



ADP Retirement Services

# SAVE **4** RETIREMENT

## POOLED EMPLOYER PLAN

Flexible and rewarding retirement plan benefits for midsized to enterprise companies

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**ADP**  
Always Designing  
for People®

# WE KEEP EVERYONE ENGAGED AND SAVING FOR RETIREMENT

## For over 75 years, ADP has been shaping the way people work

The retirement landscape has changed in recent years thanks to the SECURE Act legislation which is designed to improve retirement outcomes for U.S. workers through various provisions. One important provision has been the introduction of Pooled Employer Plans (PEPs).

PEPs are 401(k) plans that allow unrelated businesses to participate under a single plan that is managed by a pooled plan provider (PPP). PEPs can deliver significant economies of scale enabling businesses of all sizes to benefit from reduced costs, less administrative work and lower fiduciary risk.

The **SAVE4RETIREMENT** Pooled Employer Plan offers all of these benefits and more. With ADP as the recordkeeper, Pentegra acting as the PPP and Mesirow serving as the 3(38) Investment Manager, your plan is effectively managed to help position your employees for retirement success.



**\$10+B assets**

**24,000 participating employers**

PEP market as of December 2024

**40%**

of mid-sized plan sponsors cited lower administrative costs as primary motivator for adopting a PEP

**24%**

of mid-sized companies cited streamlining investment selection and monitoring as key factor for joining a PEP

SOURCE: Cerulli Associates, U.S. Retirement Markets, 2024.



## KEY ROLES WITHIN THE PEP

**Pooled Plan Provider** – This entity acts as the plan administrator, the fiduciary responsible for managing plan administration and operations. Their duties include ensuring compliance with IRS and ERISA governing laws and regulations.

**Investment Manager** – Serving as a fiduciary, the Investment Manager is responsible for selecting, monitoring, and managing the plan's investment options. They make discretionary investment decisions on behalf of the plan.

**Recordkeeper** – This entity is responsible for managing essential plan data and overseeing participant transactions, contributions, and distributions. They facilitate participant access to their accounts and generate plan reporting.

**Trustee** – This organization holds and safeguards plan assets, ensuring the proper execution of financial transactions.

**Auditor** – The auditor is responsible for conducting the required annual financial audit of the PEP. Their objective is to ensure that plan assets are accurately reported and compliance standards are met.



## Seamless data connections simplify plan administration and drive efficiency

With the **SAVE4RETIREMENT** Pooled Employer Plan, embedded technology, a range of administrative fiduciary services and a knowledgeable, experienced service team come together to help make plan administration easier.

- Support when you need it from a skilled, dedicated service team
- Real-time integration with SMARTSync® enables continuous data sharing and updating between ADP payroll and our plan recordkeeping system
- Easily send your employee payroll, demographic and compliance data with ADP Connect — regardless of your payroll provider
- Trustee services made available
- Pentegra will file the Form 5500 for the plan so no individual filing is needed
- Fiduciary plan management and operational duties are handled by Pentegra
- E-delivery services for participant notices



## Employees are always engaged with the ADP Achieve Financial Wellness Solution

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

We believe the best way to help employees reach their retirement destination is by making it simple and keeping them engaged. ADP's advanced technology and unparalleled employee data<sup>1</sup> integrates personalized insights and persona-driven messaging into our mobile applications and digital enrollment experience to help participants when they need it most — as they're making critical choices about saving for retirement.

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

### DIGITAL ENGAGEMENT

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

### PERSONALIZED / PERSONA-DRIVEN LEARNING

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

### EXPERIENCED SUPPORT

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

### 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.

1 ADP Internal Data, September, 2025

## Take your plan compliance to the next level

Stay current, compliant and more productive with the intuitive dashboards on our plan sponsor website, automated processes, and compliance support.

- Ability to fund optional employer contributions quickly and easily right on the dashboard.
- Revised tests that will be run in real time as soon as changes are made to employee data — allowing you to review revised test results within minutes.

## One simplified experience

We've taken seamless integration even further by bringing together payroll, HR, benefits, and retirement solutions into one simplified platform. From your payroll dashboard you have direct access to critical retirement plan data and functionality without having to access your plan sponsor website — saving you time and streamlining plan efficiency with a single sign-on.



### SECURITY YOU CAN COUNT ON

**At ADP, security is integral to our associates, our products, and our business.** That's why companies have been counting on us since 1949. Security is at the core of all our products from our industry-leading advanced platform defense to our automated data protection — so you can be confident that your business is protected.



## 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.

To learn more about how ADP's flexible, comprehensive retirement plans can adapt and scale with your business, go to [adp.com/retirement](https://adp.com/retirement).

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