



cogent syndicated

DC Participant Planscape™

Maximize participant contribution & engagement, optimize financial wellness and retirement readiness, and attract rollover dollars

Publishing July 2025

Defined contribution (DC) recordkeepers and investment managers are regularly gated from their end customer—DC participants—by plan sponsors, making it difficult to deepen participant relationships and address participants' holistic financial planning and wellness needs.

DC Participant Planscape asks DC participants the questions your firm can't and offers firms a unique understanding of what drives participant contribution and investment behavior. The report benchmarks the top plan providers on key satisfaction drivers and brand engagement metrics, determines what sparks changes in plan contribution levels, outlines opportunities to strengthen retirement readiness via financial wellness programs, advice offerings and provider education, and identifies the firms best positioned to capture rollover assets.

BOOST PARTICIPANT SATISFACTION

Uncover the features, offerings and retirement tools participants want from providers to maximize satisfaction and retain assets

IDENTIFY NEW OPPORTUNITIES

Develop successful cross-sell programs and validate participants' desire for additional contact from plan providers

ATTRACT ROLLOVER DOLLARS

Identify the factors participants consider when selecting a rollover IRA provider to keep current-plan assets in-house and attract new rollover dollars

DC Participant Planscape Overview

AREAS OF INQUIRY

Plan Provider Satisfaction and Loyalty

- Satisfaction with provider relationship across key attributes
- Drivers of satisfaction
- Current and desired contact
- Provider websites: log-in rates, drivers/barriers to use and ways to boost visits
- Loyalty to current plan provider

Participant Contribution Behavior

- Time contributing to an ESRP
- Use of automatic plan features
- Reasons for increasing or decreasing contribution
- Investment options used within ESRP
- Interest in SECURE 2.0 Act offerings

Financial Wellness and Retirement Readiness

- Appeal, use and barriers to use of financial wellness components
- Emergency expense fund savings levels
- Interest in/use of employer-sponsored investment advice
- Estimated retirement savings goal by account type
- Methods used to calculate retirement savings goal

- Confidence in ability to convert savings into income
- Interest in retirement-income product features
- Preferred means of accessing retirement savings

Cross-Sell/Rollover Opportunities

- Most effective communication method
- Rollover IRA provider brand consideration
- Drivers of rollover IRA consideration
- Perceptions of leading firms in 19 critical brand attributes
- Likelihood to leave assets with former plan provider

PARTICIPANT SEGMENTS

- Generation (including Gen Zers)
- Race and ethnicity
- Income type (salary, hourly, freelance/gig)

SAMPLE SIZE AND METHODOLOGY

- 4,000 DC plan participants actively contributing to a DC plan and/or having at least \$5,000 in a former employer's DC plan

- Web-based survey
- Statistically representative sampling using US census data to mirror the engaged participant universe by gender, region, age, education and household income

PUBLICATION SCHEDULE

- Survey fielded: June 2025
- Publication: July 2025
- Strategy session: Starting August 2025

SUBSCRIPTION INVESTMENT: \$40,000

- Detailed report including a summary of findings and strategic implications
- Strategy session and presentation designed to deliver actionable results and facilitate strategic planning
- Custom data cuts and survey work by senior analysts

NEW THIS YEAR

Contribution levels: Ways to boost current contribution levels, catch-up contribution incidence rates

Confidence levels: Reasons participants are confident in reaching their stated retirement savings goals, opportunities to help build confidence in reaching those goals

Participant mindset: Top retirement planning concerns, financial wellness program sentiments, use of AI (e.g., ChatGPT) to inform decision-making

Investment advice: Benefits of access to employer complimentary or fee-based investment advice, price sensitivity levels for employer fee-based advice, interest in automated investment advice models

Plan provider offerings: Top consideration criteria when consolidating retirement accounts, plan provider representative service sentiments, most desirable provider offerings to support the withdrawal phase

Digital engagement: Best-in-class digital experiences across all industries, opportunities for providers to optimize digital experiences, frequency of retirement account log-in rates (current vs. ideal), log-in preferences (desktop, mobile, apps)

Other: Barriers to ESRPs among screened out participants, interest in specific types of alternatives

Talk to us.

P: +1 734 542 7600
E: COGENT@ESCALENT.CO
[ESCALENT.CO](https://www.ESCALENT.CO)