

5 Key Questions to Ask When Considering a Hybrid Retirement Plan Design



Answering the following questions will help you determine whether a hybrid retirement plan design is right for your organization and employees.



1 Are we having trouble retaining our employees?



2 Are contributions to our DC plan making a significant impact on the retirement readiness of our employees?



3 Do our employees generally feel financially secure now or expect to be financially secure by retirement age?



4 Have we considered the advantages of a modern DB plan, such as a variable annuity pension plan (VAPP)?



5 Have we been continually increasing DC plan contributions without considering the potential savings of a hybrid retirement plan?

To discuss how your organization and employees may benefit from introducing a VAPP or a cash balance plan, contact this subject matter expert:



John Redmond, ASA, MAAA, FCA, EA
Senior Vice President, Consulting Actuary
jredmond@segalco.com
331.231.0473

This checklist is for informational purposes only and does not constitute legal, tax or investment advice. You are encouraged to discuss the issues raised here with your legal, tax and other advisors before determining how the issues apply to your specific situation(s).