



The ADP TotalSource[®] Retirement Savings Plan

Keep thinking of your future

Companies that offer a retirement benefit increase employee retention and have happier, more efficient workers.¹

Offering 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). With over \$9 billion in Plan assets, 6,800 adopting employers and 176,000 Plan participants and growing, our Plan offers clients and participants industry-leading features and services typically found only in the largest 401(k) plans, and at typically lower cost than a small employer who sponsors its own plan.

Flexible Plan Design

Design a plan to fit your business with multiple options for eligibility, employer contributions, vesting schedules, automatic enrollment and contribution rate escalation, and various safe harbor design options.

Big Plan Investment Buying Power

Participants get 23 fund options across a variety of asset classes, including active and passive (index) equity and fixed income funds, a stable value fund, and a series of target date retirement funds. Fund options include both retail mutual funds and collective trusts which are typically available only to large institutional investors. Fund fees are lower than typical small plan or retail offerings, meaning your employees keep more of every fund’s total return. A Self-Directed Brokerage Account² offers experienced investors even more investment choices.

Let ADP TotalSource take the burden of running a 401(k) plan off your shoulders—without any additional cost to your company.

Low costs and high value

Various recent industry studies reflect that total costs for small employer retirement plans typically range from 1.25% to 2% of plan assets, and sometimes much higher. The investment funds in the ADP TotalSource Retirement Savings Plan have an average total annual operating expense³ of 0.59%, which includes both:



Investment management fees paid to the fund manager (varies by fund), and



Amounts credited back to the Plan that are used for general administrative expenses for recordkeeping, trustee/custodial, and legal services (level fee of 0.22% for each fund).

As with most 401(k) plans, participants pay extra for opt-in services such as professional account management, withdrawals and loans, and the Self-Directed Brokerage Account² option.

¹ Source: <https://www.entrepreneur.com/article/80158>

² Brokerage services provided by Schwab Personal Choice Retirement Account[®] (PCRA). PCRA is offered through Charles Schwab & Co., Inc., a registered broker-dealer, which also provides other brokerage and custody services to its customers.

³ Please note, the total annual operating expense for each investment fund is subject to change at anytime.

Plan Health

The Voya Financial® sponsor website provides access to an educational experience that enables adopting employers to monitor and improve the retirement readiness of your participants.

Professional Investment Advice

Your employees have two ways to access personalized and objective investment advisory services through Voya Retirement Advisors (VRA), powered by Edelman Financial Engines®.⁴

- Online Advice—This web-based service is designed for individuals who prefer to manage their own retirement account and is offered at no additional cost.
- Professional Management—This fee-based phone service is designed for individuals who prefer to have a professional manage their account.

Powerful Online Resources

The Plan website at adptotalsource.voya.com provides convenient account access for your participants, plus valuable resources, including:

- Retirement income planning tools
- Financial Wellness experience
- Personalized videos
- Statements on demand
- Mobile access through the Voya Retire app

Contact your ADP TotalSource representative today to learn how offering the ADP TotalSource Retirement Savings Plan can help you grow your business.

⁴ **Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at www.financialadvice.com/forADPTotalsource. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at (855) 646-7549. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.

Engaging Employee Communication and Education

Custom multi-media campaigns, including personalized communications sent directly to your employees, help educate, guide and motivate participants to save and plan for the future. Onsite or virtual educational workshops provide even more engagement opportunities.

Big Benefits for You

- 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.

