

## ADP®'s New Save4Retirement Pooled Employer Plan Cuts Cost and Complexity

*Employers gain scale-driven cost savings, reduced administrative work, and lower fiduciary risk with professional investment oversight*

- **Streamlined Plan Administration:** Shifts significant administrative and audit responsibilities from employers to the pooled plan provider reducing fiduciary risk.
- **Cost Effective:** Spreads plan costs among participating employers lowering plan expenses
- **Advisor-Centric Approach:** Independent RIAs retain a central advisory role and can manage multiple clients on a single platform.
- **One Simplified Experience:** One integrated platform for your payroll, HR, benefits and retirement plan to drive efficiency.

ROSELAND, N.J., Dec. 10, 2025 /PRNewswire/ -- ADP (Nasdaq: ADP) today launched the Save4Retirement Pooled Employer Plan (PEP), a retirement plan that allows multiple unrelated employers to join a single, professionally managed 401(k) structure that consolidates administration and shifts key administrative fiduciary responsibilities to a pooled plan provider.

"Employers continue to look for ways to offer robust retirement plan benefits without adding administrative burden or fiduciary exposure," said Chris Magno, senior vice president and general manager, ADP Retirement Services. "Our new Pooled Employer Plan brings together scale, integration, and fiduciary support, giving investment advisors a flexible structure to help their clients manage plan costs while offering a well-governed retirement plan."

### Reduced Administrative Work and Fiduciary Liability

Pentegra is the pooled plan provider for Save4Retirement PEP and responsible for the primary administrative fiduciary responsibilities which includes authorizing distributions, reviewing and approving annual compliance tests – as well as filing a Form 5500 and plan audit. This moves considerable administrative tasks from employers to the pooled plan provider and shares costs across participating employers, yielding reduced plan expenses.

The Save4Retirement PEP also includes Mesirow as the ERISA 3(38) investment manager responsible for overseeing the investment lineup, shifting certain investment fiduciary responsibilities from the employer. In this capacity, Mesirow conducts ongoing investment monitoring and fund selection, and provides a quarterly reporting package to ensure transparency and proper documentation of fiduciary oversight.

### Investment Advisors Remain Central

Independent registered investment advisors (RIAs) continue to guide and consult with employers on plan features, and team up with Retirement Services' Participant Success Organization to support participant enrollment and ongoing education. The value for RIAs is the ability to consolidate clients into a single platform, reducing administrative complexity, simplifying oversight and elevating their client impact.

### Embedded Payroll and Recordkeeping Integration

Save4Retirement PEP is supported by ADP's embedded payroll and recordkeeping integration, which enables data to move between systems in real time. Our advanced technology ensures important payroll data is synched with recordkeeping data to continuously verify transactions like employee deferrals from the latest ADP payroll cycle or adjustments to an employee's investment elections. This validation promotes confidence in plan compliance and the integrity of participant accounts.

Learn more from [ADP Retirement Services](#).

### About ADP (NASDAQ: ADP)

ADP has been shaping the world of work with innovation and expertise for more than 75 years. As a global leader in HR and payroll solutions, ADP continuously works to solve business challenges for our clients and their workers, from simple, easy-to-use tools for small businesses to fully integrated platforms for global enterprises — and everything in between. Always Designing for People means we're focused on just that – people. We use our unmatched AI-driven insights and proven expertise to design innovative solutions that help people achieve greater success at work. More than 1.1 million clients across 140+ countries rely on ADP's exceptional service to support their people and drive their business forward. HR, Talent, Time Management, Benefits, Compliance, and Payroll. Learn more at [ADP.com](#).

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*Pentegra Services, Inc. is the PEP Pooled Plan Provider responsible for PEP oversight, and they have engaged ADP to provide recordkeeping and administrative support to the PEP. Pentegra is not affiliated with ADP.*

*Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. Investment management services provided through Mesirow Financial Investment Management, Inc. Mesirow is not affiliated with ADP or Pentegra, or any of their affiliates.*

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