

# 3 TRENDS TO HELP EMPLOYEES RETIRE ON TIME



Only **37%** of employees are confident they'll be able to retire when they want.

## Financial Wellness

*Programs could include:*

Student Loan  
repayment

Emergency Savings  
Accumulation

## Plan Design Features

Auto Features

Stretching the Match  
Formulas

New Comparability Plan  
Design

## Health Savings Plan

Triple Tax Advantages

# Your company's retirement plan is more than a plan!

When employees retire on time, it can help reduce:

- Health insurance premiums
- Payroll
- Workers compensation claims.<sup>2</sup>

In days past, employers thought that offering a plan was enough; but now if your employees won't retire on time, it can have a significant impact on your company's bottom line.

**Contact us today** to strategize ways to measure your 401(k) plan and help to **enhance your valuable employee benefit.**

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This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation.

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<sup>1</sup> ["PwC's 8th Annual Employee Financial Wellness Survey."](#) PwC. 19 Jun 2019.

<sup>2</sup> ["Visual Retirement."](#) T. Rowe Price. Jan 2019.

