If you have any questions about how to implement these advanced plan features and increase participation, we would love to speak with you!

JOEY DELLISANTI AIF® PPC™
Retirement Plan Consultant
joeyd@sfgmd.com
www.sfgmd.com

AUTO Features MAY COMBAT Common Plan Sponsor Woes:
POOR PARTICIPATION, LOW DEFERRAL RATES, AND SHORTSIGHTED INVESTMENT DECISIONS.

AUTO-ENROLLMENT:
All eligible employees are enrolled into the retirement plan by default upon hire, participants have the chance to opt out. AUTO-ENROLLMENT INCREASES PARTICIPATION FROM 42% TO 91%.1

AUTO-ESCALATION:
The plan sponsor increases participant deferrals by a set increment each year, typically 1%, 55% of people favor automatic annual increases to their defined-contribution retirement plans.2

RE-ENROLLMENT:
Participants’ current investment allocations are shifted into the plan’s target-date portfolio within 30 days unless they opt out. 76% of plan participants are not confident in their ability to properly allocate their 401(k) contributions.3

QDIA:
An investment portfolio is automatically generated based on the participant’s age and target retirement date. 96% of participants who are defaulted into QDIAs remain invested in that account selection instead of choosing their own investments.4

AUTO FEATURES TO THE RESCUE!

8/10 OF FULL-TIME EMPLOYEES HAVE ACCESS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN.

SOURCEs:

TO COMBAT

80% OF AMERICANS ARE UNPREPARED FOR RETIREMENT.

1/10 OF FULL-TIME EMPLOYEES HAVE ACCESS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN.

AUTO FEATURES MAY COMBAT Common Plan Sponsor Woes:
POOR PARTICIPATION, LOW DEFERRAL RATES, AND SHORTSIGHTED INVESTMENT DECISIONS.

If you have any questions about how to implement these advanced plan features and increase participation, we would love to speak with you!

JOEY DELLISANTI AIF® PPC™
Retirement Plan Consultant
joeyd@sfgmd.com
www.sfgmd.com

AUTO Features TO THE RESCUE!

8/10 OF FULL-TIME EMPLOYEES HAVE ACCESS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN.

SOURCEs:

TO COMBAT

80% OF AMERICANS ARE UNPREPARED FOR RETIREMENT.

1/10 OF FULL-TIME EMPLOYEES HAVE ACCESS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN.

AUTO FEATURES MAY COMBAT Common Plan Sponsor Woes:
POOR PARTICIPATION, LOW DEFERRAL RATES, AND SHORTSIGHTED INVESTMENT DECISIONS.

If you have any questions about how to implement these advanced plan features and increase participation, we would love to speak with you!

JOEY DELLISANTI AIF® PPC™
Retirement Plan Consultant
joeyd@sfgmd.com
www.sfgmd.com

AUTO Features TO THE RESCUE!

8/10 OF FULL-TIME EMPLOYEES HAVE ACCESS TO AN EMPLOYER-SPONSORED RETIREMENT PLAN.