

Retirement Plans Are Evolving—
Here's What It Means for You and Your Employees



RETIREMENT MANAGEMENT SERVICES, LLC
Plan Consulting • Administration • Design

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4/1/2026

Rethinking Retirement Benefits for Today's Workforce

Today's retirement plans are changing in important ways. They're no longer just about offering a 401(k)—they're about helping employees build financial security at every stage of life.

Recent research from Fidelity Investments highlighted several trends that are reshaping how companies design their retirement plans and why it matters for you as a plan sponsor.

Making Retirement Planning Easier to Navigate

It's not enough for employees to simply enroll in the plan. The most effective plans today help employees:

1. Understand their benefits
2. Make confident decisions
3. Stay on track over time

This means easier enrollment, clearer communication, and tools that make planning feel more manageable.

What this means for you:

- ✓ A more engaged workforce is more likely to participate, save consistently, and value your benefits package.
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Making Employer Contributions Work Harder

Employers are taking a closer look at how matching contributions are structured. Small design changes can encourage employees to:

1. Save more
2. Stay in the plan longer
3. Build better habits over time

What this means for you:

- ✓ Your match isn't just a benefit—it's a powerful way to influence employee behavior and improve outcomes.
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Addressing Financial Stress Across Every Stage of Life

Many employees struggle with short-term financial needs, which can impact their ability to save for retirement.

That's why more plans are beginning to include features that support:

1. Emergency savings
2. Financial wellness
3. Flexibility during unexpected events

What this means for you:

- ✓ When employees feel financially secure today, they're more likely to stay focused on long-term goals.
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More Personalized Investment Options

Employees want investment options that reflect their personal situation—not a one-size-fits-all approach.

Plans are increasingly offering:

1. Professionally managed portfolios
2. Target-date strategies
3. Personalized guidance

What this means for you:

- ✓ Better investment experiences can lead to more confident employees and improved retirement readiness.
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Turning Retirement Savings into Retirement Income

As more employees approach retirement, the focus is shifting from: “How much have I saved?” to “How do I turn this into income?”

Plans are starting to incorporate tools and solutions to help employees:

1. Understand how long their savings may last
2. Create reliable income streams in retirement
3. Allowing access to funds as you transition into retirement

What this means for you:

- ✓ Supporting employees through retirement strengthens your role as a long-term partner in their financial well-being.
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Flexible Retirement Planning for a Diverse Workforce

Your workforce likely includes employees at very different life stages—from early-career hires to those nearing retirement.

Modern plan design reflects this by offering flexibility and support for:

1. New savers just getting started
2. Mid-career employees building momentum
3. Pre-retirees preparing for retirement income

What this means for you:

- ✓ A flexible plan helps meet employees where they are and improves satisfaction across your entire organization.
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The Future of Retirement Plan Design

Retirement plans are becoming more thoughtful, more personalized, and more focused on real-life needs.

For employers, this creates an opportunity to strengthen the benefits offered, support employee financial well-being and improve long-term retirement outcomes.

Designing an effective retirement plan doesn't require starting from scratch—it often comes down to making the right adjustments.

We can help you evaluate your current plan and identify opportunities to better support your employees today and in the future. Contact your Account Executive or Leisha Gosling (lgosling@consultrms.com) if you are interested in discussing any design changes for your plan.



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