



Highlights from two independent studies.

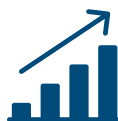
WHY AUTO-SERVICES WORK BETTER TOGETHER.

It's true that many plans have experienced positive outcomes as a result of implementing auto-enrollment. Yet study results from [The Pew Charitable Trusts](#) and the latest [DCIIA Plan Sponsor Survey](#) suggest that participants still face serious challenges in building a nest egg that will generate sufficient replacement income.



Participants' savings fall short when left to their own devices

82% of plan sponsors recommend an optimal savings rate of 10% or more, but 64% of respondents said their employees' combined savings rate is under 10%.¹



Auto-escalation transforms inertia into positive behavior

31% of plans with auto-escalation report plan savings rates of 10% or more.

20% of plans without auto-escalation report plan savings rates of 10% or more.



Automatic enrollment influences overall savings rates

57% of plans with auto-enrollment report plan savings rates of 10% or more.

42% of plans without auto-enrollment report plan savings rates of 10% or more.

2x

THE BOTTOM LINE:

Auto-services work better together

Plans that offer both auto-enrollment and auto-escalation have over twice as many participants with retirement savings rates over 15% as those that do not.



Plan participation levels increase significantly with auto-enroll

80% of plans with auto-enrollment report plan participation rates of 75% or more.

51% of plans without auto-enrollment report plan participation rates of 75% or more.

Reevaluating your plan's design can help close the savings gap

Is your plan doing all it should be? Are your employees already saving enough?

Consider using multiple automatic features—on an opt-out basis—to improve your plan's effectiveness and within reasonable budget levels.

Contact T. Rowe Price to learn how your representative can help, or browse our [Retirement For All Website](#).

¹ Combined plan sponsor and participant contributions

Source: DCIIA Plan Sponsor Survey 2014, Focus on Automatic Plan Features