



Market returns
will be up.

Automatic enrollment
will have an increasingly
positive impact.

Baby boomers will
be looking to their
children for help.

Prescience 2015:

Expert Opinions on the Future of Retirement Plans

TABLE OF CONTENTS

| | |
|---|----|
| About <i>Prescience</i> | 3 |
| About Diversified..... | 3 |
| Retirement Research Council™ | 3 |
| Executive Summary | 4 |
| Survey Findings | 10 |
| Economic and Regulatory Environment | 10 |
| National Commission on Fiscal Responsibility | 12 |
| Impact of Healthcare Reform..... | 13 |
| Potential Legislation for Automatic Enrollment | 14 |
| Emergence of Professional Retirement Plan Advisors | 14 |
| Participant Strategy, Investments and Communications..... | 17 |
| Investment Trends..... | 22 |
| Industry Structure..... | 25 |
| Plan Design | 27 |
| Future of Defined Benefit Plans..... | 28 |
| Executive Compensation | 29 |
| Not-for-Profit and Taft-Hartley..... | 29 |
| Conclusion | 31 |
| Contact Us..... | 33 |

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pre-science \ˈpre-sh(ē-)ən(t)s, ˈprē-, -s(ē-)ən(t)s

foreknowledge of events; human anticipation of the course of events; foresight.

About Prescience

Diversified's *Prescience 2015: Expert Opinions on the Future of Retirement Plans*, conducted in the first quarter of 2011, is the fourth iteration of a modified Delphi study—a study that uses input from a structured group of experts who share a common interest to make predictions about future trends. The study examines trends in retirement plans with \$25 million to \$1 billion in assets. Sixty-eight retirement plan experts from 54 organizations answered the 181-question survey. Diversified chose survey participants based on their positions as thought leaders and experienced professionals in the retirement plans business. Because of their involvement with major industry contributors, members of this panel are well-suited to foretell high-level trends that will determine the road ahead for the retirement industry.

Panel participants represent policymakers, trade associations, research organizations, consulting firms, academic institutions, financial professionals, investment management firms, service providers and trade media. The survey participants possess a deep understanding of the retirement plans business and a working knowledge of major markets and providers. The purpose of the study is to present executives responsible for retirement plan management with insights on the industry's future so they can develop and evaluate their organizations' plans and strategies. *Prescience* explores trends in regulations, technology, investments, plan design, participant education and communication for the corporate, not-for-profit healthcare, higher education and Taft-Hartley markets.

About Diversified

Diversified is a leading provider of customized retirement plan administration, participant communication and open architecture investment solutions for mid- to large-sized organizations. The company's expertise covers the entire spectrum of defined benefit and defined contribution plans, including: 401(k) and 403(b) (Traditional and Roth); 457; nonqualified deferred compensation; profit sharing; money purchase; cash balance; and Taft-Hartley plans; and rollover and Roth IRA. Diversified helps two million participants save and invest wisely for and throughout retirement.

Headquartered in Harrison, NY, Diversified's regional offices are located nationwide. To learn more, visit divinvest.com.

Retirement Research Council™

The Retirement Research Council, the market intelligence group at Diversified, is dedicated to:

- Presenting a comprehensive picture of the private retirement plans market
- Providing plan sponsors and their advisors with comprehensive, actionable benchmarking information
- Analyzing trends to assist with strategic evaluation of retirement plans

Drawing on more than 50 years of experience in retirement plans management, the Retirement Research Council periodically assembles experts from all facets of the retirement plans business to evaluate the current and future impact of trends shaping the industry.

To order a copy of the full report, please contact us.

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