

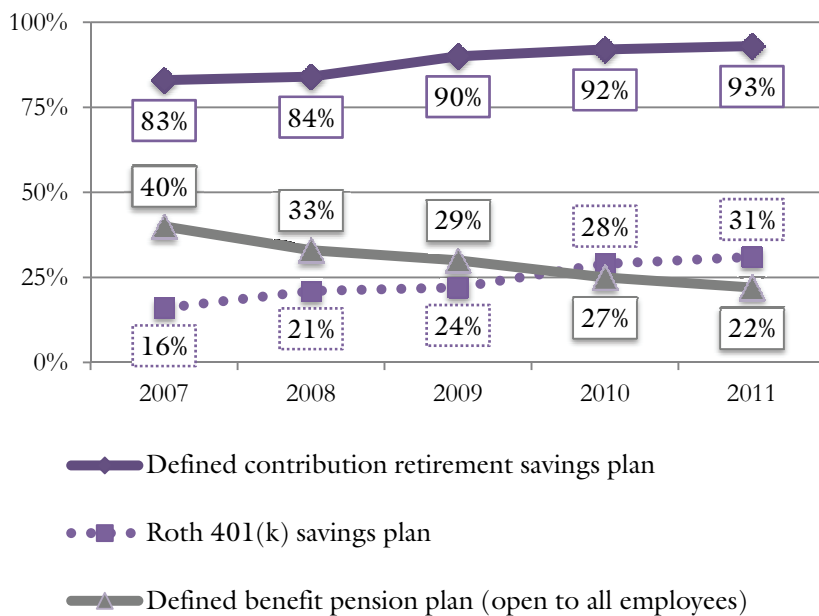
SHRM Research Spotlight:

Retirement Savings and Planning Benefits

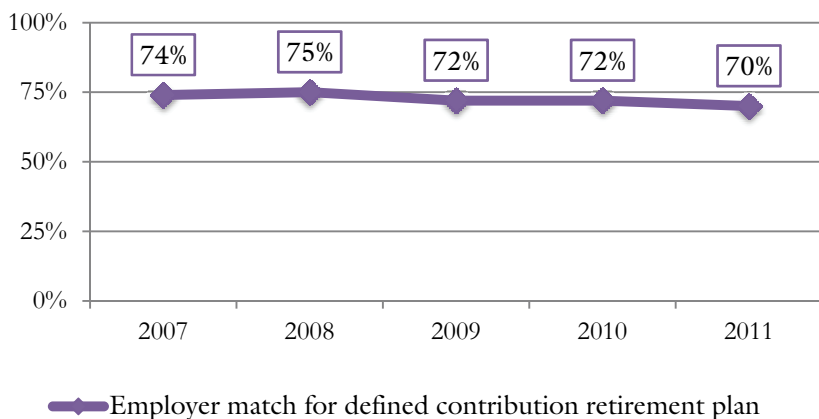
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Changes in Retirement Plan Offerings Over the Past Five Years



Changes in Employer Match for Defined Contribution Retirement Plans Over the Past Five Years



Survey Findings

Are organizations offering retirement plans to help employees plan for their financial future?

In 2011, the majority of organizations continued to offer retirement-related benefits. Overall, defined contribution retirement plans (93%) were the most common type of plan offered, followed by Roth 401(k) savings plans (31%) and traditional defined benefit pension plans (22%).

How have employer-sponsored retirement packages changed over time?

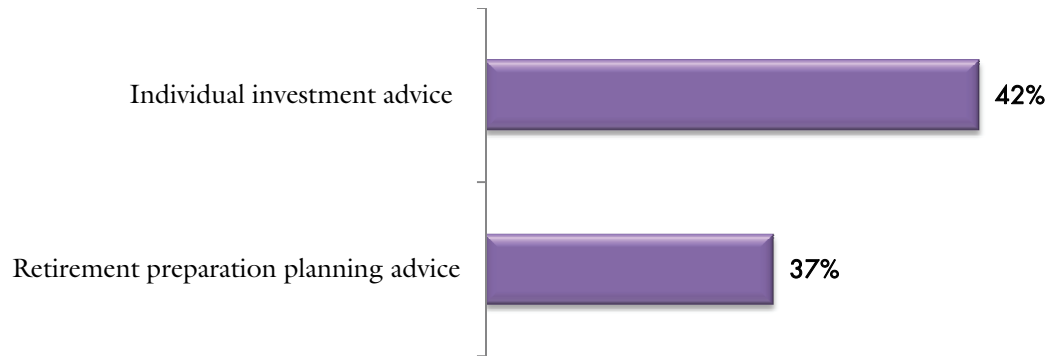
Organizations continue to shift the cost burden to their employees. Over the past five years, fewer employers have offered defined benefit pension plans and more are offering defined contribution and Roth 401(k) savings plans.

Even though the percentage of organizations that offered defined contribution plans continued to increase, there has been a slight decline in the percentage of organizations that offered employer-matching contributions.

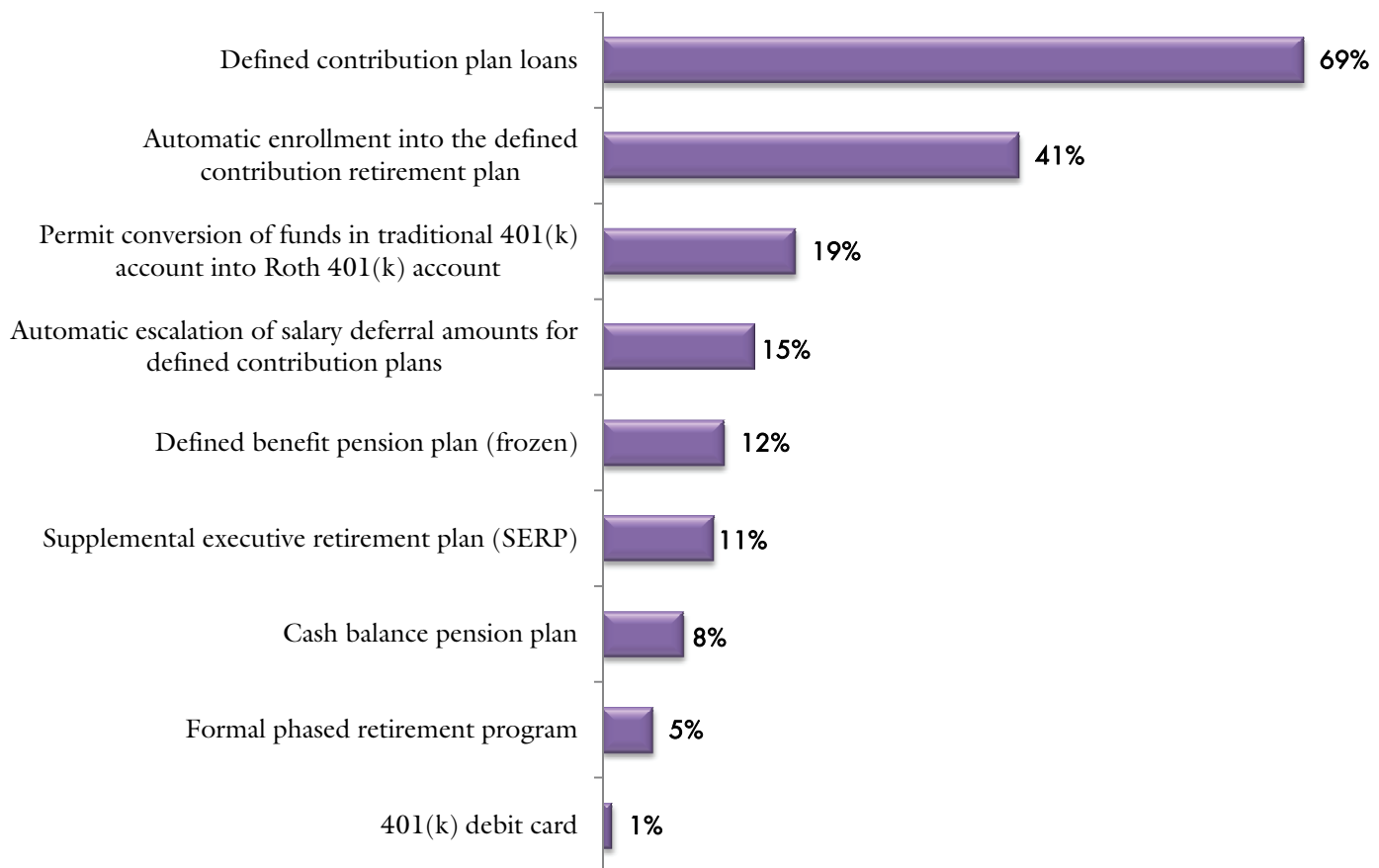
What other actions are organizations taking to help employees plan for their retirement?

Organizations also offered financial planning benefits, such as individual investment advice (42%) and retirement preparation planning advice (37%). Although these programs do not directly contribute to employees' retirement savings, they can help them plan for a financially sound retirement as well as other major life goals.

Organizations That Offered Retirement Advice to Employees



Other Workplace Retirement Savings and Planning Benefits Offered by Organizations



Methodology | A sample of HR professionals was randomly selected from SHRM's membership database, which included approximately 250,000 individual members at the time the survey was conducted; 600 responses were used, yielding a response rate of 18%. The margin of error is +/- 4%. Data were collected in February 2011.