



IN THE BUSINESS OF YOUR SUCCESSSM

2012 Year-End Accountant Guide

For your clients using RUN Powered by ADP[®]

This guide contains information and critical dates to assist you with year-end payroll and tax filing tasks.

HR. Payroll. Benefits.

This guide is for accountants who have clients using RUN Powered by ADP – referred to in this guide as “RUN.”

Contents

Welcome to the 2012 Year-End Accountant Guide*	1
Howto Use This Guide	1
Contact and Resource Information	1
Internal Revenue Service (IRS) Contact Information	1
General Contact Information and Addresses	1
Social Security Administration (SSA) Contact Information.....	1
General Contact Information	1
ADP Website – Compliance Connection	2
RUN Support Center	2
Year-End Checklist and Calendar	3
RUN Payroll Entry Client– Checklist and Calendar	4
RUN Call-in Client– Checklist and Calendar	6
Delivery and Year-End Forms	7
W-2 and 1099 Delivery	7
W-2 Wage and Tax Statement	7
W-2 Package Contents.....	7
Changes and Corrections to W-2s	8
Online W-2s	8
1099–Misc Miscellaneous Income	8
940 Employer's Annual Federal Unemployment (FUTA) Tax Return	9
Earnings and Deductions	10
Washington Labor and Industry (L&I) Workers' Compensation	10
Third Party Sick Pay	10
Bonus Payrolls	11
Funding Requirements	11
Taxing Bonus Payrolls	11
Other Bonus Considerations and Resources	11
Supplemental Bonus Earnings	12
Examples of Supplemental Bonus Earnings	12
Your Clients First Payroll in 2013	13
Fees and Other Charges	14

Welcome to the 2012 Year-End Accountant Guide*

Welcome to 2012 Year-End. This guide is designed to assist you and your clients in accomplishing year-end payroll and tax filing tasks. Your ADP® service team is also available to assist you.

How to Use This Guide

You may be new to the year-end process or you may have been through it many times now. In either situation, ADP recommends that you take the time to read this guide. It contains useful information that will assist you in completing the required tasks for a successful year-end process.

**This information is provided solely as a courtesy and not as legal or tax advice. Your tax professional and/or legal counsel should be consulted for updates that may have an impact on your organization and specific facts related to your business.*

Contact and Resource Information

This section provides contact and resource information for the following:

- [Internal Revenue Service \(IRS\)](#)
- [Social Security Administration \(SSA\)](#)
- [ADP Compliance Connection website](#)
- [RUN Support Center](#)

Internal Revenue Service (IRS) Contact Information

General Contact Information and Addresses

Deaf Communications (TDD)	(800) 829-4059
Forms	(800) 829-3676 http://www.irs.gov/Forms-&-Pubs
Assistance for Businesses	(800) 829-4933
Assistance for Individuals	(800) 829-1040
Internet Home Page	http://www.irs.gov
Where to File Addresses	Returns---Addresses-Listed-by-Return-Type">http://www.irs.gov/uac/Where-to-File-Tax>Returns---Addresses-Listed-by-Return-Type

Social Security Administration (SSA) Contact Information

General Contact Information

Deaf Communications (TDD/TTY)	(800) 325-0778
General Information	(800) 772-1213
Internet Home Page	http://www.ssa.gov
SSA Regional Office Information	http://www.ssa.gov/employer/wage_reporting_specialists.htm

ADP Website – Compliance Connection

Refer to the ADP’s Compliance Connection page for up-to-date tax and compliance resources:

<http://www.adp.com/tools-and-resources/compliance-connection.aspx>

COMPLIANCE CONNECTION

Compliance Connection

Looking for up-to-date tax and compliance resources? Find what you need in ADP's repository of facts, forms, and tools. Filled with the most sought-after tax-related information, the Toolbox is available from the convenience of your home or office—any time of the day or night. The Right Tool For the Job.

City Tax Locator
The City Tax Locator will provide you with the most up-to-date codes and percentages needed to set up your employees.
› Learn More

Client Setup Resource
This resource will assist you with the jurisdiction requirements needed for client setup.
› Learn More

e-Commerce Letters
State specific letters that outline electronic filing (e-file) requirements, and the steps you should take to ensure compliance and improve filing success.
› Learn More

FAQ
A database of Frequently Asked Questions for answers to the most-requested topics.
› Learn More

Glossary

Federal Taxes
Up-to-date Federal Tax information.

Resources that you might find useful on this page include the following:

- State agency contact information – from the Compliance Connection page, select State Taxes > State Agency Contact Information.
- Wage and tax information for each state – from the Compliance Connection page, select State Taxes > 2012 Fast Wage / Tax Facts.

RUN Support Center

In RUN, your clients can access the Support Center by clicking the double question mark button at the top of the page. The Support Center includes a Year-End Support section. This section includes a variety of information, including a how-to for year-end tasks, an online version of this year-end guide, and sample forms.



Year-End Checklist and Calendar

Year-end requires the completion of several tasks in addition to running regular payrolls. Use the appropriate table in this section as a checklist to remind your clients of the tasks that need to be completed and the date the task is due.

Additional information about certain tasks can be found in RUN on the Support Center site, the Year-End Support page. The following is an example of the page:

Year End Support

The following links provide details about the tasks you must complete at the end of the year to ensure that your taxes are filed correctly. There are also links to forms and sample forms that will help you complete your year-end tasks.

Tasks

- [Verify your employee information](#)
- [Update employee totals](#)
- [Verify company information](#)
- [Run your last payroll for the year](#)
- [Confirm your employee information](#)
- [Verify your totals](#)
- [Review your tax forms](#)
- [File your taxes](#)
- [Print your W-2s](#)

RUN Payroll Entry Client – Checklist and Calendar

For clients that complete their own payroll entry (on a PC, Mac®, or mobile device), use the following table to assist in completing the year-end tasks.

Date	General Information & Tasks – RUN Payroll Entry Client
November – December 2012	
11/22/12	Holiday – Banks are closed.
Before the last 2012 payroll	Verify the employee information. Check the Support Center, Year-End Support page for task details.
Before the last 2012 payroll	Update Employee wage and tax totals for the quarter. Check the Support Center, Year-End Support page for task details.
Before or on 12/28/12	<p>Run the last 2012 payrolls. This includes bonus and special payrolls. 12/28/12 is the last day to submit final 2012 payrolls with a check date of 12/31/12. Payrolls submitted after 12/28 may incur penalty and/or interest charges. Check the Support Center, Year-End Support page for task details.</p> <p>Note: Checks dated on or before the last day of the year will be reported in 2012. Checks dated 1/1/13 or later will be reported in 2013.</p> <p>Check the Support Center, Year-End Support page for task details.</p>
Before 12/28/12	Review tax forms that are available in RUN on the Taxes tab. Check the Support Center, Year-End Support page for task details.
Before 12/28/12	Prior to running the last 2012 payroll, confirm employee information using the W-2 Preview Report and the Employee Summary report. Check the Support Center, Year-End Support page for task details.
Before 12/28/12	Verify Company Information, including tax IDs, using the Quarterly Tax Verification Report. Check the Support Center, Year-End Support page for task details.
Before 12/28/12	Verify the W-2 delivery address for your clients' company in RUN on the Company tab, Shipping Address page.
12/25/12	Holiday – Banks are closed.
January 2013	
1/1/13	Holiday – Banks are closed.
Before the first 2013 payroll	Review the 2013 Tax Changes Letter. The letter is available in mid-December from the Support Center, Year-End Support page.
January 2013	File any taxes that your clients are responsible for filing. Check the Support Center, Year-End Support page for task details.

Date	General Information & Tasks – RUN Payroll Entry Client
1/7/13	Last day for Tax Filing Service clients to submit 2012 fourth-quarter adjustments. Any that are submitted after 1/7/13 may incur ADP reclose fees.
1/11/13	Last day for Tax Filing Service clients to submit 2012 fourth-quarter adjustments. Those that are submitted after 1/11/13 will require an amendment to be processed and amendment fees may apply.
January third week	W-2 and 1099 packages delivered. Note: W-2s and 1099s are delivered in separate packages.
1/21/13	Holiday – Most banks are closed.
1/31/13	Deadline for your clients to distribute W-2s and 1099s to employees

RUN Call-in Client – Checklist and Calendar

For clients that call in their payroll, use the following table to assist in completing your year-end tasks.

Date	General Information & Tasks – RUN Call-in Client
November – December 2012	
11/22/12	Holiday – Banks are closed.
Before the last 2012 payroll	Verify employee information. Check the Support Center, Year-End Support page for task details.
Before the last 2012 payroll	Update Employee wage and tax totals for the quarter. Check the Support Center, Year-End Support page for task details.
Before or on 12/28/12	Run the last 2012 payrolls. This includes bonus and special payrolls. 12/28/12 is the last day to submit final 2012 payrolls with a check date of 12/31/12. Payrolls submitted after 12/28 may incur penalty and/or interest charges. Note: Checks dated on or before the last day of the year will be reported in 2012. Checks dated 1/1/13 or later will be reported in 2013. Check the Support Center, Year-End Support page for task details.
Before 12/28/12	Review the tax forms that are included with the last payroll of 2012. Check the Support Center, Year-End Support page for task details.
Before 12/28/12	Verify the W-2 delivery address for the company in RUN on the Company tab, Shipping Address page.
12/25/12	Holiday – Banks are closed.
January 2013	
1/1/13	Holiday – Banks are closed.
Before the first 2013 payroll	Review the 2013 Tax Changes Letter. The letter is available in mid-December from the Support Center, Year-End Support page.
January 2013	File any taxes that your clients are responsible for filing. Check the Support Center, Year-End Support page for task details.
1/11/13	Last day for Tax Filing Service clients to submit 2012 fourth-quarter adjustments. Those that are submitted after 1/11/13 will require an amendment to be processed and amendment fees may apply.
January third week	W-2 and 1099 packages delivered. Note: W-2s and 1099s are delivered in separate packages.
1/21/13	Holiday – Most banks are closed.
1/31/13	Deadline for your clients to distribute W-2s and 1099s to employees.

Delivery and Year-End Forms

This section includes information about delivery and year-end forms:

- [W-2 and 1099 Delivery](#)
- [W-2](#)
- [1099](#)
- [940](#)

W-2 and 1099 Delivery

Important! W-2s and 1099s are delivered in separate shipments.

After ADP processes and prints the W-2 and 1099 forms, they are packaged separately and within 48 hours are picked up by United Parcel Service (UPS) for delivery. Your client will receive a UPS tracking email message with tracking number details. Use this information to track the delivery status.

W-2 Wage and Tax Statement

W-2 packages will be delivered via United Parcel Service (UPS) starting the third week of January.

W-2 Package Contents

The following table outlines the contents of the package. The package content differs depending on who has filing responsibility – ADP or your clients.

W-2 Package includes...	ADP files	You file
An information letter about what is enclosed in the W-2 package	✓	✓
Employees' W-2 Earning Summaries	✓	✓
Copy D Employer reference copies	✓	✓
An information sheet about what displays in each box of the W-2	✓	✓
Federal W-2 Copy A		✓
State and Local W-2 Copy 1 and duplicate reference copy		✓
Federal W-3		✓

Changes and Corrections to W-2s

After W-2s are created, the following situations impact the W-2s:

- Changing employee specific data that displays on the W-2 (such as name, address, Social Security number, etc.).
- Changing a payroll check date to the prior year.
- Processing a current payroll with manual checks, voids, or third party sick payments using a check date in the prior year.

Complete the following steps to correct a W-2 after it has been filed:

1. Process a special payroll to correct the employee figures, if needed.
2. If ADP is not filing your clients' annual filings, then complete Form W-2c and Form W-3c.
If ADP files for your client, then contact the ADP Service Center to determine if an amendment needs to be filed.
3. Submit corrections. Note: The Social Security Administration (SSA) recommends that corrections be made on paper forms. To print copies of the forms, go to www.irs.gov.

After a filing to a tax agency has been processed, adjustments to that filing will be processed as an amended return. Your client will receive an amendment package from ADP for recordkeeping.

Online W-2s

W-2 forms can be viewed online. The W-2 forms are available 24 hours after ADP processes the W-2 forms. Prior to that time, use the W-2 Preview report to display W-2 information.

All employees are included in one PDF report file. The W-2s are available on the Reports tab in the Taxes section. The report name is W-2 Statements.

Up to four years of forms are available (starting with 2011). Each PDF file contains the most recent W-2 forms generated for employees.

When viewing the file, all of the usual PDF options are available:

- Search – to locate a specific employee or other information in the PDF file.
- Print – the entire PDF file or specific pages.

1099–Misc Miscellaneous Income

Form 1099-Misc is the miscellaneous income form that employers must file for non-employees who are paid compensation of \$600.00 or more (including fees, commissions, prizes, and awards) during the year.

For information about paying non-employees, clients should contact their accountant or refer to the IRS website (the Employee or Independent Contractor section in the Employer's Supplemental Tax Guide).

The accuracy of the information reported on the 1099-MISC forms is as important as the information on the W-2s.

Important! ADP does not file your clients' 1099s. If they have 1099s, your clients are responsible for filing them and a 1096 with the appropriate agencies by their required due date.

The 1099-Misc package includes the following:

- Copy A – IRS federal copy (pre-printed and scannable)
- Copy B – Employee copy
- Copy C – Payer copy (employer)
- Copy 1 – State copy (employer)
- Copy 2 – State filing copy (employer)
- 1096 – Annual Summary and Transmittal

Note: The 1099 package and the W-2 package are delivered separately. They are not packaged together.

940 Employer's Annual Federal Unemployment (FUTA) Tax Return

If your clients were on ADP's Tax Filing Service for the entire year, they are not responsible for filing Form 940. ADP deposits all FUTA and SUI tax liabilities and files Form 940 on their behalf.

If your clients were not on ADP's Tax Filing Service for the entire year, they are responsible for filing Form 940 and for depositing their own tax liabilities for FUTA and SUI for each applicable quarter.

Complete the following steps related to Form 940.

1. Review the Quarterly Tax Verification Report (Reports tab). It is critical that your clients verify the accuracy of the information to avoid incorrect tax filing and possible delays in their quarterly processing.
 - If ADP is responsible for filing Form 940, no further action is needed.
 - If your clients are responsible for filing Form 940, continue with step 2.
2. If your clients are filing Form 940, then complete the following:
 - In the RUN application, on the Taxes tab, display the form. Use the envelope provided by the IRS to mail the form. Or, refer to the form for the filing address.
 - Determine the filing date:
 - February 10 – File on or before February 10th if your clients made timely deposits of the full amount due.
 - January 31 – If your clients did not make timely deposits, then file on or before January 31st.
 - If the due date for the return falls on a weekend or legal holiday, the return is due the next business day.
 - If your clients are required to pay their state unemployment tax in more than one state, then file Schedule A as an attachment to Form 940.
 - If your clients enter their own payrolls (on a PC, Mac, or mobile device), then complete Form 940 online. If your clients call in payroll, then contact the ADP service center to request the form.

Earnings and Deductions

If your clients need information about the various earnings and deductions that can be set up in RUN, refer to the *Earnings and Deductions Guide*. The guide is available from the Support Center, the Getting Started page. If your clients call in their payrolls and want to add any new earnings and deductions prior to year-end, contact the ADP service team as soon as possible.

Washington Labor and Industry (L&I) Workers' Compensation

ADP has expanded its services to facilitate quarterly reporting, deposits, and filings of Washington Labor and Industry (L&I) Workers' Compensation insurance premiums. With this expanded service, ADP will calculate and withhold the workers' compensation insurance premium every payroll, and will also file the Workers' Compensation Employer's Quarterly Report, Form F212-055-000, on your clients' behalf each quarter. If your clients are interested in this service (and have not already signed up), contact the ADP Service Center.

Third Party Sick Pay

Your clients do not have to set up Third Party Sick Pay (TPSP) as an earning because it is set up automatically when your clients set up the company.

As year-end approaches, review the following information about TPSP.

- Federal legislation requires the reporting of both taxable and non-taxable sick pay made to employees from a third party. Taxes withheld on those payments must also be reported. Sick pay should be included on either the employees' W-2s or on a separate form provided by the third party. If third party sick pay is not reported by the third party, it must be included on the employees' W-2s.
- It is important that your clients obtain this information from the appropriate third party provider as soon as possible. These entries must be processed on or before the last 2012 payroll to ensure that, the Form 941 and W-2 reports are accurate.
- If any of your clients' employees have received temporary disability payments in 2012 from a third party carrier, such as an insurance company or state agency, the amount of these payments must be submitted to ADP as soon as they are reported to your client. Any adjustments submitted after the W-2s are processed could result in additional processing and amendment fees.
- Most carriers provide monthly third party sick pay statements throughout the year, and a recap of the information in January. This reporting method allows employers to review and submit third party sick pay adjustments throughout the year, rather than only at year end. Any third party sick pay that has not yet been reported should be reported to ADP as soon as possible.

Bonus Payrolls

ADP recommends that your clients process bonus payrolls as special payrolls (separately from regular payrolls). This eliminates the potential of negative impacts to the employees' taxes and voluntary deductions.

Before processing a bonus payroll, be prepared to answer the following questions:

- Will the bonus payroll be issued via a live check or direct deposit?
- Should voluntary deductions be taken out of the bonus payroll (such as loans, 401(k) deductions, etc.)?
- Are changes needed to the tax amount withheld from the bonus check (such as federal or state income tax)?

Bonus payrolls with a 2012 check date will be included in 2012 wages and reflected on all fourth quarter 2012 tax reports and W-2s. If your clients need to report a 2012 bonus payroll after January 1, 2013 (with a check date of 2012), then your clients may incur penalties and interest.

If your clients' federal tax liabilities for the bonus payroll are over \$100,000.00, then the taxes must be deposited the business day after the check date. Tax Filing Service clients should report these payrolls at least 48 hours before the check date to allow ADP enough time to debit and deposit the tax amounts.

Funding Requirements

In addition to federal regulations, ADP also applies certain restrictions to large bonus payrolls that may require a wire transfer prior to the check date. If these restrictions apply to your clients' bonus payroll, ADP will supply your clients with the necessary wire instructions by the next business day after the bonus payroll has been processed.

Taxing Bonus Payrolls

Your clients have the following options for taxing bonus payrolls:

- Bonus earnings code – the bonus payroll is then taxed at the regular rates, the same as a normal payroll.
- Supplemental Bonus earnings code – the bonus payroll is then taxed at the supplemental wage rates for federal and state income tax. For 2012, the federal rate is 25% up to one million dollars and 35% for amounts over one million.
- Taxes can be applied over more than one pay period. Use the Number of Pay Periods for this check field on the Employee Overrides page in payroll data entry to do this.

Other Bonus Considerations and Resources

Additional information is available to assist your clients with bonus payrolls.

- Clients who require advice regarding taxation on a bonus payroll should contact their accountant.
- The ADP Tools & Resources web site (<http://www.accountant.adp.com/tools-and-resources.aspx>) provides payroll calculators and compliance information for federal and state.
- Special payrolls allow your clients to stop direct deposit and issue live checks. Special payrolls also allow them to select which voluntary deductions to include in the payroll.
- Paycheck Calculator – Available from the Payroll Home page in RUN, the calculator can assist with net- to-gross or gross-to-net calculations for bonus payrolls. Your clients can then use the amounts when running a special payroll (or convert to a manual check to be processed with the next regular payroll).
- ADP recommends that clients closely review each employee's bonus check on the Payroll Preview page to ensure the amounts are correct prior to submitting and processing payroll. If your clients call-in their payrolls, they should be sure to review and verify these amounts with the Teledata representative.

Supplemental Bonus Earnings

Bonus Supplemental earnings are wages paid to employees in addition to their standard compensation. For tax purposes, this amount is treated as supplemental earnings and will be taxed as follows:

- 25% Federal Income Tax for supplemental bonus earnings up to 1 million dollars YTD. 35% Federal Income Tax for supplemental bonus earnings over 1 million dollars YTD.
- In some states employees must pay a state tax on their bonus earnings in addition to the federal tax, which varies from state to state. To determine tax for a specific state, refer to the ADP website, the Compliance and Connection area. In the section for [2012 Fast Wage / Tax Facts](#) your clients will find a link for each state, as well as a link to download a single PDF document will all of the states.
- Any permanent or temporary tax overrides will not take effect for Bonus Supplemental earnings. Other voluntary deductions, such as 401(k) deductions, HSA, etc., are calculated and deducted from the supplemental bonus check.
- When bonus supplemental earnings are combined with other earnings in the same paycheck, two tax amounts will be displayed for federal, state, and local taxes. The first amount is the tax calculated on the regular earnings. The second amount is the tax calculated on the supplemental bonus amount. ADP suggests using a separate check for the Supplemental Bonus Payment to avoid confusion over the display of two tax amounts.

Examples of Supplemental Bonus Earnings

This section includes examples of supplemental bonus earnings.

Example #1: The employee is given a supplemental bonus of \$300,000.00. The details page for that employee will show the standard federal deduction amounts of 25%, since the bonus is less than \$1,000,000.00.

Later in the year, the same employee is given another supplemental bonus and the amount does not bring the employee over the 1 million dollar threshold for the year, the bonus continues to be taxed at 25%.

Example #2: The employee is given a bonus of \$750,000.00 in the beginning of the year. The details page for that employee will show the standard federal deduction amounts of 25%, since the bonus is less than \$1,000,000.00.

Later in the year, the same employee is given another supplemental bonus of \$350,000.00, for a total compensation YTD of \$1,100,000.00. The first \$250,000 of the bonus (bringing the total supplemental compensation for the year to \$1,000,000) will be taxed at 25% and the remaining \$100,000 will be taxed at 35% for federal taxes.

Your Clients' First Payroll in 2013

Prior to the first payroll in 2013, review the following and make any necessary changes for the new year.

➤ Update Employee Deductions

The first payroll of 2013 is the perfect time to make updates to payroll information, including deductions such as:

- Medical
- Life Insurance
- Dental
- 401(k)
- Other voluntary deductions

➤ Deactivation of Retirement Plan Catch-Up Contributions, if desired

If your clients have a retirement plan through an administrator, that is not ADP and if any of the employees are set up with a retirement plan catch-up deductions, both the regular and catch-up deductions will automatically come out of the first payroll of 2013 unless they request a change. Be sure to report any changes with the first payroll of 2013.

➤ 2013 Tax Changes

Employees may see changes in their first 2013 paycheck as a result of new federal and state tax requirements, such as FICA (Social Security/Medicare) limits, state income tax rates, and 401(k) or pension plan limits. We will explain these changes in the 2013 Tax Changes letter which will be available in late December or early January from the RUN Support Center, the Year-End Support page.

Fees and Other Charges

The following table lists charges that will be incurred for the processing of W-2s, 1099s, and other tax items.

Process	Fees
W-2s and 1099s	\$40.00 base charge + \$5.50 per form (+ \$28.00 base charge for additional controls / related companies)
W-2 UPS delivery	\$10.50 base charge Note: There is only one base charge, not two charges for W-2s and 1099s.
Year-End reprints/reprocessing	\$40 (processing fee) + \$5.50 per W-2 reprint + cost of adjustment payroll (if needed) + \$10.50 (delivery cost) Note: As an alternative, use the W-2 Statements report on the Reports tab in RUN. Or, your clients may photocopy the employer copy.
Tax Filing Late Charge (reclose fee)	A \$50.00 fee may be incurred for adjustments processed after January 7, 2013.
Amendments	\$100 for each amended jurisdiction processed after January 11, 2013.
Amended W-2s	\$2.50 each

Focus on what matters and leave the processing to us.

ADP offers additional services that help your clients put their business first, without diverting valuable resources so they can focus on what matters, running their business. Ask your ADP Sales Representative about these time-saving services:

➤ **Electronic Time and Attendance**

When employees enter time and attendance through an electronic timesheet or time clock, it helps your clients' payroll process become faster, more accurate and easier to manage. Send the data electronically to ADP for processing and eliminate the need for rekeying.

➤ **Retirement Services – 401(k) Plan**

ADP Retirement Services provides clients with easy-to-manage retirement plans, free from hidden fees, that reduce fiduciary risk and help participants get retirement-ready. We have integrated our easy-to-use recordkeeping services with our payroll data processing expertise to provide 401(k) plans of all sizes with superior value.

➤ **Pay-by-Pay[®] Premium Payment Program for Workers' Compensation¹**

Helps improve cash flow by eliminating the large, upfront premium², which frees up funds that your clients can invest in their business. With ADP's Pay-by-Pay Premium Payment Program, premium payments are calculated accurately for your clients based on actual, real-time payroll data and carrier rates, which can help minimize the risk of over or under payment on your clients' year-end audit.

➤ **HR Outsourcing**

Small businesses face the same HR challenges as a large corporation, despite having only a fraction of the resources. ADP offers enhanced HR outsourcing services designed to streamline the HR process into a single point of contact. Your clients' mission-critical HR functions will be implemented into a single-source delivery model that is flexible, secure and powerful.

HR. Payroll. Benefits.

¹ This information covers only the offering of the Pay-by-Pay[®] Premium Payment Program for Workers' Compensation payroll feature of ADP's payroll processing services and does not involve the offer or sale of any insurance products. All insurance products will be offered and sold only through the licensed agents of Automatic Data Processing Insurance Agency, Inc. or its licensed insurance partners. CA License #0D04044. Certain services may not be available in all states. Clients must be using ADP's tax filing service to take advantage of Pay-by-Pay.

² While premium deposits may be eliminated, mandatory state assessment fees may be required in some states.