



IN THE BUSINESS OF YOUR SUCCESSSM

ADP's got your clients covered.

Your clients are passionate about growing their business and building lasting relationships with their customers. But complex and necessary administrative tasks, such as workers' compensation premium payments, can disrupt your clients' workflow and steal focus from their business priorities.

ADP's got your clients covered, with a simple and effective solution to help relieve your clients of that burden.

Your clients may be eligible for ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation when they become an ADP[®] payroll client. This accurate and convenient data processing service is integrated with ADP's Payroll and helps eliminate the administrative burdens associated with workers' compensation premium payments.

Would your clients want better cash flow to invest back into their business? **Consider it done.** ADP's Pay-by-Pay Premium Payment Program offers a simple and efficient way to free up cash that can be used TODAY.

Our Pay-by-Pay Premium Payment Program for Workers' Compensation gives your clients peace of mind that payments are accurate and on time — **every time.**

Complimentary CPE Credits

For a limited time, access a complimentary Workers' Compensation Insurance CPE course and earn 2 credits. You'll learn the importance of Workers' Compensation to your clients and how you, as a financial professional, can provide value added advice and counsel regarding this coverage.**

www.smartpros.com/adpworkcomp

Let's compare:

TRADITIONAL WORKERS' COMPENSATION PREMIUM PAYMENTS	ADP'S PAY-BY-PAY PREMIUM PAYMENT PROGRAM FOR WORKERS' COMPENSATION
- A 25-100% premium deposit required	+ No premium deposit required*
- Premium based on estimated annual payroll	+ Premium based on actual payroll and carrier rates
- Limited payment terms (e.g. monthly, quarterly, semi-annual, annual)	+ Payments spread-out over company's payroll cycle
- Greater risk of additional premium due at year-end audit	+ Reduced risk of over or underpayment at year-end audit
- Need to hand write checks and send via mail risking late payment or cancelation	+ Eliminates writing checks and assures accurate, on-time payments

*While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required.

**Offer expires on 6/30/2012

This information covers only the offering of ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, a payroll enhancement feature of ADP's payroll processing services and does not involve the offer or sale of any insurance product. 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. Certain services may not be available in all states. Clients must be using ADP's tax filing service to take advantage of ADP's Pay-by-Pay Premium Payment Program. ADP, the ADP Logo and Pay-by-Pay are registered trademarks of ADP, Inc. IN THE BUSINESS OF YOUR SUCCESS is a service mark of ADP, Inc. ©2012 ADP, Inc. lgl cai 3.19.12