Beyond the Match: What Today's Workforce Wants from a Retirement Plan

Today's workforce is more diverse than ever, spanning four generations with different financial priorities and retirement expectations. To meet these evolving needs, employers should consider a more comprehensive approach to financial wellness. Many employees are balancing student loan payments, caring for children and aging parents, and managing healthcare expenses, all of which can make saving for retirement more challenging.

WHAT THAT MEANS FOR EMPLOYERS

The retirement plans that make the greatest impact go beyond matching contributions. By combining strong plan design with flexible features, employers can create a retirement benefit that encourages more employees to save and feel confident about their future.

Working with a knowledgeable retirement plan partner can help employers navigate the complexities of plan design and identify opportunities to enhance benefits in ways that support employee needs and organizational goals.

The Solution: A Partner for the Design Conversation

DESIGN AROUND THE WORKFORCE YOU ACTUALLY HAVE

Designing a retirement plan around the "average" employee can overlook the diverse needs that exist across a workforce. From early-career professionals to those nearing retirement, employees face different financial realities and priorities. For employers aiming to differentiate their benefits package, the opportunity lies in creating a plan with features that deliver value and relevance across a range of life stages.

Career Stage	Dominant Financial Pressure	Plan Design Options
Early career	Student debt, no savings cushion	Student loan matching, auto-enrollment, financial coaching
Establishing	Housing, childcare, competing demands	Emergency savings, flexible contributions, financial coaching
Peak earning	Catch-up urgency, caregiving on both ends	Catch-up options, HSA leverage, financial coaching
Pre-retirement	Readiness, healthcare, timing decisions	Income guidance, one-on-one financial coaching

IMA Retirement provides both plan-design guidance and education, including through a recently announced partnership with Questis, a financial wellness platform. Our team at IMA has deep expertise navigating the fiduciary relationship, plan-design counsel, and the structure of our plan sponsors' organizations. Our partners at Questis help us deliver even stronger client service for all participants in the plan, features that include one-on-one coaching and reporting engines to help your HR team. These insights help us better identify how employees are using the plan — and how to help them get the most out of it.

PLAN-DESIGN COUNSEL

IMA works with sponsors to help evaluate and design plan-design review, evaluate investment management options, and provide guidance on fiduciary risk. With detailed, anonymized Workforce Reports, HR teams gain visibility into employees' financial concerns, helping you make informed, strategic benefit decisions. You can see which pressures are most common, how they differ across segments of your population, and whether they shift after a change in the plan's design.

EMPOWERING EMPLOYEES THROUGH COACHING AND EDUCATION

As part of our new partnership with Questis, IMA can offer one-on-one coaching from AFC® Certified Financial Coaches alongside intuitive budgeting tools that help employees track spending and feel in control of their financial future. Coaching spans the full benefits program: employees learn how to access all of the plan's benefits like health savings accounts and retirement plans, ensuring they get maximum value out of the plan you've built.

A competitive retirement plan is a powerful tool for attracting and retaining top talent, aiming to help employees fully understand and optimize the benefits offered.

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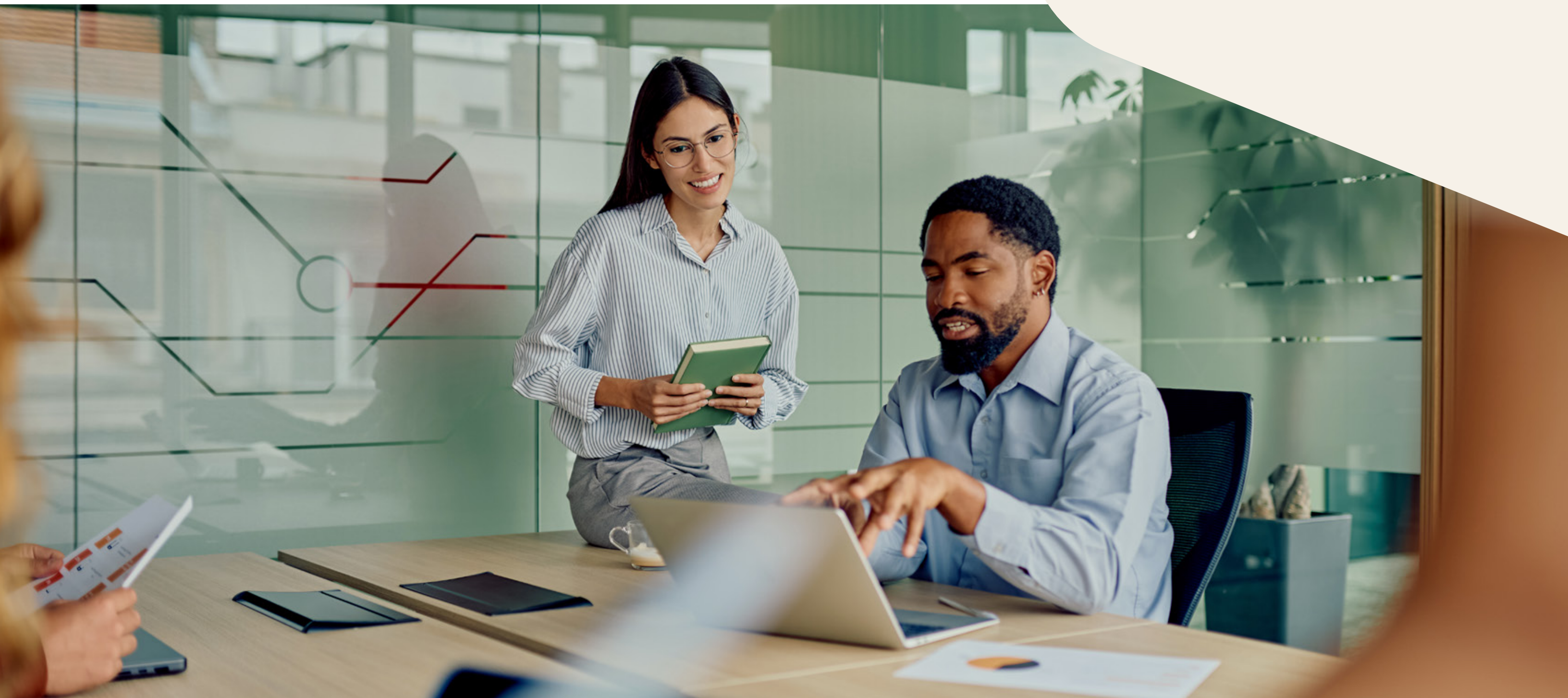
START THE CONVERSATION

Contact your IMA Retirement team to schedule a plan design review, or request a demo of IMA Financial Wellness, powered by Questis, at *retirement@imacorp.com*.



LET'S CONNECT

IMA Retirement

For assistance with your retirement needs, contact an IMA Retirement advisor at *retirement@imacorp.com* or 877.305.1864.

Safeguards for Your Retirement

Retirement Benefits Matter. We believe in the power of a well-planned retirement. It's not just about numbers, it's about investing in the people who make your organization shine. We partner with you to design a retirement plan that speaks to every individual, from the moment they join your team to the day they wave goodbye — helping them blossom both today and tomorrow.