

Mid-sized Business 401(k) Solutions

Created for a business like yours



Retirement Services

Experience. Working for you.™



We can handle all your retirement plan needs cost effectively, from recordkeeping to administrative support. In fact, ADP Payroll clients can realize a 44% reduction in the number of staff hours spent on plan administration when they use our retirement solution.¹ Our seamless recordkeeping and administrative services make the plan easy to manage.

Experience makes the difference

The exceptional experience and expertise of our dedicated service teams, ADP's long-standing record of financial strength and stability, and our proven technology have enabled us to grow into one of the top retirement plan recordkeepers in the country.²

Our investment options align with your interests

The investment choices we offer are completely independent and free from the conflicts of interest often found with asset management firms that impose proprietary fund requirements. Our programs make available top-quality fund families your employees will recognize and respect—each carefully screened to meet our strict requirements. We will assist you in meeting your fiduciary requirements by providing:

- Two pre-screened investment line-ups to choose from
- Funds across all asset classes and risk levels (for a list of current fund choices, please see our investment line-up card)
- Rigorous due diligence process for screening and ongoing monitoring of investments per our Investment Policy Statement
- Assistance in establishing your own Investment Policy Statement

We're committed to personal service

We have the right people in the right positions to meet your plan needs. Initially, your conversion specialist will help ensure

a smooth transition to your new plan. Post-conversion, your dedicated client-service representative, backed by an experienced support team, will handle all your ongoing needs. We designed this consultative approach to assist you with plan administrative responsibilities while helping to reduce the time you spend managing your plan. You will benefit from:

- Customized plan design
- Dedicated client service manager
- Easy plan set-up
- Enrollment assistance
- Plan document services
- Automated census collection
- Trustee services through JPMorgan Chase
- Comprehensive compliance testing and government reporting
- 24/7 access to plan information and customized reports³
- Full integration between retirement plan and payroll systems
- Ongoing employee communications

¹ Source: "ADP Payroll and 401(k) Integration Study—September 2004" conducted by Spring Consulting Group and Mathew Greenwald & Associates.

² Source: *PLANSPONSOR* Magazine, June 2005 issue.

³ Generally available 24 hours a day, 7 days a week except when systems are unavailable due to scheduled maintenance.

We'll motivate your employees with iPlan.iSave.iBenefit.SM

Our participant experience is built on the individual preferences, needs and lifestyles of your employees. Personalized, easy-to-understand, behavioral-based messages help guide them through the decision-making process. Our iPlan.iSave.iBenefit. program utilizes adult learning and other motivational techniques to help ensure that your plan objectives are achieved while meeting the unique educational needs of your employees. Your participants will benefit from:

- National Network of Education Specialists, who:
 - Help employees set goals
 - Teach investment basics
 - Discuss plan features
- Ongoing targeted campaigns, designed to:
 - Motivate employees to enroll
 - Maximize deferral rates
- Morningstar[®] Retirement Manager,SM which offers:
 - Expert investment advice
 - Research and education
 - Interactive planning tools

⁴ Generally available 24 hours a day, 7 days a week except when systems are unavailable due to scheduled maintenance.

- Highly-rated Web site that provides:
 - 24/7 account access⁴
 - Transactional capabilities
- Ongoing retirement savings workshops
- Automatic account rebalancing
- Save Smart[®] program
- Multilingual support

Experience makes the difference

At ADP, we believe retirement services is all about experience. Yours and ours. Our team of experienced professionals is dedicated to offering a new kind of retirement planning experience—one that motivates and rewards employees while easing your administrative and fiduciary burdens. For more information, call us at 800-432-401k and select option 1 to speak with an ADP retirement plan specialist. Or visit our Web site at www.adp401k.com.

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