

A Powerful Talent Magnet:

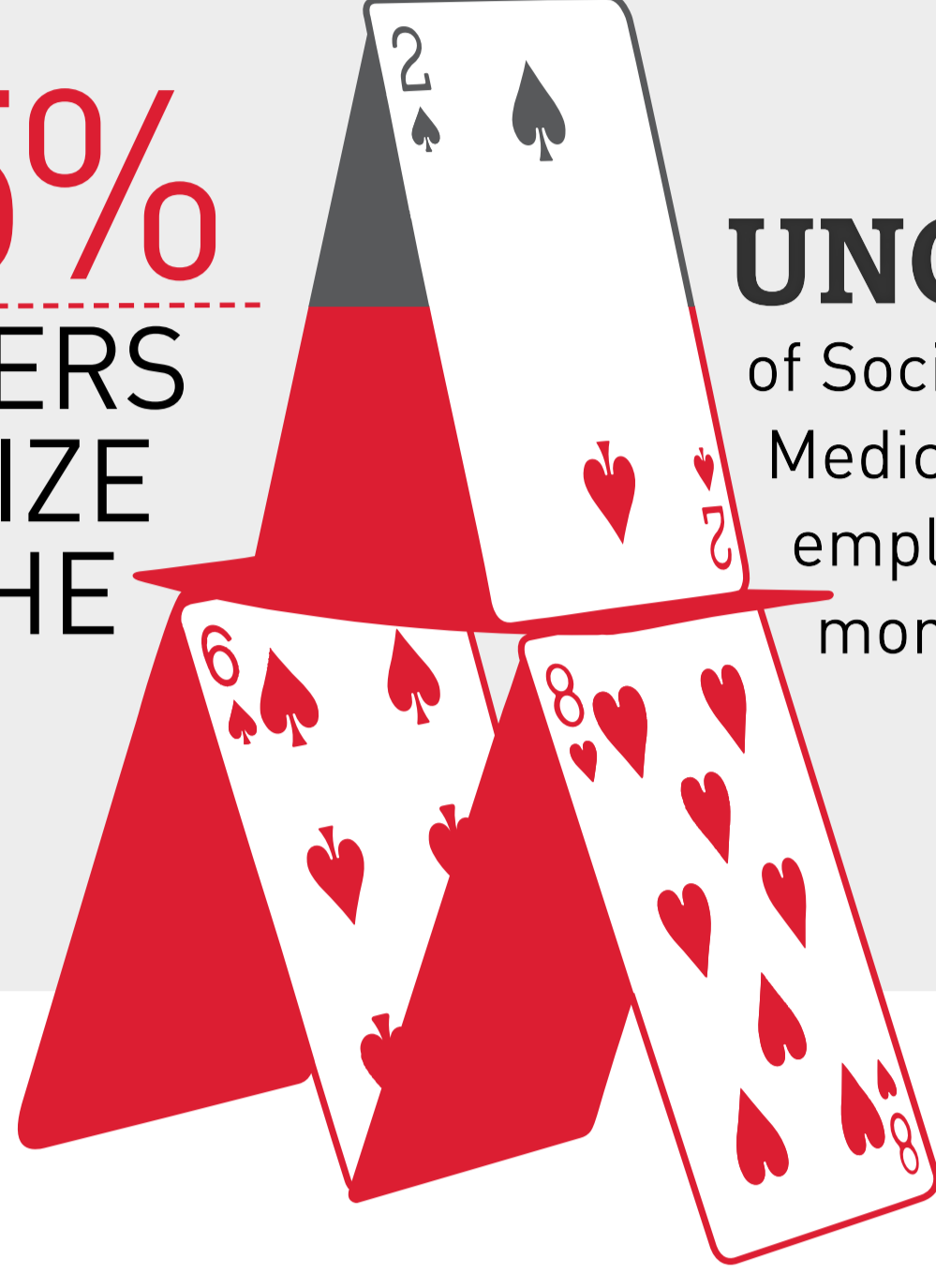
Retirement Benefits

Research shows that employees' confidence in their ability to retire comfortably has reached historically low levels. Smart companies are spotting a tremendous opportunity — by stepping in with a solution, they can show they understand what matters most to today's employees and create an important advantage in the race to hire and retain the best talent.

Only **14%** of employees are very **CONFIDENT** in their ability to **RETIRE COMFORTABLY.**¹



75% OF EMPLOYERS RECOGNIZE THAT THE **UNCERTAINTY** of Social Security and Medicare will cause employees to rely on them more for retirement help.²

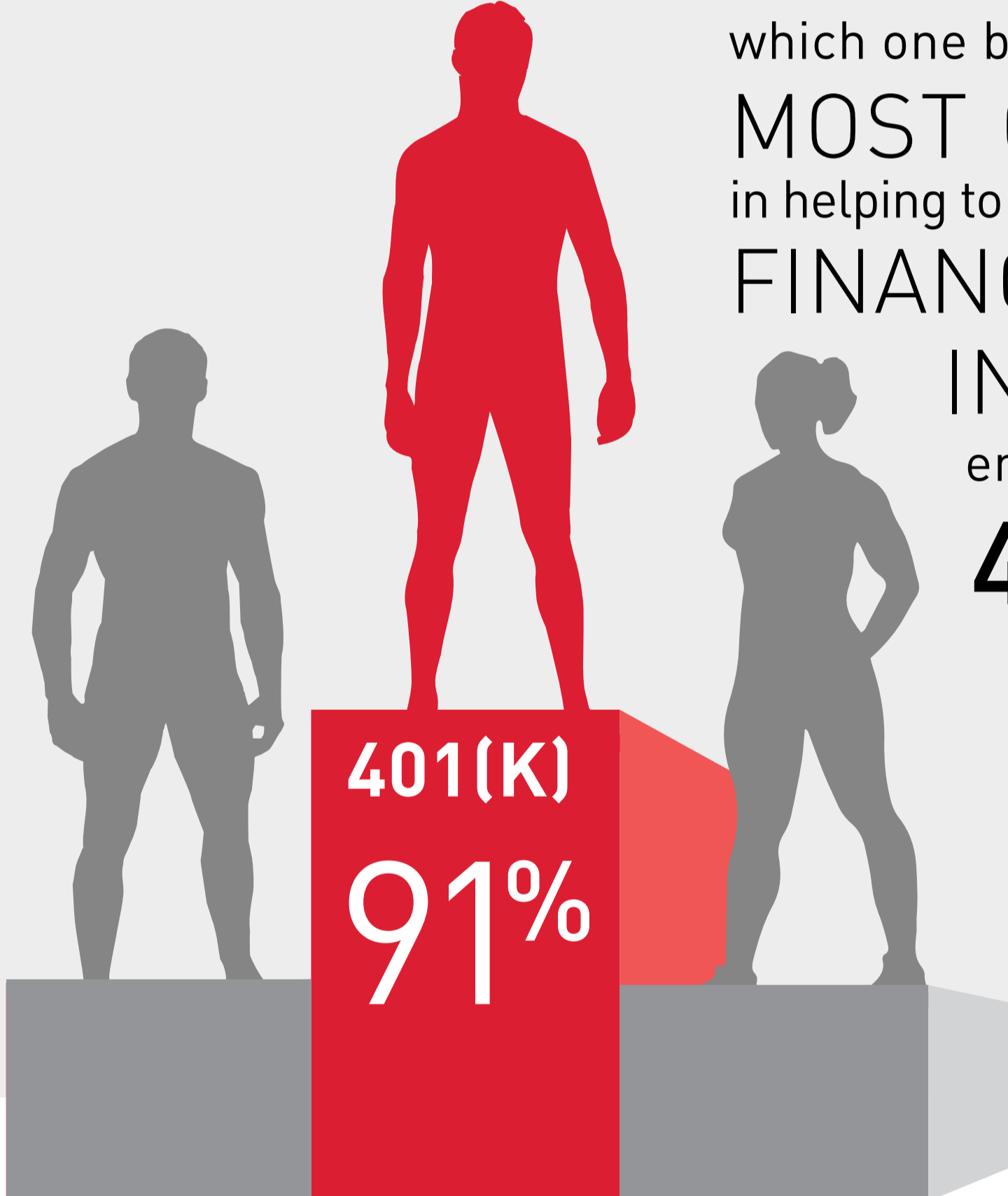


60% of EMPLOYEES report that they have saved **<\$25,000** TOWARD RETIREMENT.³



More than half (56%) haven't even tried to calculate how much they need to save.⁴

When asked which one benefit is the **MOST CRITICAL** in helping to reach **FINANCIAL SUCCESS** IN RETIREMENT, employees responded: **401(K) PLAN**⁵



66% of **YOUNGER WORKERS**

are counting on more help from their employers to achieve financial security through benefits compared to

31% of **OLDER EMPLOYEES**⁶



59% of employees say retirement benefits are **VERY IMPORTANT** for feelings of **LOYALTY** to the company.⁷

Reducing uncertainties, building loyalties

Clearly, the right retirement benefit offering can pay tremendous dividends, now and in the future, for you and your employees. When evaluating your retirement plan and provider options, here's a list of "must-haves" to help ensure your plan is as attractive and easy to administer as possible:

- Employee education program to help employees become "retirement ready" and maximize participation
- Online and mobile access to increase accessibility and appeal to younger workers
- Competitive fees, no proprietary fund requirements and unbiased investment approach
- Smart tools that ease your administrative burden and make your life easier

For more information on creating employee retirement readiness, please visit us at: **ADP.com/401k**



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Sources: (1) "2012 Retirement Confidence Survey: Job Insecurity, Debt Weigh on Retirement Confidence, Savings," EBRI Issue Brief, no. 369, March 2012. (2) 10th Annual Study of Employee Benefits Trends: Seeing Opportunities in Shifting Tides, Met Life, 2011. (3) "2012 Retirement Confidence Survey: Job Insecurity, Debt Weigh on Retirement Confidence, Savings," EBRI Issue Brief, no. 369, March 2012. (4) "2012 Retirement Confidence Survey: Job Insecurity, Debt Weigh on Retirement Confidence, Savings," EBRI Issue Brief, no. 369, March 2012. (5) Bank of America Merrill Lynch 2012 Workplace Benefits Report. (6) 10th Annual Study of Employee Benefits Trends: Seeing Opportunities in Shifting Tides, Met Life, 2011. (7) 10th Annual Study of Employee Benefits Trends: Seeing Opportunities in Shifting Tides, Met Life, 2011.

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