



Unlock the Power of Thoughtful Plan Design to set up Members' Future Success.

A plan design that includes a stretch match formula encourages greater member contributions to improve retirement savings.

The concept of stretching a company match involves plan sponsors and consultants revising matching formulas with the goal of encouraging higher employee contributions, which may help participants become better prepared for retirement. For example, some different employer matching options to consider are below. In each scenario, the employer contribution is the same, but the retirement outcome for employees can change drastically.

100% on the dollar,
up to **3%** of pay
(a combined contribution of
6% for the full match)

25% on the dollar,
up to **12%** of pay
(a combined contribution of
15% for the full match)

50% on the dollar,
up to **6%** of pay
(a combined contribution of
9% for the full match)



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CCON0158250 | 202309-3093008