

ADP TotalSource Retirement Savings Plan



Always Designing
for People™

Offer your employees a 401(k) plan with features typically offered at FORTUNE 500® companies

Having a retirement plan is critical to attracting and retaining the best talent for your business. The ADP TotalSource Retirement Savings Plan (the "Plan") is a "multiple employer" 401(k) plan offered only to clients of our Professional Employer Organization (PEO). From providing you with flexible plan design options to providing employees with personalized, professional investment advice and participant services, the Plan gives you the edge you need to compete for and keep the best people.

The Plan offers services and support above and beyond what you expect from a retirement plan – no matter what your company size.

- The ADP TotalSource Retirement Savings Plan Committee (not the employer) maintains fiduciary oversight of the investments.
- The ADP TotalSource Retirement Savings Plan Committee (not the employer) is the fiduciary with respect to plan administration and compliance.
- No ERISA Bond, Form 5500 filing, or plan audit (generally applicable to employers with over 100 eligible participants) is required of the employer.
- A dedicated representative guides you through the setup process and your assigned 401(k) Specialist is available to answer your questions.
- No additional cost to your business. 401(k) recordkeeping and other "plan eligible" expenses are paid from the Plan's investment fund expense ratios. Non-eligible plan expenses are covered directly by ADP TotalSource, except for direct costs charged to participants (e.g., for loans, QDROs).

It's about letting you create a benefit that meets your needs and grows with you.



Your plan compared to the ADP TotalSource Retirement Savings Plan

Small Market (Below \$1,000,000)	ADP TotalSource Retirement Savings Plan	Plan Fees Benchmarking Low	Plan Fees Benchmarking Medium	Plan Fees Benchmarking High
Administrative/Plan fees				
Annual Recordkeeping:	0.22%*	\$3,700 (0.74%)	\$6,100 (1.22%)	\$8,300 (1.66%)
Advisor Compensation:	Included	\$2,100 (0.42%)	\$2,550 (0.51%)	\$3,500 (0.70%)
Termination Fee:	\$1,250	unknown	unknown	unknown
Fund Investment Management Fees (Range):	0.01% to 0.76%*	\$1,850 (0.37%)	\$2,500 (0.50%)	\$38,00 (0.76%)
Total Annual Cost	0.26% - 1.01%	\$7,650 (1.53%)	\$11,150 (2.23%)	\$15,600 (3.12%)
Self-Directed Brokerage Account:	\$100 annually + 0.22% of balance			
Annual Managed Account fee: (opt-in participant service)	Up to \$100K = 0.45% Between \$100K and \$250K = 0.40% Over \$250K = 0.20%			
Mid Market (Between \$1,000,000 and \$5,000,000)	ADP TotalSource Retirement Savings Plan	Plan Fees Benchmarking Low	Plan Fees Benchmarking Medium	Plan Fees Benchmarking High
Administrative/Plan fees				
Annual Recordkeeping:	0.22%*	\$12,300 (0.41%)	\$19,500 (0.65%)	\$27,900 (0.93%)
Advisor Compensation:	Included	\$7,800 (0.26%)	\$11,100 (0.37%)	\$14,100 (0.47%)
Termination Fee:	\$1,250	unknown	unknown	unknown
Fund Investment Management Fees (Range):	0.01% to 0.76%*	\$10,200 (0.34%)	\$12,900 (0.43%)	\$17,100 (0.57%)
Total Annual Cost	0.26% - 1.01%	\$30,300 (1.01%)	\$43,500 (1.45%)	\$59,100 (1.97%)
Self-Directed Brokerage Account:	\$100 annually + 0.22% of balance			
Annual Managed Account fee: (opt-in participant service)	Up to \$100K = 0.45% Between \$100K and \$250K = 0.40% Over \$250K = 0.20%			
Large Market (Over \$5,000,000)	ADP TotalSource Retirement Savings Plan	Plan Fees Benchmarking Low	Plan Fees Benchmarking Medium	Plan Fees Benchmarking High
Administrative/Plan fees				
Annual Recordkeeping:	0.22%*	\$21,000 (0.28%)	\$34,500 (0.46%)	\$51,000 (0.68%)
Advisor Compensation:	Included	\$18,000 (0.24%)	\$19,500 (0.26%)	\$25,500 (0.34%)
Termination Fee:	\$1,250	unknown	unknown	unknown
Fund Investment Management Fees (Range):	0.01% to 0.76%*	\$24,750 (0.33%)	\$30,750 (0.41%)	\$39,750 (0.53%)
Total Annual Cost	0.26% - 1.01%	\$63,750 (0.85%)	\$84,750 (1.13%)	\$116,250 (1.55%)
Self-Directed Brokerage Account:	\$100 annually + 0.22% of balance			
Annual Managed Account fee: (opt-in participant service)	Up to \$100K = 0.45% Between \$100K and \$250K = 0.40% Over \$250K = 0.20%			

* The expense ratio of each fund includes 0.22%, which is credited back to the Plan to pay general administrative expenses (e.g., for services such as legal, trustee/custodial, accounting and recordkeeping). The remaining portion of the expense ratio is the investment management fee. Please refer to participant fee disclosure for additional details.

Note: Intended as an illustration. Please check with your current provider to determine current charges. Does not represent legal or financial advice

ADP TotalSource Retirement Savings Plan

Not all MEPs are created equal.



OVER 6,500
adopting employers¹

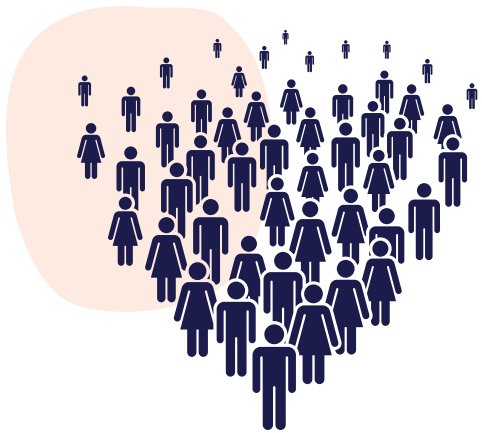
\$9+ BILLION

in retirement
plan assets¹



348,000

total plan participants²



23

fund investment options

1. As of September 30, 2024

2. Includes actives participating, eligibles not participating and terminated participants with a balance.

Why choose ADP TotalSource Retirement Savings Plan?

Ease the administrative burden of

- Employee enrollment
- Payroll deductions and deposits
- Loan and distribution requests

Cut your employer costs

- No additional administrative cost
- No ERISA bond, Form 5500 filing or plan audit
- Fund fees are lower than typical small plan or retail offerings

Flexible plan design

- Multiple options for eligibility, employer contributions, vesting, etc.
- Safe Harbor plan designs

Less fiduciary responsibility

- ADP TotalSource Retirement Plan Committee maintains fiduciary oversight on the investments
- ADP TotalSource Retirement Plan Committee is your co-fiduciary with respect to plan administration and compliance

Engaging employee communication and education

- Custom multi-media campaigns, including personalized communications sent directly to your worksite employees
- Educational workshops to support individuals through the stages of their working lives and beyond

Help

- Dedicated support for you and employees
- Convenient access to the Plan through the ADP TotalSource Employee portal and mobile app





For adopting employer use only. Not for use with plan participants.

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