



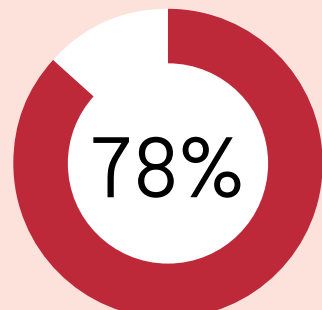
Charting the future: Expert strategies for advising your clients



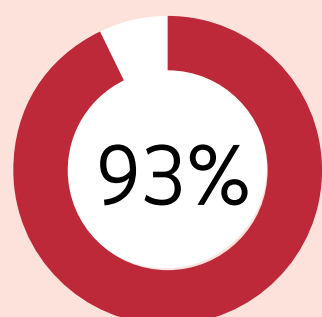
As firms expand their offerings to include HR advisory services, accountants have a unique opportunity to become strategic partners to their small business clients. Leverage these insights to help your clients succeed.

HEALTH BENEFITS

Options for every business & budget



of employees
feel valued by their employer because they **provide medical insurance**.¹



of employees rank
medical insurance in their **top three most important benefits**.¹



BENEFITS CONVERSATION STARTERS

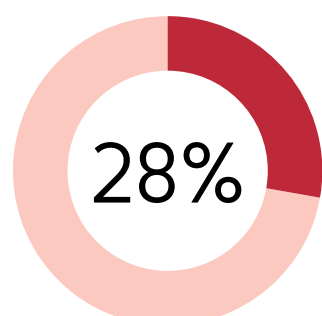
- ✓ Have you considered offering group health insurance?
- ✓ What barriers prevent you from offering it?
- ✓ Do your plan features meet your employees' needs?
- ✓ Are you increasing employee salaries or offering a health stipend to help employees with benefits?

OPTIONS TO DISCUSS

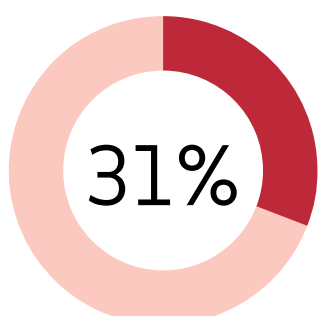
- ✓ HRA's (Health Reimbursement Arrangements) allow employers to reimburse employees (tax-free) for the cost of a health plan of their choice
- ✓ Group health plans have the advantage of cost-sharing and pre-tax premiums
- ✓ PEOs (Professional Employer Organization) offer a comprehensive benefits suite through a full-service model

RETIREMENT PLANS

SECURE 2.0 and state mandates



of non-retired
adults have
zero retirement savings.²



of non-retired adults
with retirement savings
think their **savings are not on track**.²



RETIREMENT PLAN CONVERSATION STARTERS

- ✓ Did you know how SECURE 2.0 makes it more affordable for you to offer a retirement plan?
- ✓ Do you know how state legislation affects your requirements to offer retirement plans?
- ✓ Are you aware of your eligibility status to receive tax credits that the SECURE 2.0 Act offers business owners?

OPTIONS TO DISCUSS

- ✓ State-sponsored retirement plan options
- ✓ Private plan options you can provide your employees
- ✓ Third-party plan options through your HR or payroll service

HR TRENDS & ADVISORY OPPORTUNITIES



4.5-5 hours is the average number of hours businesses think **managers can save per week by having access to labor analysis and reporting**.³

Organizations are asking for comprehensive pay data. Following the rise of remote work, organizations are under increased pressure to provide competitive pay to workers in multiple locations. **Pay transparency laws and additional pay-data reporting requirements have also become significant compliance challenges.**⁴



Gen Z workers now account for over a third of all hires and comprise **16.8% of the workforce**.⁵



HR TRENDS CONVERSATION STARTERS

- ✓ How is your company prioritizing workforce data and using its insights effectively?
- ✓ Does your company utilize compensation benchmarking tools for determining employee pay?
- ✓ Is your company keeping up with industry insights like generational movement?

OPTIONS TO DISCUSS

- ✓ Analytics on employee data can help identify trends impacting your workforce
- ✓ Compensation benchmarking can help inform pay decisions
- ✓ Preparing for changes can help your company navigate industry shifts

How ADP® can help

Your small business clients rely on you for guidance to help them achieve their goals. ADP shares that dedication to helping small businesses succeed.

Trust ADP to help you get things done faster, give your clients more, and stay ahead of whatever comes next.

(1) ADP Understanding and meeting the needs of the modern employee with the right benefits. 2024.

(2) Federal Reserve, Economic Well-being of U.S. Households in 2022. 2022.

(3) ADP, ADP® 2023 Workforce Management Benefits Study, businesses with more than 25 employees. 2023.

(4) ADP, Seeking clarity and confidence in a changing world of work: HR trends and priorities for 2024. 2024.

(5) ADPRL, Look who got promoted! (No, it's not mom or dad). 2024.

