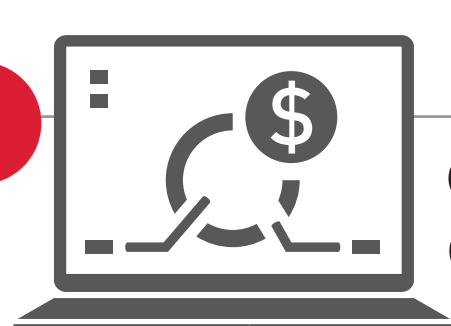


Get your company's retirement plan on track in 2014

Make 2014 the year you maximize your company's retirement plan benefits, and increase participation and reduce your fiduciary risk.

1



Conduct due diligence analysis of your plan's fees.

2



Audit administrative tasks you must complete as a plan fiduciary.

3

Update your fiduciary file



by documenting minutes of investment committee meetings, service provider due diligence searches, etc.

5

Develop an employee education policy statement.



4



Establish and/or review your investment policy statement.

6

Conduct a plan review to assess savings rates by gender and age, and understand how participants are allocating their savings.



7

Optimize your plan by offering automatic options for enrollment, rebalancing and/or deferral increases.



8

Leverage technology to connect and engage employees.



9



Review compliance testing results to cut the chance of unwelcome surprises in 2014.

10

Implement or increase your plan match to maximize employee enrollment and savings.



Increase participation, reduce risk

Today, retirement benefits are a high value differentiator to attract and keep top talent. With ADP's integrated solutions, administering a retirement plan just got a lot easier — and a lot less risky.

To learn more visit ADP.com/401k



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