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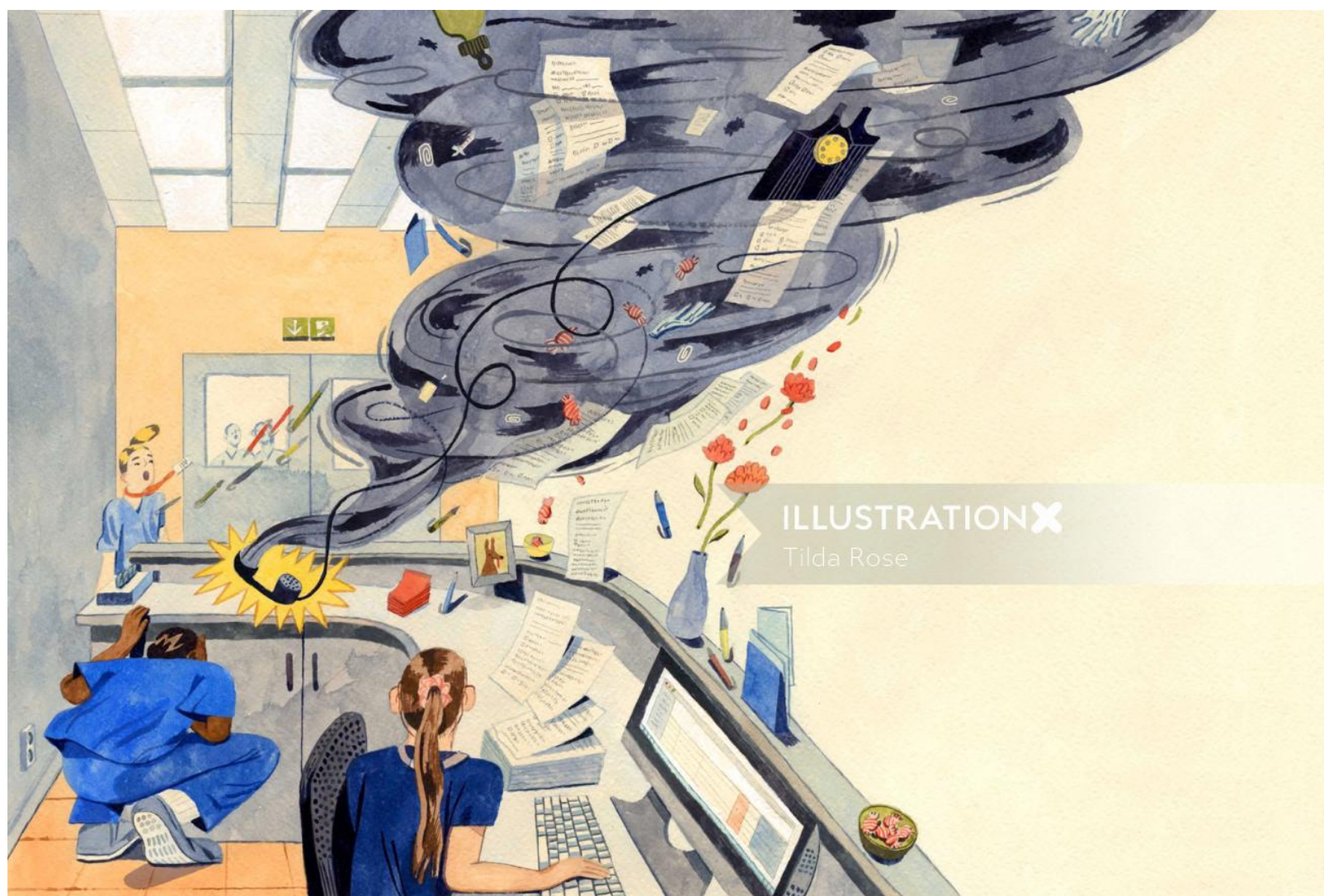
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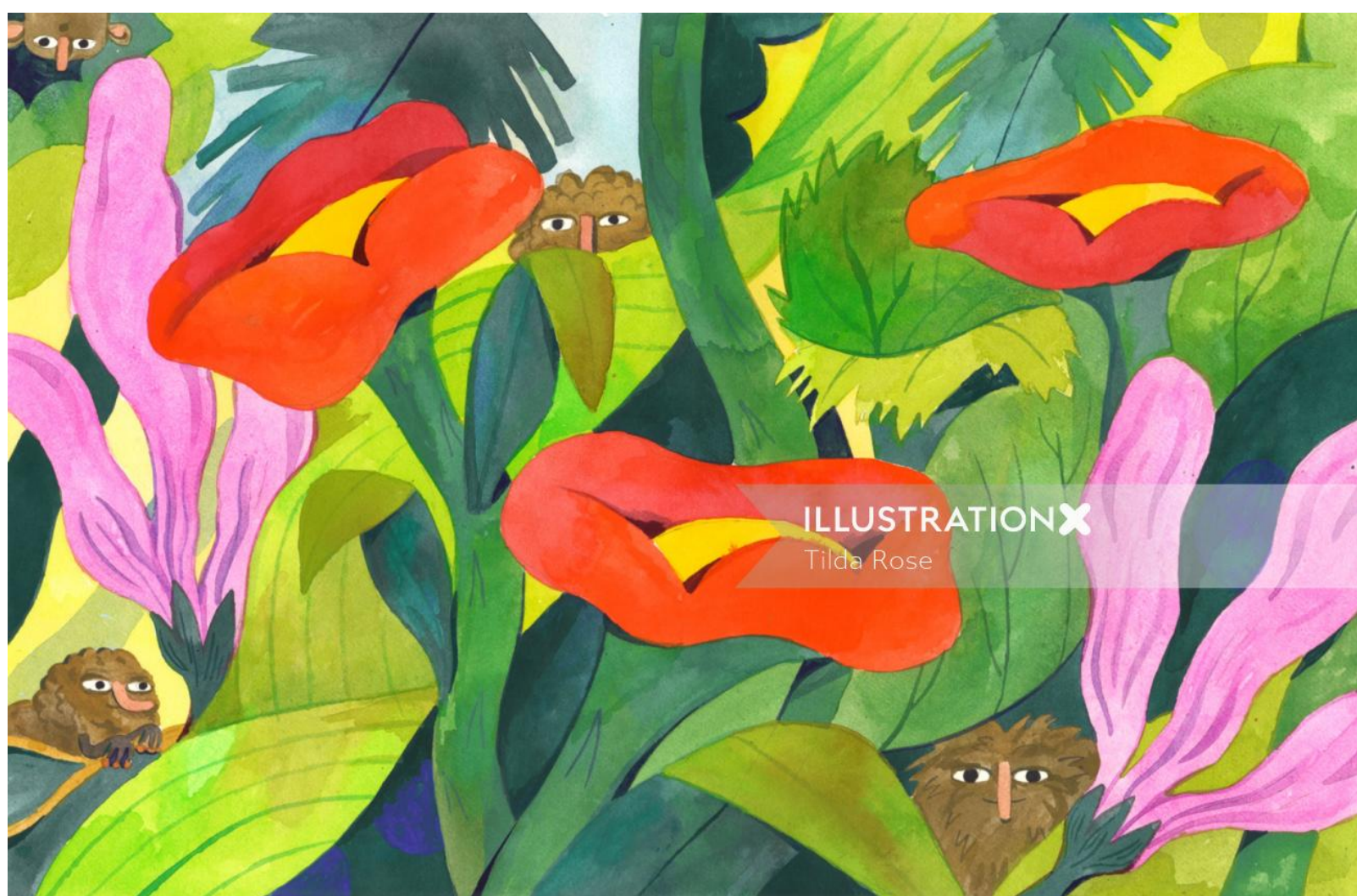
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plan design / participant coverage

GREATER ACCESS

Adjust the plan—or craft a new one—to cover a client's excluded workers

Research based on the T. Rowe Price annual "Retirement Savings and Spending Study" along with analysis of the Census Bureau's 2021 Current Population Survey found that about half of all workers participate in a retirement plan of some kind. When the retirement plan is offered by an employer, participation increases significantly. "These findings highlight that the first and most important step toward closing the retirement savings gap is to expand access to retirement plans," says Sudipto Banerjee, vice president, retirement thought leadership with T. Rowe Price in Baltimore. "Black and Hispanic workers significantly lag in participation and savings compared with white workers, furthering the notion that plan access and plan design can help to close these gaps and encourage other positive financial behaviors, as well. Nearly six in 10 white workers participate in a retirement plan, compared with four in 10 Black workers and three in 10 Hispanic workers. Some people are capitalizing on ways to reach these

underserved markets. Finhabits Inc., in New York City, is a platform that describes itself as "by Latinos for Latinos." The company founder and CEO Carlos Garcia says Finhabits launched its 401(k) plans in response to the California state program, CalSavers, to provide employees with access to a retirement savings plan if one is not offered by their employer (see sidebar). He says interest in the Finhabits 401(k) plans has been steadily increasing. The company worked with global retirement technology provider Smart to develop the two 401(k)s, which include, for example, automatic enrollment and automatic escalation features and what Finhabits' website calls "a selection of lower-cost, straightforward and diversified retirement funds." "While CalSavers is great for some businesses, it's not the best fit for everyone," explains Jordan Ledford, CEO of Smart, in Nashville, Tennessee. 401(k) plans allow for much higher employee contributions, enable employers to make matching contributions, and offer a range of tax benefits for the business owners—unlike the CalSavers plan, Ledford says. "The combination of [California's] mandate and our streamlined, low-cost technology means we're able to deliver the benefits of 401(k)s to even the smallest of businesses," he says. **Inclusive Plan Design**
Cindy Rippel, senior director benefits and human resources

Art by Tilda Rose | planadviser.com July-August 2022 | 21

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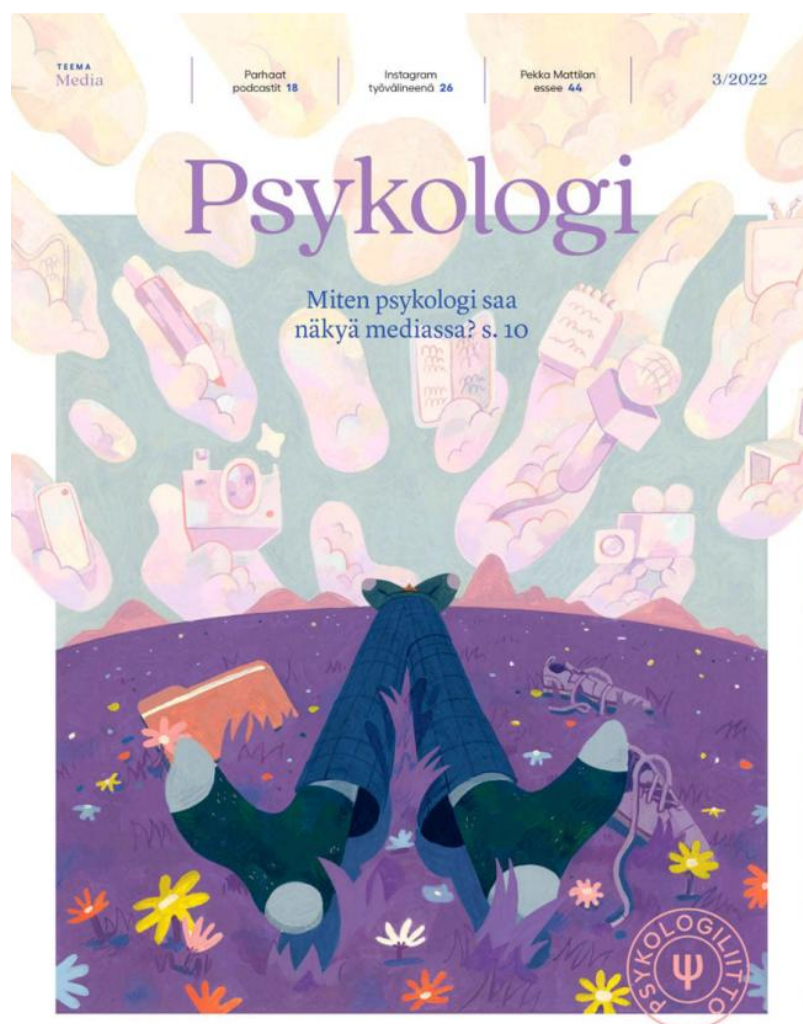
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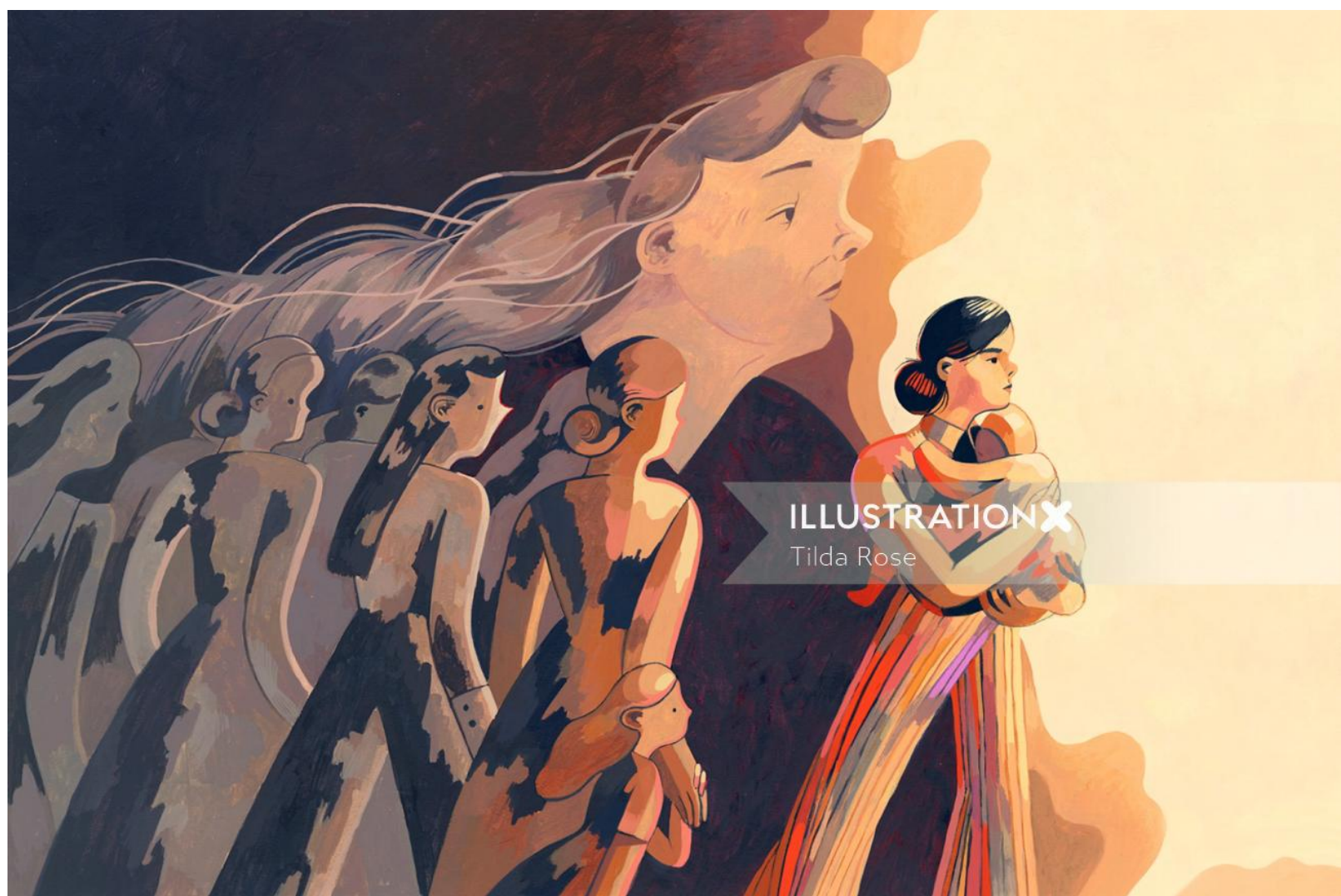
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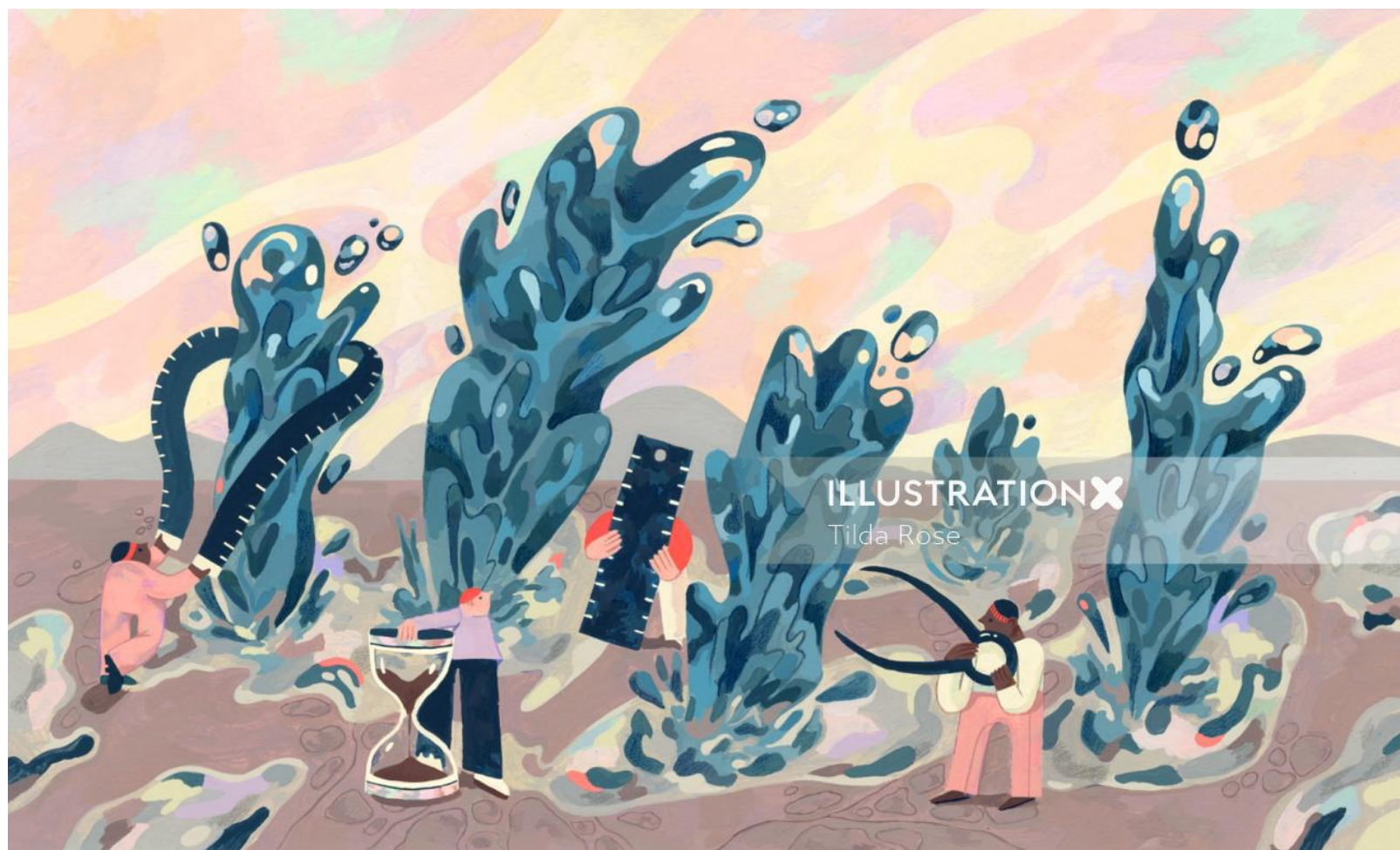
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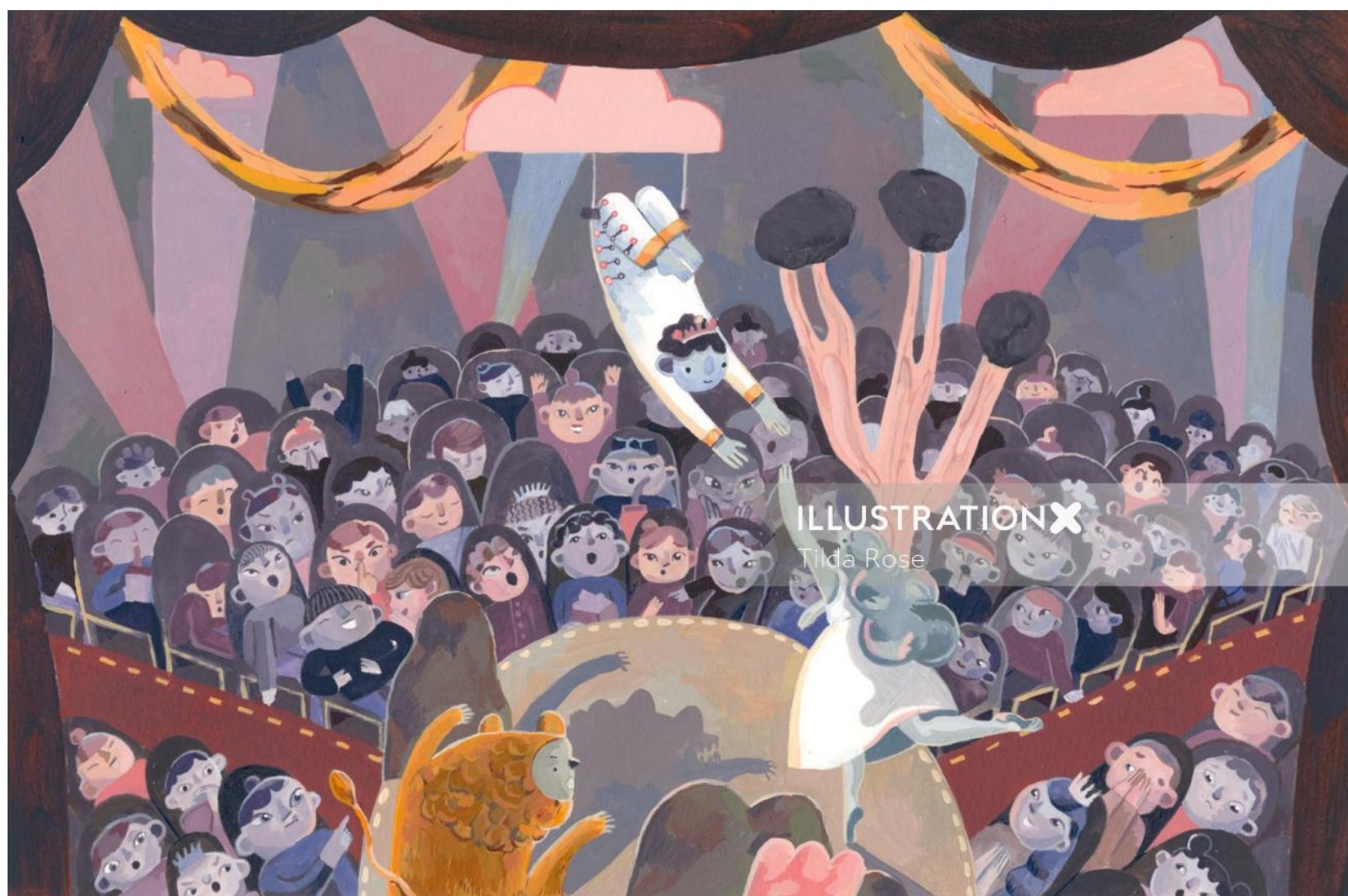
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