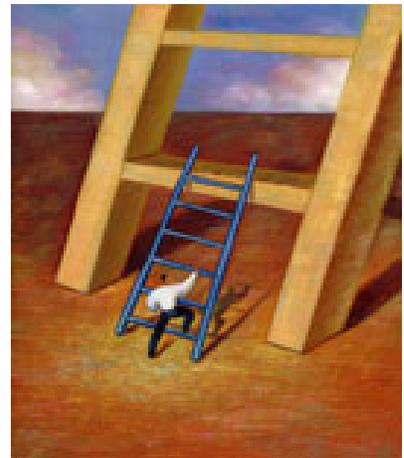


# Employer Role In Retirement

## **Employers Are Discussing**

- They want Their Employees To Be Successful
- Distributions Can Effect Plan Economics



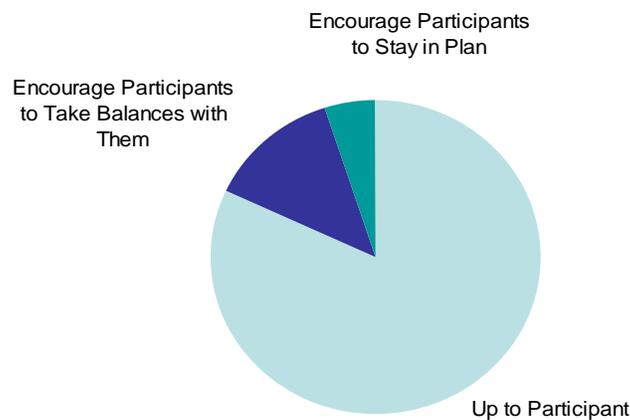
# Employer Role In Retirement

## PSCA 2008 Survey Results

Encourage To Stay In Plan 5%

Encourage To Take Out 13%

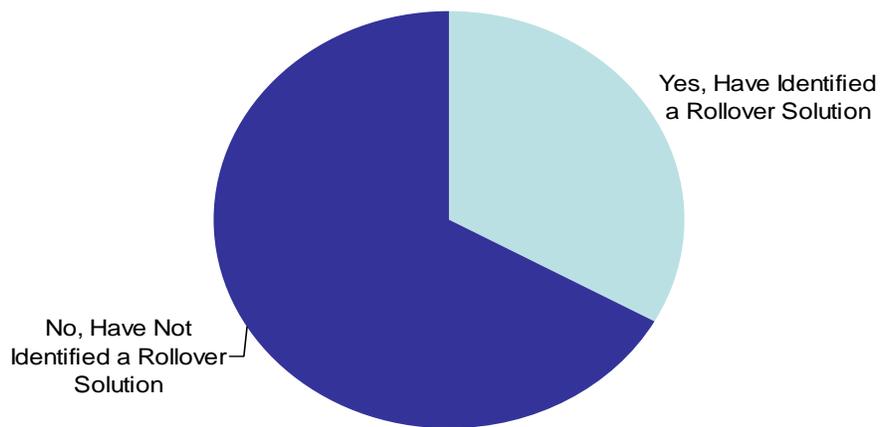
Up To The Participant 82%



# Employer Role In Retirement

## Rollovers

Employers Have Identified Rollover Solution	33%
Have Not	67%



# Employer Role In Retirement

## Large Company/Smaller Company Split (2006 Form 5500)

Number of 401(k) Participants	Total
Total	<b>58,351</b>
2-99	7,955
100-499	8,234
500-999	3,722
1,000-2,499	5,242
2,500-4,999	4,897
5,000-9,999	4,953
10,000-19,999	5,316
20,000-49,999	7,566
50,000 or more	10,467

# Employer Role In Retirement

## **Action Waits For Improved Economy**

- Surviving
- Maintaining Critical Workers (The Match/Layoff Trade off)
- Keeping Participants in Plans and Their Savings at Current Levels

Thank You!