

*Want to manage risk in
your 401(k) plan?*



Make Your Plan Automatic!

In order to minimize risk and maximize benefits, a plan sponsor should consider:

- 1) Automatically enrolling participants
- 2) Automatically increasing deferrals
- 3) Automatically defaulting contributions into qualified default investment alternatives (QDIA)

Automatic Enrollment

- It creates written evidence. If an employee does not want to participate, they must sign an election form selecting to opt out of the plan.
- Once an employee is eligible, he/she is automatically enrolled.

Automatic Deferral Increases

- Plans require periodic scheduled increases in the employee's salary deferral elections, therefore, adding to the employee's retirement benefit.
- An employee must sign an election to stop the automatic increases.

Automatic Default into QDIA's

- Plan sponsors can take comfort in the safe harbor guidelines providing selected investments for participants that have not made their own investment elections.
- At any time, a participant can move their contributions from the QDIA to the investment of their own selection.

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