consultant or select investment options that have been carefully screened according to our strict selection standards.<sup>2</sup>

<sup>1</sup>Source: PLANSPONSOR Magazine, 2005 Recordkeeping Survey, June 2005.

<sup>2</sup>Source: This initial screening is not to be construed as investment advice or management. All investment options must meet our underwriting criteria and trading parameters before they will be added to ADP Retirement Services investment platform. ADP Retirement Services reserves the right to deny a request to add a fund to our investment platform.

- Unbiased selection and monitoring process, according to our established Investment Policy Statement.

### **Plan Sponsor Support**

- Your Relationship Manager acts as your single point of accountability, with a dedicated team of specialists.
- Full integration between ADP retirement plans and ADP payroll systems (if chosen).
- Accurate, comprehensive compliance testing and government reporting, issue identification and resolution.
- Merger, acquisition and spin-off support from experienced staff of ERISA consultants.
- Customized plan support on proprietary recordkeeping system.

### **Participant Support**

- National team of Education Specialists, for in-person enrollment and on-going educational sessions.
- Tools, workshops, customized communications and fund variety appealing to every investor temperament and retirement outcome need.
- Award-winning Web site, with personal plan information and decision-making tools.
- Automated pre-set savings and account rebalancing.
- Personal financial planning advisory services through Morningstar®.

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## **Experience. Objectivity. Service. Value.**

### **Investment quality and objectivity**

Our diversified, carefully screened and monitored retirement plan investment choices are free from the conflicts of interest that asset management firms often have, such as proprietary fund requirements. This provides you with flexible, comprehensive fund choices aligned with your interests.

### **Motivational participant experience**

Through our iPlan.iSave.iBenefit.<sup>SM</sup> participant program, we foster an ongoing relationship with employees, motivating and empowering them to make informed decisions and keeping them engaged in the retirement planning process through every life stage.

### **Service and operational excellence**

Through the world-class service provided by our experienced professionals and the application of progressive technology solutions, we are able to reduce the time and money you need to spend managing your plan.

For more information, please contact us at 800-432-401K or visit our Web site at [www.adp401k.com](http://www.adp401k.com).



## **Retirement Services**

**ADP Broker-Dealer, Inc.**

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