

# Streamline your payroll process

Payroll aggregation services can help make payroll administration easier

Submitting payroll information and census data in the precise format is essential for your retirement plan, but getting this right takes significant effort. To help make administering your payroll easier, consider working with a payroll aggregation service as part of your process with Manulife John Hancock Retirement.

## What's a payroll aggregator?

Payroll aggregators are experts in payroll file data translation and have access to a wide variety of national and regional payroll vendors and software systems.

## Potential benefits

You can expect a variety of benefits by adding a payroll aggregator to your current payroll process, including:



**Time savings**—Payroll file specifications that always meet our standards mean faster processing.



**Less room for error**—Consistent file formatting allows the focus to be on data validation and implementation.



**Making administration easier**—Automatic delivery of payroll files and payroll feedback keeps you updated on participant activity affecting contributions.



**A secure delivery process**—Payroll and census data transmitted through secure data file transmission keeps sensitive information safe.

Some payroll vendors may even waive certain fees when you choose to work with a payroll aggregator.



## Payroll aggregation services available

Manulife John Hancock Retirement has aligned with these payroll aggregation services. You may want to consider one as an addition to your payroll process:

**Payroll Integrations, Inc.**—Offers a “software-as-a-service” platform that connects major payroll providers with 401(k) recordkeeping providers

### Major available payroll providers

- ADP Run 360°
- ADP TotalSource 360°
- ADP Workforce Now 360°
- Intuit QuickBooks Online 360°
- Paychex Flex 360°

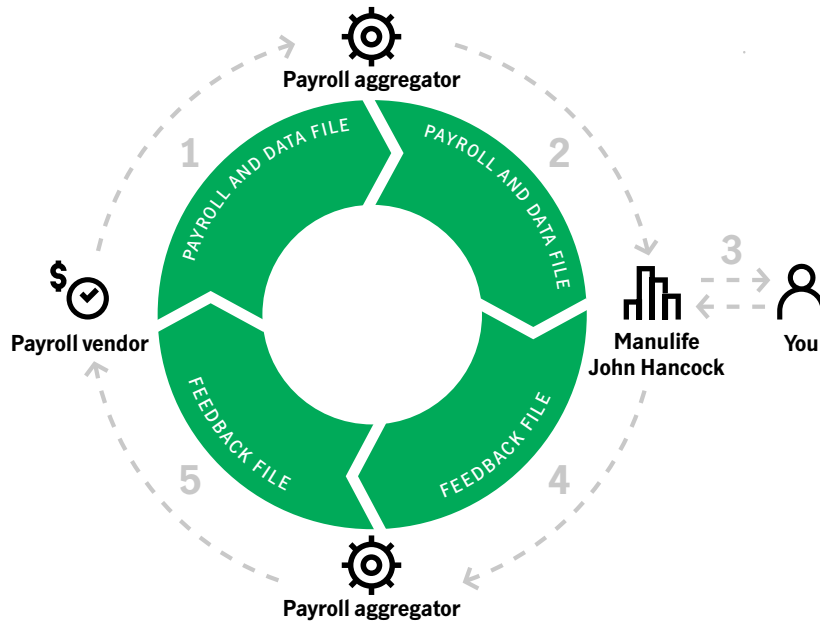
**Pay(k)onnect**—Committed to automating the payroll and 401(k) industry to make the 401(k) contribution submission process easy for payroll service providers

### Major available payroll providers

- APS
- Asure Evolution
- iSolved
- Ready Pay

## How payroll aggregation works

Payroll aggregators work closely with your payroll administrator, TPA, or payroll vendor to translate data from your plan's payroll files to a format that Manulife John Hancock Retirement can use when processing your contributions.



**1 Payroll and data file**—Contains contributions, loan repayments, and participant-indicative data.

Sent directly from your **payroll vendor** to your **payroll aggregator**.

**2 Payroll and data file**—Your data is transformed into the format required for Manulife John Hancock Retirement.

Sent automatically and directly from your **payroll aggregator** to us.

**3 Payroll and data file**—You approve the contribution and make the payment online.

**4 Feedback file**—Contains actionable payroll change information, such as deferral and loan repayment deduction changes.

Sent automatically and directly from us to your **payroll aggregator**.

**5 Feedback file**—Our file is transformed into the format required for your payroll (vendor).

Sent directly from your **payroll aggregator** to your **payroll vendor** and processed systematically.



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Payroll aggregation services can help ease your administrative burden by reducing time spent to manually update payroll information and include:

- Calculating eligibility
- Deferral percentages
- Loans and hardship withdrawals
- Reporting



### Want to learn more?

For more information about payroll aggregation services and the benefits, contact your Manulife John Hancock representative.

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