

We help you boost employees' **financial wellness**



AT ADP WE UNDERSTAND WHAT MAKES YOUR COMPANY SUCCESSFUL: **YOUR PEOPLE.**

As a global leader in Human Resources and Benefits, ADP brings a unique perspective to workplace financial wellness. For over 75 years, we've helped companies boost productivity, increase loyalty and strengthen their workforces through innovative technology and leveraging data from 40 million workers — allowing them to stay one step ahead of the competition.

Now, we apply those same principles to help you support employees through every stage of their financial journey. Because we know that the success of your company and employees go hand-in-hand.

A holistic approach to financial wellness

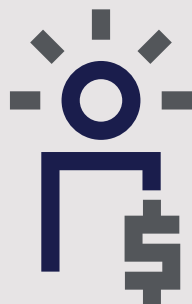
We view the pursuit of financial well-being as a continuous journey with many interconnected goals, challenges, and achievements—controlling expenses, maximizing savings, managing the unexpected, and much more.

And, 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 educational resources, intuitive tools, and carefully selected solutions to help ensure your employees get the support they need when they need it.



Why invest in employees' financial well-being?

Financial stress affects **40%** of employees, reducing their productivity at work.



Yet only **2 in 5** employers offer resources for employees' financial well-being.



Technology that brings your employees closer to financial well-being.

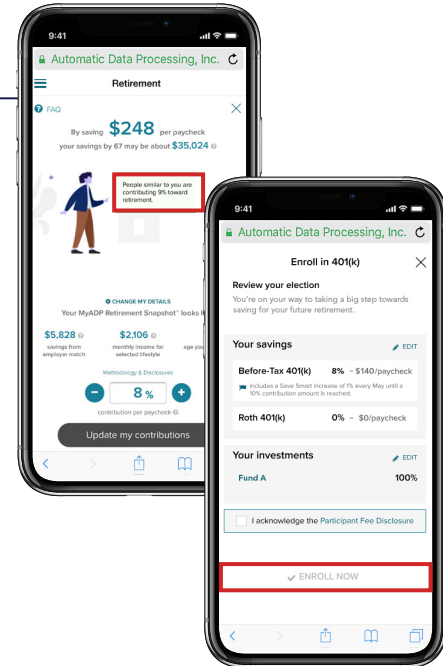
The ADP Mobile Solutions App and participant website are the gateway to our financial wellness program — starting with our guided enrollment experience, and extending to our Financial Wellness Library, Student Loan Match program and more. And our single sign on technology makes it easy for participants to get where they need to go, unlocking the full potential of their retirement plan, and bringing them closer to financial well-being.

Helping employees achieve financial well-being means making it easy for them to connect with the right tools, education, and plan features throughout their journey.

Tools

ADP's Mobile Solutions App, as well as our suite of planning tools and calculators, help employees track and manage their financial well-being.

- **Guided Enrollment** places technology and data front and center to help employees make sound and confident retirement savings decisions.
- **MyADP Retirement Snapshot®** is an interactive tool that offers a personalized approach that uses data analytics to take the guesswork out of retirement planning.
- **Retirement Readiness Tool** brings together personal retirement data and objectives to calculate a Readiness Score so participants can see how close they are to their retirement goals.
- **Smart-Save** allows participants to incrementally increase their deferral rate each year.
- **Calculators and planning tools** to assist with salary, retirement, budget and investment decisions.



Education and Resources

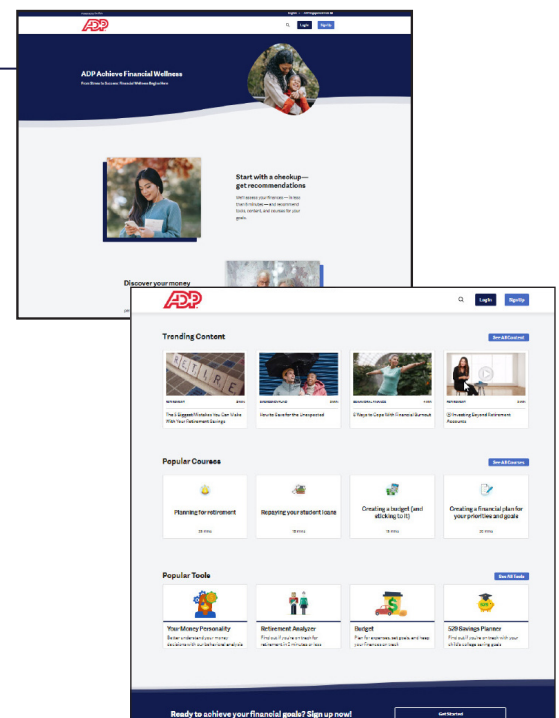
Personalized participant journeys – leveraging ADP's unmatched data and advanced technology — provide targeted messages that help employees make better financial decisions and achieve the results they're working for.

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

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

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

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

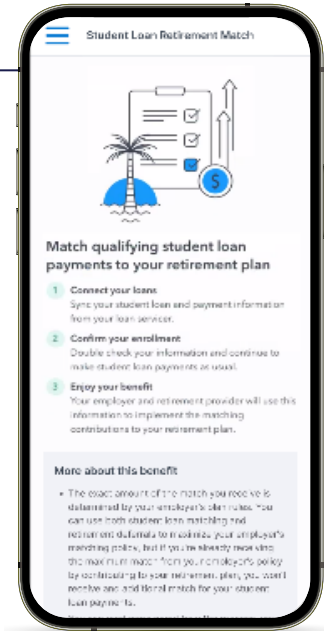


Screen illustrations are representative of the tool's features and aren't meant to reflect any specific investments or customer account.

Retirement Plan Features

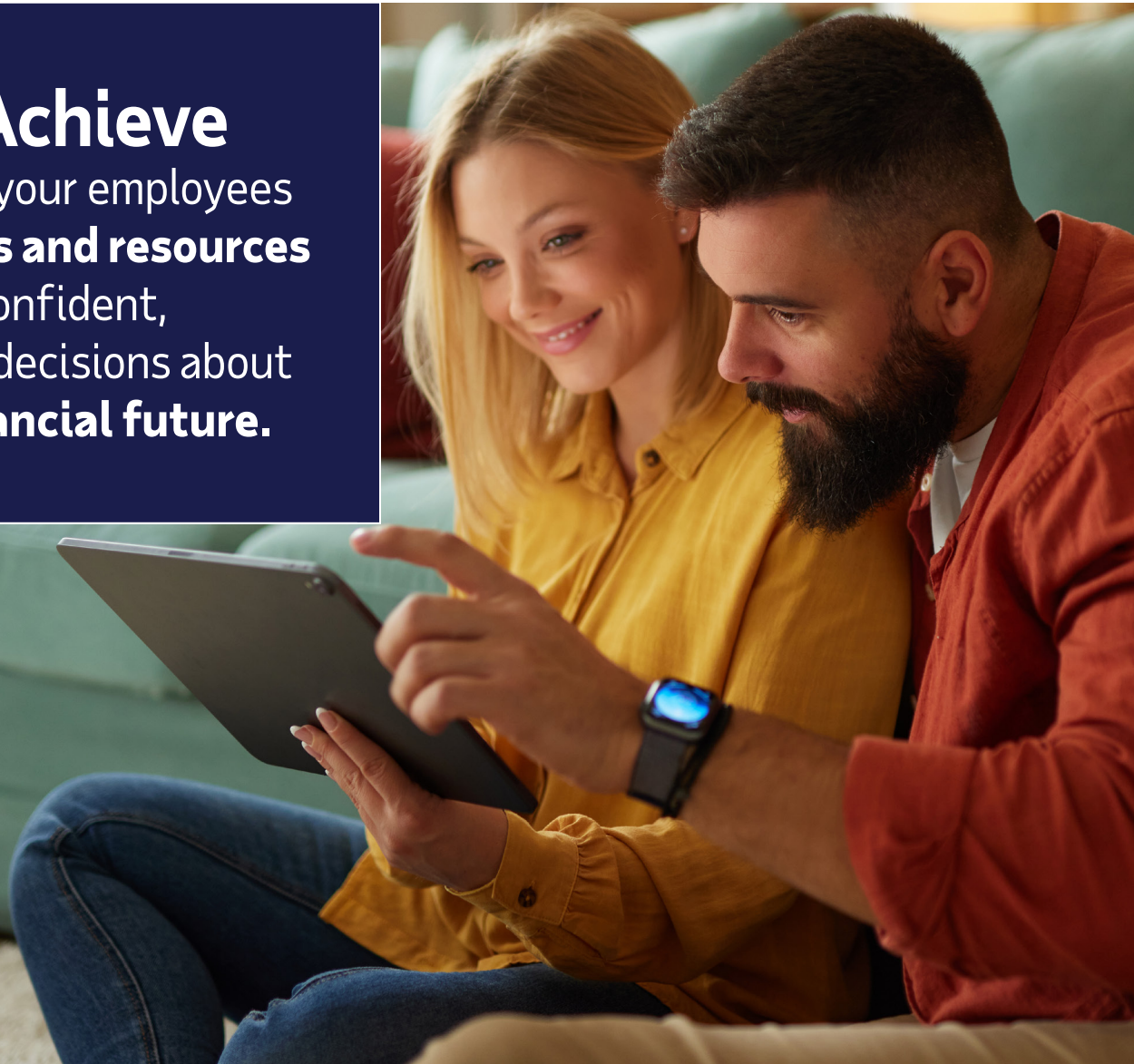
Through our robust retirement plan offering, we bring together carefully selected third-party financial wellness solutions that address the range of employees' needs and goals.

- **Participant Advisory Services** offers participants access to third-party personalized professional advice on investments.
- **Student Loan Match Program** allows employers to make retirement plan matching contributions on qualified student loans, which means employees no longer have to choose between saving for retirement and paying down debt.
- **Student Loan Optimization Program** provides valuable education content and resources on student loans and saving for college.
- **Retirement Income Solutions** extends participants the choice to convert a portion of their retirement savings into a stream of reliable income.



ADP Achieve

connects your employees with **tools and resources** to make confident, informed decisions about **their financial future.**



A retirement ally for your business and employees.

ADP combines technology, features, and capabilities that make it easy for you and your employees to get the most from your company's retirement plan. With our commitment to data security and extensive Human Capital Management insights—including data on companies and employees—we help keep your business secure and strong while helping to keep your employees squarely in control of their retirement savings.



Ready to take the next step?

To learn more about how to help your employees achieve financial wellness with an ADP retirement plan, please contact your licensed ADP Retirement Services District Manager.

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Important: MyADP Retirement Snapshot® 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.

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