

ADP RETIREMENT PLAN INTEGRATION

More benefits without additional burdens

Retirement plans are good for everyone. And the SECURE 2.0 Act of 2022 made them more widely available, flexible and inclusive — so it's easier for employers to offer a plan and for workers to build retirement security. But the Act contains 90 provisions ranging in complexity with a multi-year implementation that may significantly impact payroll and retirement plan administration — turning benefit into burden.

Some of SECURE's provisions are mandatory and will significantly affect payroll and retirement plan provisions:

SECURE 2.0 Challenges

- 90 provisions
- Multi-year rollout
- Complex calculations
- Multiple payroll and recordkeeping implications

2024	2025	2026	2027
▪ Top Heavy rules modified ▪ Emergency Savings Account* ▪ Employer Matching for Student Loan Repayments*	▪ Automatic enrollment and escalation required for all new plans ▪ Long-Term, Part-Time expanded eligibility ▪ Catch-up contribution increase, ages 60-63	▪ Roth catch ups for participants earning over $145,000 ▪ Annual paper statement required	▪ Saver's match*

*Optional provisions

Upgrade your benefits without additional burdens

To take advantage of all SECURE 2.0 has to offer — and comply with the requirements and deadlines — you need a recordkeeper and payroll provider that can proactively manage complexity and execute flawlessly.

Managing separate payroll and 401(k) vendors can add time-consuming manual processes and result in errors that cost you time, money and resources. But when your payroll and retirement plan are with ADP, even complex SECURE 2.0 implementation and oversight is easy and worry-free.

As SECURE 2.0 provisions drive plan amendments and impact payroll deductions and coding, ADP has you and your plan covered. We continually conduct ongoing comprehensive analysis across our product platforms to keep your plan compliant and payroll running smoothly. From payroll process updates to automatically providing necessary plan amendments, our teams and integrated solutions save you time and reduce compliance risk.

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ADP integration is built to handle complexity

When choosing a retirement plan provider, what's more important than plan integration? Maybe nothing — integration is critical to simplifying plan administration and oversight, keeping data secure and delivering best-in-class employee engagement.

Our ADP SMARTSync® solution connects ADP Retirement Services recordkeeping technology with ADP payroll. SMARTSync's proprietary, advanced technology enables real-time data transmission, verifies data against the retirement plan document and automatically performs calculations. Because data is shared continuously between ADP's platforms, critical plan information and employee records are updated systematically and without manual intervention. SMARTSync offers major advantages:

- **Verification of payroll data** against the plan document — reducing manual oversight and mitigating risk
- **360° integration** that protects data, outperforms third-party payroll integrators, and avoids external file feeds
- **All your data is housed in ADP's ecosystem**, significantly decreasing the chances that security will be compromised.

Not all integration is the same

Unlike providers who use bi-directional feeds or third-party payroll integrators, SMARTSync automates manual processes, updates and verifies data in-real time, saves time and can mitigate risk. Payroll integrators do not use 360°integration — they simply transfer data from one provider to another. Other major disadvantages of this type of relationship include:

- Manual set up process
- No data review or verification
- Multiple vendors to manage
- Potential additional fees
- Security risks

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

Thanks to integration between ADP's payroll and retirement plan solutions, you won't have to:

- Identify impacted employees
- Check and add deduction codes
- Handle plan amendments
- Tackle special calculations for employee contributions and employer match
- Confirm data bridges are in place
- Review custom payroll reports



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 the benefits of ADP's SMARTSync technology, visit adp.com/retirement.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932

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