

# Gain a Competitive Edge with ADP's Financial Wellness Offering

## Financial wellness conversation starters



**This guide helps you introduce clients to our powerful financial wellness offering designed to strengthen companies by supporting employees' financial well-being.**

With ADP Achieve, you can enhance your existing education strategies with tools, resources, and targeted campaigns designed to ease financial stress, boost employee retention, and enhance productivity for your retirement plan clients. Our holistic approach goes beyond retirement, addressing the full spectrum of employees' financial needs.

**40%**

**of workers** are financially stressed, which reduces their work productivity<sup>1</sup>



**60%**

**of plan participants** don't know how much they will need to retire (or are worried that they will outlive their savings)<sup>2</sup>



### What to ask:

**Do your plan participants need help planning for retirement?**

### How ADP helps:

- MyADP Retirement Snapshot<sup>®</sup> helps employees easily visualize their retirement goals, providing a clear picture of their progress.
- With the Retirement Readiness tool, they receive personalized insights tailored to their journey, helping them stay on track for a comfortable future.
- Plus, we make retirement income solutions available to help employees turn their savings into a dependable income stream during their retirement years, helping them enjoy financial peace of mind.



# Only 2 in 10 workers

get professional guidance<sup>5</sup>



## What to ask:

## How ADP helps:

**Could your plan participants benefit from professional financial guidance?**

- We provide access to Participant Advisory Services, which connects employees with knowledgeable professionals who can provide personalized investment advice on a range of needs and goals.<sup>4</sup>

**Do your employees need help making more informed, confident financial choices?**

- Our Financial Wellness Library offers a variety of on-demand videos, articles, and courses covering a wide range of financial topics, making it easy for employees to learn at their own pace.
- We also provide calculators and tools to help with key financial decisions like salary planning, budgeting, and investing.
- And with our targeted email communications, employees receive personalized guidance tailored to their needs, helping them achieve better financial wellness outcomes.

**Are you concerned about plan participation and promoting better retirement outcomes for your employees?**

- Guided Enrollment leverages our data-driven intelligence from more than 40 million workers to guide employees in making informed decisions about their retirement plans.
- Save Smart<sup>®</sup> encourages employees to make automatic yearly increases in deferral rates to help them effortlessly stay on track with their savings goals.

## What to ask:

**Is student debt getting in the way of employees achieving other important goals?**

**Do you want to learn more about how you and your employees access ADP financial wellness tools, resources, and education?**

## How ADP helps:

- Our Student Loan Match Program helps employees manage their student loan payments with matching contributions you make as their employer.
- The Student Loan Optimization Program provides education and resources to help manage the burden of student debt.
- Your company gains access to the broad range of ADP Achieve resources through your ADP retirement plan.
- For employees, the ADP Mobile Solutions App and the participant website provide easy access to ADP's financial wellness program, starting with guided enrollment and extending to features like the Financial Wellness Library and Student Loan Match Program.
- With single sign-on, participants can quickly access all the tools they need to maximize their retirement plan and improve their financial well-being.



Student loan debt affects

**25% of  
employees**<sup>3</sup>



## What to do next



### Step 1: Evaluate employers' current offerings

Help your clients assess how their current plans align with employees' financial wellness goals.



### Step 2: Tailor ADP solutions for their needs

Discuss how ADP's tools can support the specific needs of your clients and their workforce.



### Step 3: Visit ADP's Financial Wellness Hub

Access our client-ready resources and let's work together to help businesses and their employees get the most from their financial wellness program.



## Let's Talk.

To learn more about how to help your clients achieve financial wellness with ADP retirement plan solutions, please contact your licensed **ADP Retirement Services Plan Specialist** or visit [adp.com/advisors](https://adp.com/advisors).

<sup>1</sup> Source: Visa Financial Wellness Research, Sept 2023, commissioned by ADP.

<sup>2</sup> Source: ADP Employee Financial Wellness, Retirement Insights Survey Commissioned by ADP, national sample of 2,000 employed individuals, age 25-65, May 2024.

<sup>3</sup> Source: Ibid.

<sup>4</sup> Participant advisory services provided by a third-party federally registered investment advisor. Results are not guaranteed. Participant advisory services are not affiliated with ADP nor any of ADP's affiliates, parents, or subsidiaries.

<sup>5</sup> Source: ADP Employee Financial Wellness, Retirement Insights Survey Commissioned by ADP, national sample of 2,000 employed individuals, age 25-65, May 2024.

**Important:** MyADP Retirement Snapshot<sup>®</sup> 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.

Unless otherwise disclosed or agreed to in writing with a client, ADP, Inc. and its affiliates (ADP) do not endorse or recommend specific investment companies or products, financial advisors or service providers; engage or compensate any financial advisor or firm for the provision of advice; offer financial, investment, tax or legal advice or management services; or serve in a fiduciary capacity with respect to retirement plans.

ADP, the ADP logo and Always Designing for People are trademarks of ADP, Inc. All other trademarks and service marks are the property of their respective owners.

99-7438-ADV-1124 M-624714-2024-10-17 Copyright © 2024 ADP, Inc. All Rights Reserved.



Always Designing  
for People<sup>®</sup>