



Always Designing
for People™

Retirement plan solutions

Benchmarking and improving your plan for positive retirement outcomes





Using data to drive better retirement results

IN OUR RAPIDLY CHANGING WORLD, YOU NEED TO STAY FOCUSED ON RUNNING YOUR BUSINESS. And removing obstacles that can prevent your employees from doing their best work.

Because helping them secure their financial well-being is vital to productivity. Before the COVID-19 outbreak, many workers were struggling financially, and this crisis could significantly impact their ability to meet their retirement goals.



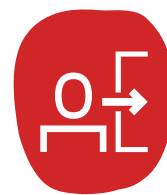
77%

Are concerned about their financial well-being since the COVID-19 outbreak¹



82%

Say their workplace retirement plan will be a major source of retirement income²



4 in 5 workers

expect to work for pay after retiring³

1 NEFE/Harris Poll Survey, April 2020.

2 2019 Retirement Confidence Survey. Employee Benefit Research Institute (EBRI), April 2019.

3 2019 Retirement Confidence Survey, Employee Benefit Research Institute (EBRI), April 2019.

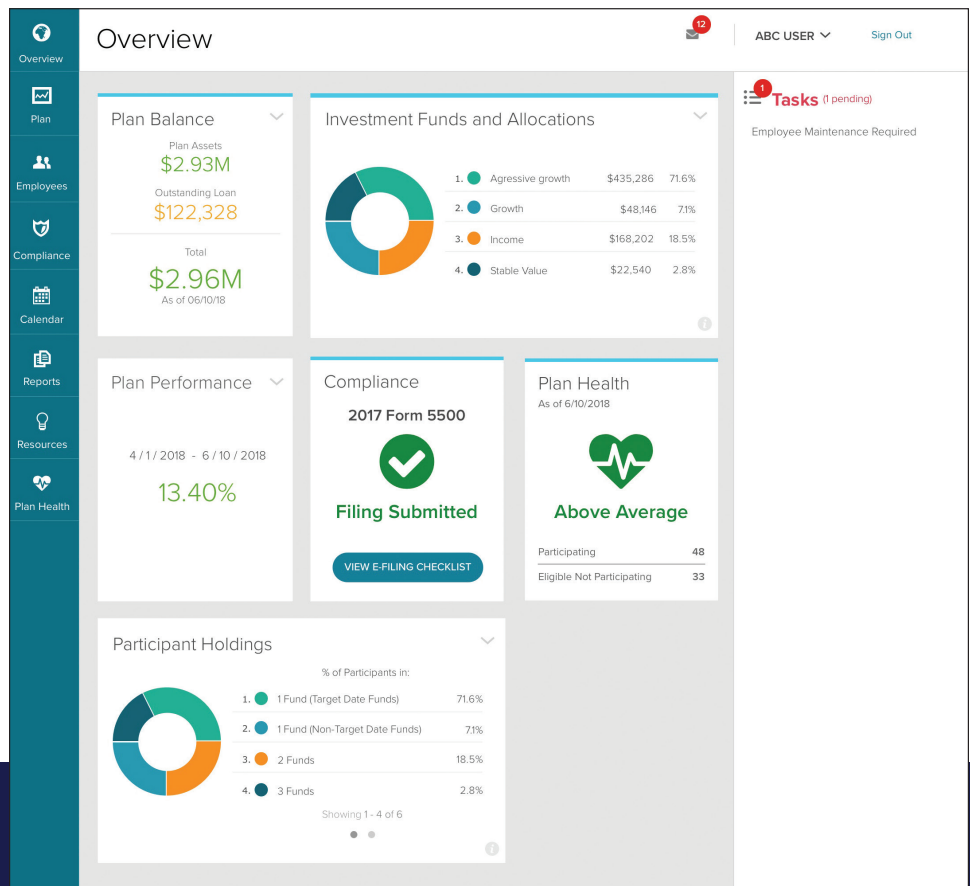
Managing your plan's success

ADP designs plan solutions you need to help get your employees retirement ready — and fulfill your fiduciary obligations. That includes access to our innovative Plan Health Dashboard that makes it simple for you to determine if your plan is on track to successfully drive retirement readiness for participants. Our detailed plan analytics measure the critical factors for determining participant retirement readiness — one of the best measures of a retirement plan's success.

A plan health review can be an effective tool for measuring your plan's progress, particularly when report metrics go beyond basic participant measures and include retirement income replacement ratios, deferral gap, and projected monthly income data. And when you have plan health analytics at your fingertips, you can do more to help your workers prepare for the future.

Current plan data, when you want it

Now you can get your plan health data when you want it. Conveniently available on the plan sponsor website, you can explore detailed plan health analytics that can help you make your plan the best it can be. Plus, ready access to this data can empower you to be more productive so you can continually improve and effectively manage your plan.



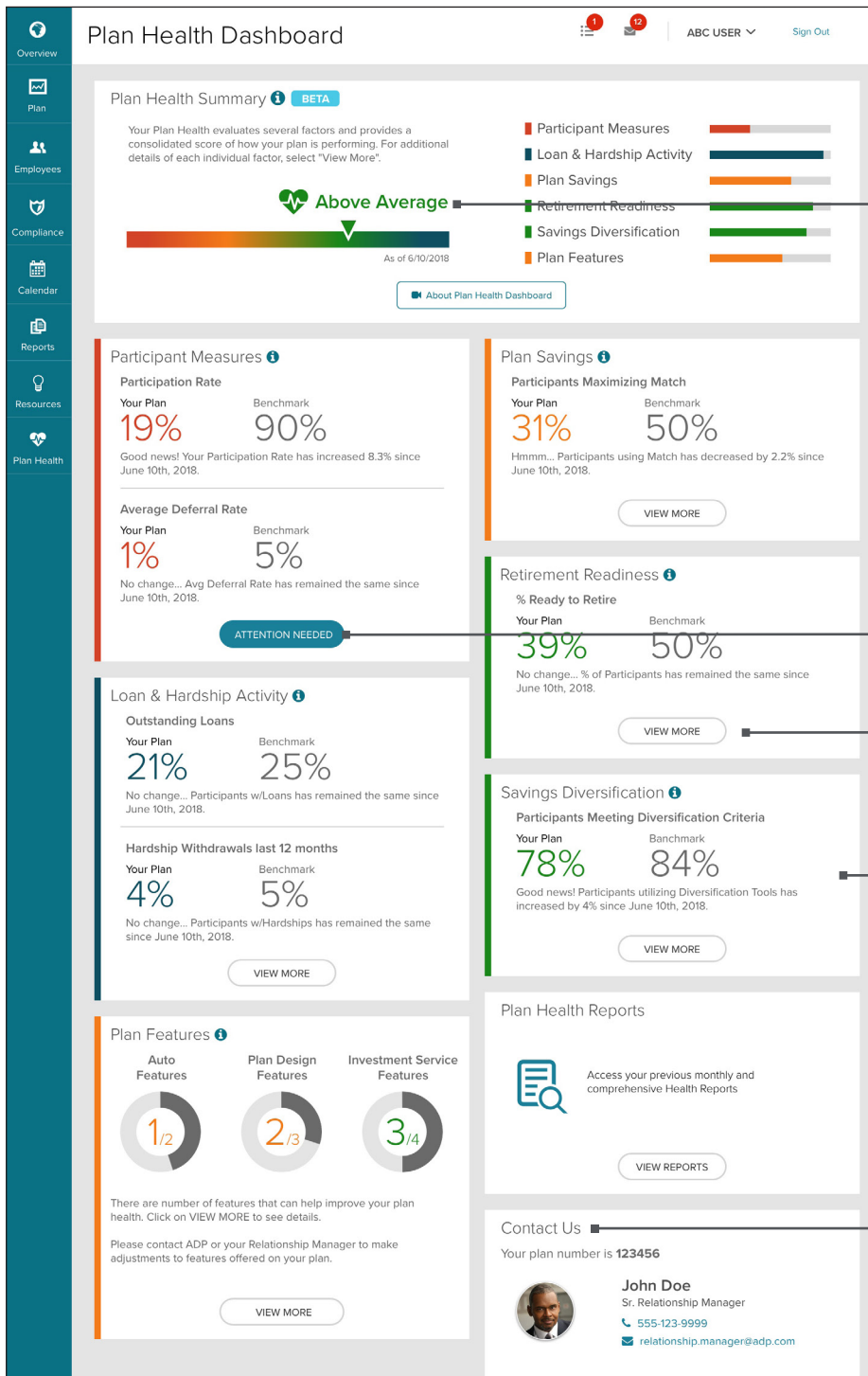
WHAT MAKES A RETIREMENT PLAN HEALTHY?

A number of factors influence overall retirement plan health, including:

- Retirement readiness
- Participant measures
- Loan and hardship activity
- Savings diversification
- Plan features
- Plan savings

Snapshot of plan metrics

In our increasingly busy world, the right technology solutions can make all the difference — saving you time and providing important plan data in an easy to understand snapshot. Because your plan and goals are unique, your plan health dashboard experience can be customized to reflect the data that is most important to you. Your ADP service representative will work with you to design a dashboard that gives you easy access to the information you need most.



Plan health score

Alerts draw attention to potential plan issues

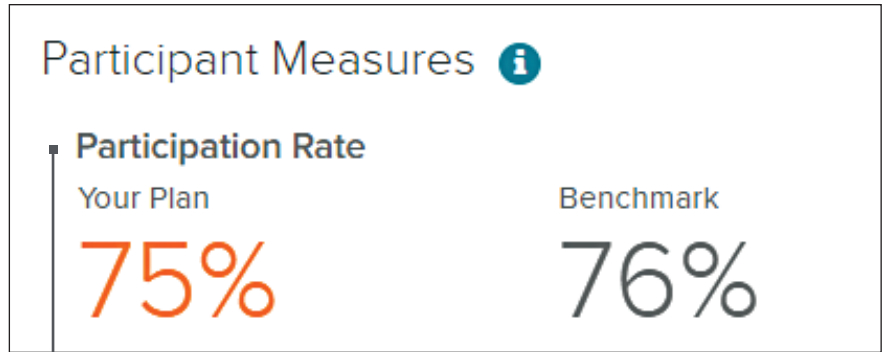
View more to dig into the details

Progress messaging offers insights to your plan's improvement

Quickly access your plan contacts

Magnify plan insight

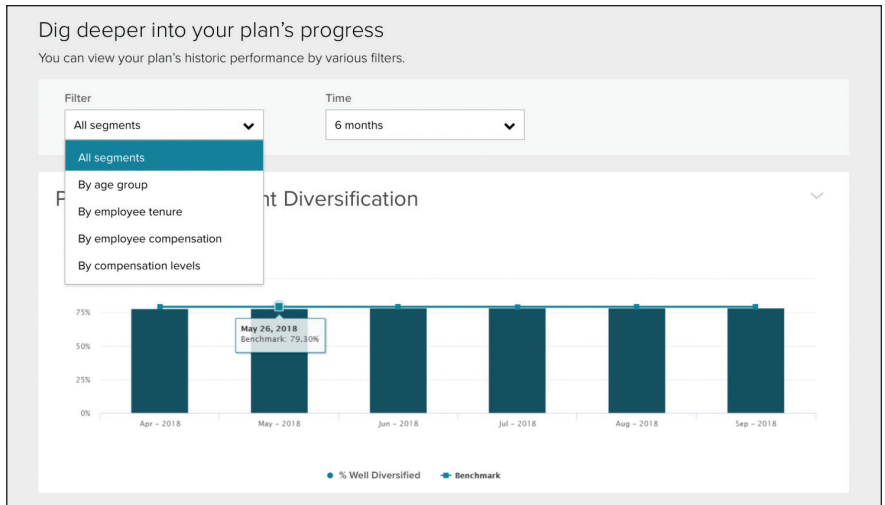
Our simple to use tool will help you monitor your plan's health. Whether you just need to know your plan's participation rate or you want to take a deeper dive into the data to solve your plan's unique challenges or identify opportunities for improvement, your information is there when you need it. Plus, our web-based solution allows you to evaluate how your plan stacks up against industry benchmarks and identify ways to help make your plan better.



Compare your plan results to a relevant benchmark in a clear and easy-to-understand format.

Study trends and evaluate plan progress

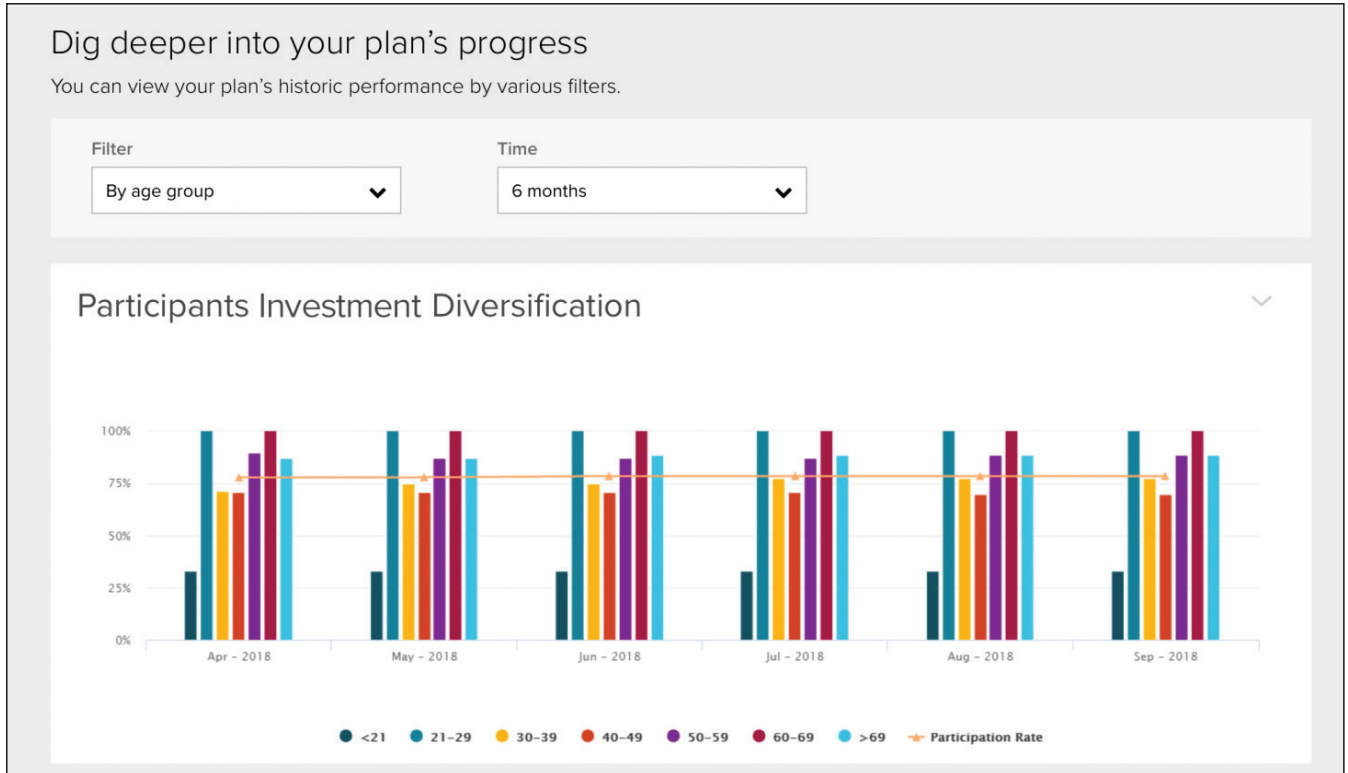
The Plan Health Dashboard gives you the ability to leverage plan data and create easy-to-understand charts. For example, you can segment data by participant characteristics such as age, compensation and tenure, to determine participant groups that may require attention and benefit from targeted employee education campaigns.



We're designing for tomorrow so you
can do more
to help your workers prepare
for their future.

Go deeper into the data elements

Easily create your own custom analysis using interactive charts, so you can track your plan's performance. And, you'll always have the most recent numbers as the dashboard continuously refreshes.



Once you dig deeper into your plan health analytics and identify areas you want to target for improvement, simply click the view more and/or attention needed button to access solutions and tools.

Take steps in improving your Plan Health

Below items that can help improve your Plan Health, such as videos, downloadable PDFs and webinars. If you need additional assistance or are interested in making changes to your plan features, please contact your Relationship Manager.

Managing risk

Download an information brochure

[DOWNLOAD](#)

Target Date Brief, English

Download an information brochure

[DOWNLOAD](#)

Target Date Brief, Spanish

Download an informational brochure

[DOWNLOAD](#)

Asset Allocation Email

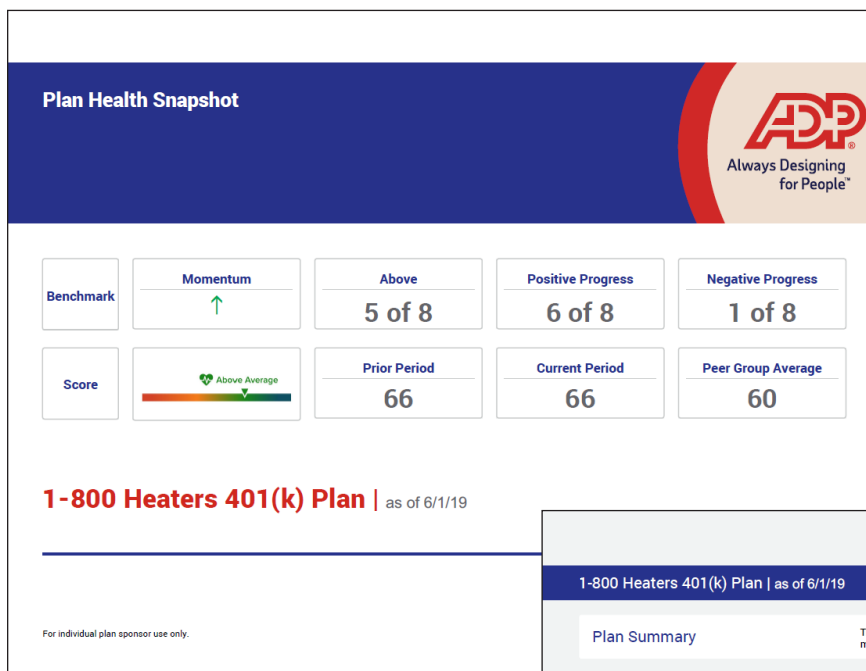
Download an email template that can be sent out to the employees

[DOWNLOAD](#)

From the plan sponsor website, you can download and print quarterly comprehensive and monthly snapshot reports based on your plan’s health review data. It puts all of the data that is available online — and more — in printable and easy to understand reports.

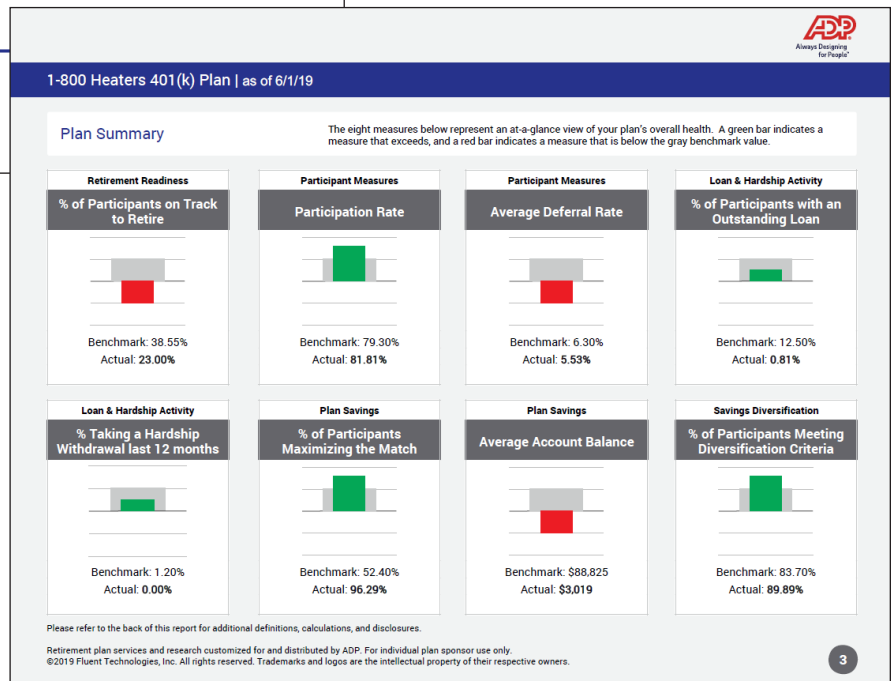
The monthly report provides a summary view of key measures based on widely accepted industry metrics to track how well participants are using the plan and areas for improving plan outcomes for employees.

The comprehensive report provides you with a deeper understanding of your retirement plan with the facts about your overall plan utilization, potential leakage issues, and whether the plan benefit will provide participants with good retirement outcomes.



High-level view of plan momentum with prior period and peer / benchmark data

Review important metric outcomes at-a-glance. Compare current data to prior period, benchmark, and measure plan goal progress.



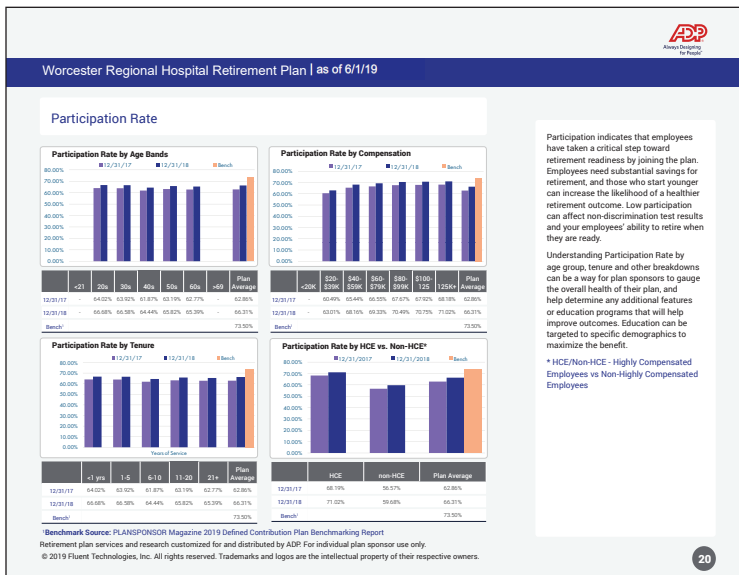
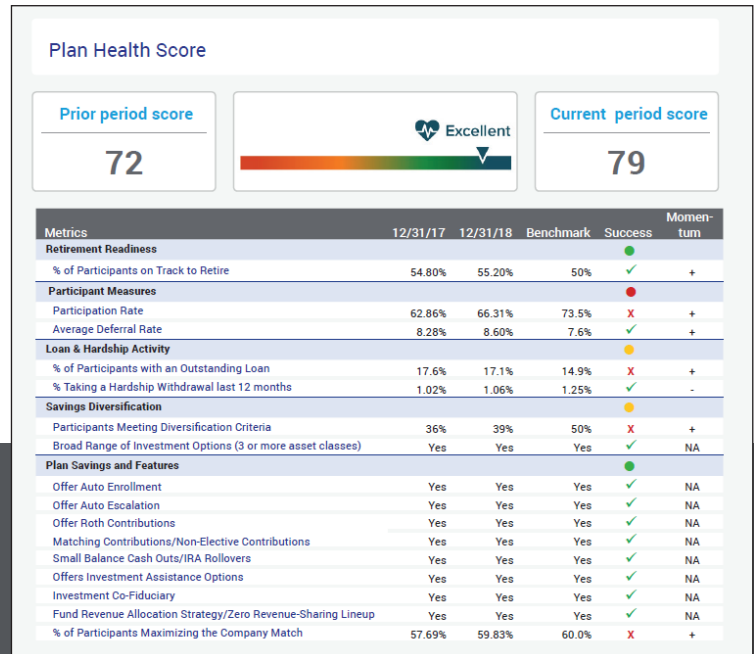
Plan Health Score

The Plan Health Score measures overall plan health using metrics that are crucial to participant retirement readiness. Such data provide insight into plan utilization, potential leakage issues, and whether the plan benefit will provide participants with healthy retirement outcomes.

Plan Health Score calculations are based on retirement readiness, participant measures, loan & hardship activity, savings diversification and plan savings.

OPPORTUNITIES FOR IMPROVEMENT

This dashboard highlights five key plan metrics and offers insight to how participants are engaging with the plan. These metrics can help you identify areas for improvement to help meet your plan's objectives.



Tailored Reporting

The Plan Health Review includes functionality that allows you to customize plan benchmarks and set specific plan goals that are reflected in your report.

Key components include:

- Participant statistics
- Usage information on plan features
- Participant demographic details
- Historic plan results (if available)

Be confident in your compliance

Evaluating your plan using retirement readiness measures can help you understand whether your plan is delivering real value to your participants — because when it comes to measuring plan effectiveness, retirement outcomes are what truly matter. Our solution goes beyond reporting traditional plan data to include important measures that can help you truly understand your plan's health such as:

- Projected Monthly Income, which translates participant savings into an estimated monthly income stream in retirement. Participants with a low PMI may not be able to make ends meet in retirement on their savings alone.
- Income Replacement Ratio (IRR), calculates participant retirement readiness based on a specific income replacement percentage, such as 70 percent, using current and projected participant plan savings. Participants with a low IRR may be at risk of running out of money in retirement.
- Deferral Gap calculates the difference between participants' current deferral rate and the rate needed to reach their targeted income replacement percentage. A deferral gap indicates participants are saving less than needed and may run out of money in retirement.

These measurements can give you insight into whether your workers' financial preparations for retirement will meet, or will fall short, of their needs — so you can encourage them to act before it's too late.



Staying informed of your plan's health **is critical in today's world.**

Our plan health dashboard **makes it easy to track your plan's progress** and provides you with the data you need to make decisions that will help your employees achieve retirement readiness.



REBUILDING RETIREMENT **TOGETHER**

Help your business and your employees thrive.

Now is the time to reassess how we work, and recommit to working together to help employees rebuild their financial security — for today and tomorrow.

Data alone doesn't drive results — it's what you do with the data that counts. Our plan health solution does more than just report numbers, it makes it easy for you to take steps to improve the health of your plan, so you can help your workers save for what matters. We know the retirement plan you choose can have a big impact on your employees' future.

Retirement benefits are more than just planning for the future. They are about elevating your workforce by removing distractions, increasing confidence and improving financial security. So they can focus on doing their best work. And that's good for everyone.



WE'RE DESIGNING FOR TOMORROW. WE'RE DESIGNING FOR RESULTS.

We put innovation to work to help you achieve plan success

- Mobile technology that removes obstacles and transforms the way your employees save for retirement
- Tools and technology designed to help you more effectively manage plan administration and elevate visibility on plan health progress
- Access to benefits statistics and information virtually anywhere to keep you and your employees connected to what matters

We help make managing your plan and controlling administrative risk easy

- Comprehensive plan automation that elevates accuracy to minimize the risk of costly errors, and saves you time and money
- Third-party support services to help manage risk associated with investment option selection and monitoring

We are designing for you and your plan because it's the right thing to do

- As an independent provider, we offer an open and flexible investment approach, with no investment bias and no proprietary fund requirements
- Licensed Retirement Counselors and award-winning employee education programs to help employees unlock the full potential of your retirement plan
- Exceptional service and support to help you make the right decisions for your plan

Let's Talk.

Contact an ADP sales representative today to show you all the benefits of our Retirement Plan Health Solutions. Visit us at adp.com/401k to learn more about ADP retirement plans and how we make them easy to manage.



ADP, Inc. owns and operates the ADP.com and plan sponsor websites. Illustrations are representative of technological features only and are not meant to reflect any specific investment strategies nor any account or investment options.

Unless otherwise 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. Only registered representatives of ADP Broker Dealer, Inc. (ADP BD), Member FINRA, or, in the case of certain products, a broker-dealer firm that has executed a marketing agreement with ADP, Inc., may offer and sell ADP retirement products or speak to retirement plan features and/or investment options available in such ADP retirement products.

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. 99-5267-PS-0720 ADPRS-20200715-1127
Copyright © 2018-2020 ADP, Inc. All Rights Reserved.

FOR PLAN SPONSOR USE ONLY — NOT FOR DISTRIBUTION TO THE PUBLIC.



Always Designing
for People™