

401(k)s

Working for Millions of Workers

Almost 50 million American workers are taking a key step toward retirement security: **They're saving in a 401(k) plan.**

That's a smart move. Most workers who save regularly and invest wisely over the course of their careers can look forward to retiring with enough money in their 401(k)s to replace more than half of their pre-retirement income.

But millions more Americans still need a chance to save in 401(k)s. Congress and the Executive Branch have helped make 401(k)s more available and effective, with automatic enrollment, sound default investments, and permanently higher savings limits. And the fund industry, with others, is working on sensible changes in disclosure that will help employers and workers make smarter decisions about their plans and their investments.

America's workers want a secure retirement. Let's help them by making 401(k)s simpler, easier to offer, and easier to use. And let's steer clear of burdensome rules that will only drive employers and workers away from 401(k)s.

401(k)s: They're America's Retirement Future.



1401 H Street, NW, Suite 1200, Washington, DC 20005-2148
202/326-5800 www.ici.org