Asure | POWERED BY Human Interest

Integrated 401(k) administration:
fewer manual tasks, cleaner payroll, less risk.

When payroll and retirement work together, employers spend less time chasing data, correcting errors, and coordinating between disconnected systems.

15 MANUAL TASKS

WITHOUT INTEGRATION

What the employer often coordinates themselves

ELIGIBILITY & DATA CHANGES

- [ ] Track employee eligibility for the retirement plan
- [ ] Update salary deferral changes in payroll
- [ ] Report deferral changes to the retirement provider or TPA
- [ ] Track new hires, terminations, address & status updates

EACH PAYROLL CYCLE

- [ ] Calculate employee deferrals every payroll cycle
- [ ] Calculate employer match or contribution amounts
- [ ] Send payroll contribution files each pay period
- [ ] Review contribution reports for accuracy
- [ ] Set up and monitor loan repayment deductions

RECONCILIATION & YEAR-END

- [ ] Reconcile payroll totals against retirement provider records
- [ ] Correct payroll errors that affect 401(k) contributions
- [ ] Correct 401(k) errors that require payroll adjustments
- [ ] Prepare accurate year-end census data
- [ ] Resolve census discrepancies
- [ ] Support Form 5500 and compliance reporting needs

1 PROCESS

WITH INTEGRATION

Payroll & retirement working together

- Payroll data flows into the retirement process
- Deferral changes are easier to keep aligned
- Contributions are calculated more consistently
- New hire, termination & status updates are easier to manage
- Payroll and retirement records are easier to reconcile
- Loan repayments can be coordinated through payroll
- Census preparation becomes cleaner and less manual
- Fewer disconnected systems means fewer opportunities for errors
- Less back-and-forth between payroll, TPA, recordkeeper & employer
- A more streamlined, connected retirement experience

Outcome: the same employer responsibilities — with far less manual lift.

The integration advantage

FIVE OUTCOMES EMPLOYERS FEEL IMMEDIATELY

Less manual entry
Reduces duplicate data handling between payroll and retirement systems.

Cleaner contributions
Helps align employee deferrals, employer match, and payroll records.

Fewer corrections
Can reduce the chance of payroll and retirement data falling out of sync.

Year-end readiness
Cleaner payroll data supports census, testing, and reporting workflows.

More time back
Less time coordinating vendors and chasing administrative issues.

> The real value isn't just *starting* a 401(k). It's keeping it running cleanly every payroll cycle.

NEXT STEP

Ready to simplify your 401(k) administration?

Let's review your current process and identify where integration could reduce manual work, errors, and year-end cleanup.

Schedule a review →