



# Should Clients “DIY” Their Retirement Plan Administration?

In an age of automation, it’s surprising how many businesses still do 401(k) plan administration the old-fashioned way — by manual entry. Not only is this time-consuming, it can put plan sponsors at risk. Since most business owners aren’t fiduciary experts, “DIY” plan administration can increase errors and put the plan out of compliance.

**By integrating their 401(k) plan with a payroll provider like Paychex,** clients can benefit from professional recordkeeping. This saves time, reduces paperwork, and alleviates much of their administrative burden. Depending on the plan, most, if not all, fiduciary responsibility resides with the recordkeeper, who acts as trustee. These companies also have strict data security protocols to protect sensitive 401(k) information from cyberattacks.

**When clients choose Paychex as their 401(k) provider,** their plan can be easily integrated with our payroll solution. They can rest assured that their plan is being expertly managed by the nation’s leading 401(k) recordkeeper.<sup>1</sup>

**If your clients don’t use Paychex as their payroll provider — no problem.** Paychex 401(k) plans can be integrated with more than 70 leading payroll providers through our partner, Payroll Integrations<sup>®</sup>.

**How does it all work? [Contact your regional wholesaler to learn more.](#)**



## The First 100 Days: Business Strategies to Adapt Quickly

[Watch Now](#)

The new administration’s first 100 days has set off a wave of regulatory upheaval, compliance overhauls, and sweeping legislative changes that businesses can’t ignore. This isn’t business as usual. These policy changes can have real consequences for your operations, workforce, and bottom line.

**Watch our presentation to learn how to adapt your business in these rapidly changing times.**

## Resource Corner

### Compliance Calendar:

Upcoming deadlines

#### June 30

Return of Excess (ROE) Distributions for Failed ADP/ACP Tests - EACA Plans deadline

#### July 29

Summary of Material Modification (SMM) distribution deadline for plans that adopted changes in the prior plan year

#### July 31

- Form 5500 / 5500-SF Filing due
- Form 5558 Filing deadline
- Form 8955-SSA Filing deadline
- Form 5330 Return of Excise Taxes Filing deadline
- (if applicable, consult with your CPA) (without extension).

For more details, download the **2025 Retirement Compliance calendar.**



### Knowledge Center:

- **Watch Now: [The Power of PEP for Financial Advisors](#)**
- **[Paychex Flex Advisor Console Demo](#)**
- Questions? Schedule time with your **[Regional Wholesale Representative](#)**

<sup>1</sup>By 401(k) participating employer count as validated by publicly available information for calendar year 2023.