



ADP Retirement Services

SAVE **4** RETIREMENT

POOLED EMPLOYER PLAN

ADP ACHIEVE

A personalized employee financial wellness and education journey



Always Designing
for People®

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EMPOWERING INFORMED FINANCIAL WELLNESS DECISIONS

ADP Achieve is designed to help your employees make better financial decisions and achieve the results they're working for. Your diverse workforce has a range of needs and a variety of challenges that can make reaching their financial goals difficult. Our ADP Achieve employee education program connects with employees through personalized data, actionable insights, and curated content to meet them where they are in their financial journey. The program makes it easy for participants to make informed decisions and take action to improve their financial lives through these unique features:

- Personalized insights powered by payroll data from over 42 million workers
- Enrollment and education support
- A full suite of financial wellness plan features integrated with ADP payroll
- A Mobile Solutions App that connects employees to their pay, benefits, and financial wellness resources.

A multi-touch, personalized, and actionable financial wellness solution



DIGITAL ENGAGEMENT

- Single sign-on on Mobile Solutions App and desktop website
- Interactive learning modules
- Financial wellness library



EXPERIENCED SUPPORT

- ADP Retirement Counselors
- Participant Call Center
- Live virtual meetings
- Optional participant advisory service with Morningstar
- Student loan match solution
- Retirement income solution



PERSONALIZED / PERSONA-DRIVEN LEARNING

- MyADP Retirement Snapshot®
- Retirement Readiness tool
- Guided enrollment experience
- Email and direct mail campaigns
- Automated personalized journeys

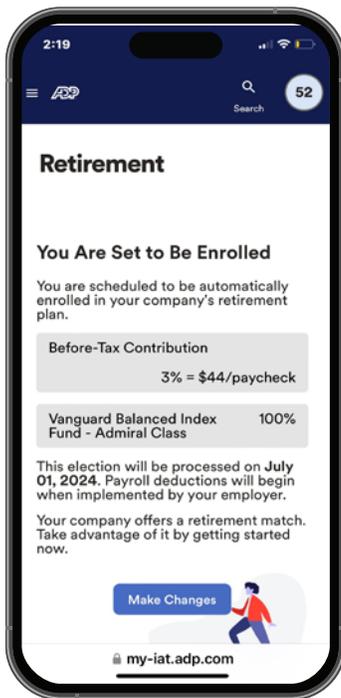


ON-DEMAND LEARNING

- Comprehensive financial wellness library
- On-demand education events
- Videos
- Retirement Services Webcast and Pod(k)ast series

IMPORTANT: MyADP Retirement Snapshot® and Retirement Readiness tool makes no assumptions about your tax status or savings and should not be used as the basis for any planning decisions. The likelihood of various savings outcomes are hypothetical, do not reflect actual investment results or market fluctuations and are not guarantees of future results. Results may vary potential savings scenarios, with each use and over time.

We connect participants to better results with guided experiences and content selected for their specific challenges.



One-click enrollment lets participants join the plan in just minutes by electing a designated savings rate, a contribution type (pretax, or Roth) and default investment option.

A holistic approach to financial wellness

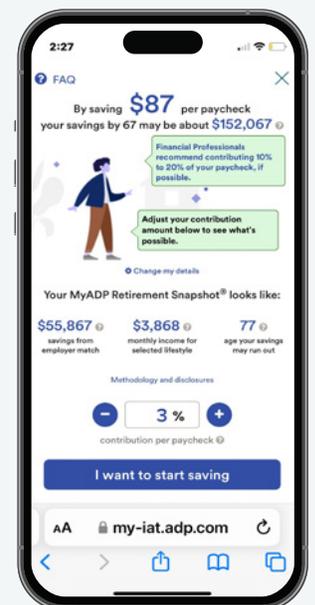
While saving for retirement is the foundation of employees' financial well-being, it's just one piece of a comprehensive financial plan. That's why our holistic financial wellness program brings together intuitive tools, educational resources and support, and carefully selected solutions to help ensure your employees get the support they need when they need it.

The enrollment experience

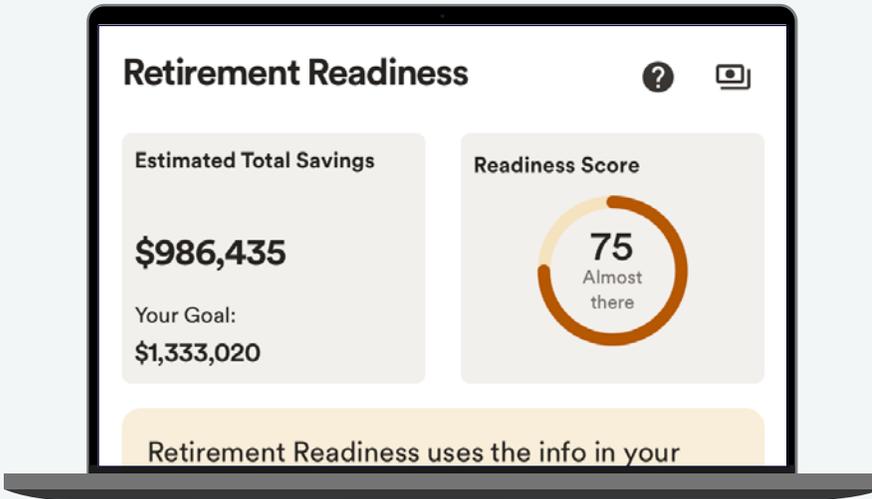
We've transformed enrollment with data, technology and our knowledgeable education team. It's the employee's choice — a one click enrollment, a guided process, or walk through to get a retirement savings estimate. Plan highlights and planning tools are also available.

MyADP Retirement Snapshot® helps participants easily estimate their retirement savings needs by leveraging data from millions of users.

Guided enrollment uses personalized messages to help employees confidently make retirement savings decisions.



Screen illustrations are representative of the tools features and is not meant to reflect any specific investments or customer account.



Retirement Readiness tool

We make it easy for participants to know if they'll have enough money for the retirement they want. Our Retirement Readiness Tool brings important pieces of retirement planning together — like personal expectations and goals, current savings and estimated healthcare expenses — to calculate a Retirement Readiness Score and an estimated savings goal. Participants can track their savings progress and make informed decisions about their savings and investing plan.

See the end for additional disclosure information.

Enrollment and education support

ADP Achieve includes support services for enrollment, ongoing education and driving engagement from an experienced team of retirement professionals. From virtual to onsite meetings, your company's education experience can be customized for your plan:

Retirement Counselors¹ onboard participants and provide ongoing education support using the flexibility of live virtual meetings. We provide bilingual (Spanish counselors) to support specialized needs of our clients.

Education Production team provides plan webcasts, as well as creates targeted education microsites and video content.

Retirement Communication Managers develop and execute communication and education strategies to drive engagement and help improve participant outcomes through the delivery of communications for larger, more complex plans.

Guided enrollment uses personalized messages to help employees confidently make retirement savings decisions.



P&I EDDY AWARDS

First Place

Retirement Success

Pod(k)ast Series

Retirement Income Campaign

Financial Well-being Roadmaps Webcast and Series

Second Place

Bi-lingual Financial Literacy Series

STEVIE AWARDS

Gold winner

Bi-lingual Financial Literacy Series

Bronze winner
Financial Wellness Strategy & Campaigns

Retirement Success Pod(k)ast Series

Our registered licensed Retirement Counselors¹ **average 20 years** of industry experience.

ADP internal data December 2024.

Improving financial wellness — one person at a time

ADP Achieve deploys a multi-touch learning curriculum curated to individual employee needs based on personal profiles. Our vast collection of educational content includes calculators, videos and interactive learning. This content, delivered along with personalized participant journeys — leveraging ADP's unmatched data and advanced technology — provide targeted messages that help employees make better financial decisions and achieve the results they're working for.



Targeted Emails are centered around data-driven profiles to allow ADP to deploy multi-touch, targeted communications, making it easier for workers to make confident, informed decisions.



Retirement Success Webcast Series covering relevant and timely retirement planning and financial wellness topics.



Financial Wellness Library includes on-demand videos, articles, infographics and online courses to help participants prepare for life's financial challenges.



Retirement Success Pod(k)ast Series a biweekly series exploring basic financial topics, retirement news, insights and thought-leadership topics.

¹ Retirement Counselors are registered representatives of ADP Broker-Dealer, Inc. (ADP BD), Member FINRA, an affiliate of ADP, Inc., One ADP Blvd, Roseland, NJ 07932. Retirement Counselors do not provide, nor should their assistance at such meetings be construed as, investment or financial advice for any individual or situation. Minimum number of attendees required for onsite meetings.

RETIREMENT SOLUTIONS THAT TRULY WORK FOR YOU AND YOUR EMPLOYEES.

ADP offers flexible retirement plan solutions specifically tailored to meet the needs of your organization and workforce. Our embedded solutions leverage smart technology to make them easy to use and simple to manage. A dedicated team of knowledgeable retirement specialists is committed to optimizing your plan and identifying opportunities to maximize its potential as your organization evolves. Our all-in-one platform, where you can easily manage payroll, HR and your retirement plan, lets you benefit from real-time integration and data sharing — reducing administrative burdens, compliance risk and time spent managing your plan. Employees benefit from our comprehensive financial wellness program and personalized insights allowing them to make better informed decisions.

EASY: Our embedded platform simplifies plan administration and compliance — effectively reducing the complexities of plan management and oversight.

SMART: With real-time insights into plan health, engagement and compliance you'll have enhanced visibility into your plan to drive better participant outcomes.

HUMAN: We combine advanced technology with experienced, retirement plan specialists to support you and your employees every step of the way.



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 how our personalized insights, integrated technology and flexibility can meet your plan needs, go to adp.com/retirement.

ADP RETIREMENT SERVICES 71 Hanover Road Florham Park, NJ 07932 ■ www.adp.com/retirement

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