Ready for 2026?

Stay ahead of these eight plan trends.

The new year promises to be another dynamic one for retirement plan sponsors and participants. Are you ready for what's coming? Use our checklist to help you:

- Stay ahead of emerging trends
- Identify potential risks before they become actual problems
- Turn insight into action with innovative and impactful plan design

TREND	WHY IT MATTERS, AND STEPS YOU CAN START TAKING TODAY
☐ **Target date fund (TDF) evolution**	As compositions and glidepaths evolve, be sure you have the information you need to understand and assess your new options.
☐ **SECURE 2.0 optimization**	You may have met the implementation deadlines, but you also need to optimize for risk, participant outcomes, and costs.
☐ **Auto-enrollment mandates**	Execute these mandatory implementations cleanly to help avoid headline risks, employee relations issues, and data integration snags.
☐ **Sharpened focus on decumulation**	As Baby Boomers and other cohorts retire in greater numbers, be sure you're delivering solutions that meet their diverse retirement spending strategies.
☐ **Growing expectations around the student loan repayment match**	Anticipate and tame complexity to optimize implementation, adoption, and alignment with your attraction and retention efforts.
☐ **AI's expanding impact, value … and risk**	As AI's capabilities and influence grow, look for new ways to drive plan efficiency, track plan data, and ensure participants receive accurate plan information.
☐ **Roth match introduces tax complications**	This plan design option may pose novel challenges and considerations for you and your participants. Benchmarking, outcome modeling, scalable participant engagement, and behavior tracking can be keys to success.
☐ **Assessing in-plan emergency savings options**	Are they worth the cost? Will people value and use them correctly? Can your provider administrate them properly? Now may be an ideal time to gauge demand, potential impact, and fit with your total rewards philosophy.

Ready to turn insight into action in 2026? Let's explore how these and other trends may present opportunities for your plan and people this year and for the years to come.

Contact me today:

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Website

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