

# Payroll Bridge program

## Streamlined contribution processing

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Traditionally, plan sponsors often act as the middleman between their payroll vendor and their record keeper to ensure that each has the needed information to keep things running smoothly. This can mean collecting and distributing the same information multiple times — when processing contributions each payroll cycle and when completing other critical tasks, such as compliance testing and eligibility reporting. Fortunately, Empower Institutional has a more efficient and effective alternative.

With Payroll Bridge from Empower Institutional, you can significantly streamline contribution processing by reducing your middleman role in the transmission of contribution information. As its name implies, Payroll Bridge directly connects your payroll vendor and Empower Institutional — in essence, building a bridge that allows us to exchange contribution information automatically.

Rather than entering contribution data separately — or maintaining a separate file for contributions in addition to your payroll submission — you simply submit your information to your payroll vendor, and your payroll vendor transmits the relevant contribution data directly to Empower Institutional.

The bottom line? Payroll Bridge transforms contribution processing by making it:

- Simple — Reducing the redundancy in gathering and submitting contribution data
- Secure — Ensuring the safe transmission of sensitive participant and contribution data
- Automated — Freeing you to devote more time to address participant needs and questions

### Without Payroll Bridge program

#### Step 1

Transmit payroll to payroll vendor.

#### Step 2

Download file from payroll vendor.

#### Step 3

Edit the format.

#### Step 4

Upload file to Plan Service Center.

#### Step 5

Enter date and contribution total.

#### Step 6

Load file to Plan Service Center.

#### Step 7

Validate file.

#### Step 8

Confirm contribution total and complete transaction.

### Cut your time in half!

### With Payroll Bridge program

#### Step 1

Transmit payroll to payroll vendor.

#### Step 5

Enter date and contribution total.

#### Step 7

Validate file.

#### Step 8

Confirm contribution total and complete transaction.



## Payroll Bridge program

### Streamlined contribution processing

Payroll Bridge focuses your involvement in contribution processing on those steps that require your review and approval. You retain oversight and control of the process, but save valuable time by reducing the number of steps you participate in.

### Building a bridge to new capabilities

The advantages of the Payroll Bridge program don't stop with contribution processing. The participant indicative data we receive from Payroll Bridge lays the groundwork for a host of other benefits. The opportunities include:

- Easier compliance testing
- Timely vesting and eligibility updates
- Improved salary deferral analysis and tracking
- Streamlined loan administration
- Targeted marketing campaigns

### Contribution processing options

Empower Institutional offers a suite of three contribution processing options, allowing you the freedom to choose the best remittance option for your plan. In addition to the Payroll Bridge program, contribution processing options

include Payroll Data Interchange (PDI), which is a file upload for plan sponsors that have the capability and capacity to produce their own file, and Guided Payroll, which allows you to update indicative and contribution information for your employees via the **Process Center** tab on the Plan Service Center. In addition, all three options provide you with the opportunity to adopt enhanced services that can improve retirement outcomes.

**Simplify. With Payroll Bridge, you can dramatically simplify your contribution processing — and open the door to a wider range of benefits. Contact your account manager to get started.**

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