

# Retirement Benefits Survey

Employer Benefit Policies for Non-Contractual Employees

February 2023



National Association for  
Temple Administration



Reform Pension Board

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# Executive Summary

## The Current Retirement Savings Landscape

Most Americans aren't saving enough for retirement and are living longer than previous generations.<sup>1</sup> Individuals must go beyond relying on social security and their personal savings to achieve a secure retirement. They need access to an employment-based retirement plan where contributions from their own paycheck and/or their employer will provide another source of savings.

Employees are aware of their financial situation. More than 60% of employees are concerned about their financial well-being.<sup>2</sup> And since COVID-19, they are carefully weighing an organization's benefits package when making job decisions.

As employers revisit their retirement benefit policies to not only do their part to promote retirement savings but also to be competitive in the marketplace, many questions arise: When should employees be able to enroll in the plan? Should employer contributions be made on an employee's behalf, and at what rate? Do employees need to contribute to their accounts to receive an employer contribution? How can employers encourage employees to save?

The U.S. Government recognizes the role of workplace benefits in helping employees achieve their financial retirement goals. Congress passed the SECURE Act in December 2019 and then SECURE 2.0 in December 2022. SECURE 2.0 further expands participant coverage, makes it easier for participants to save, and simplifies plan rules. Individual states are also enacting laws that require businesses to provide retirement plan access. In 2022, RPB, the plan provider for the Reform Movement, responded by expanding our eligibility policy so that URJ congregations can offer the RPB Plan to more of their employees.

To assist benefit decision makers in congregations, the National Association for Temple Administration (NATA) and the Reform Pension Board (RPB) surveyed NATA members about their congregation's retirement benefit policies for non-contractual employees—those who are most at risk of under-saving. (Non-contractual employees excludes clergy and professional staff who have employment contracts.)

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<sup>1</sup> Americans run an estimated \$3.68 trillion behind in retirement savings, according to the Employee Benefit Research Institute. This includes all people aged 35 to 64.

<sup>2</sup> The EBRI/Greenwald 2022 Workplace Wellness Survey examined worker attitudes towards employment-based benefits in the workplace, as well as financial wellbeing, employment-based health insurance and retirement benefit issues. The survey found that 60% of employees are moderately or highly concerned about their financial well-being.

## Summary of Survey Results – All Respondents

The survey responses varied widely with no common retirement benefit policy for non-contractual employees. In addition, most of the policies in place do not yet follow best practices in the industry such as auto-enrollment and auto-escalation—which have been proven to increase employee participation and savings.

Highlights of the current retirement benefit policies for **all the survey respondents** along with industry best practices are below.

- **Plan eligibility and enrollment**—Currently, 62.5% of employers offer retirement plan access only to their full-time employees; 37.5% provide access to both full- and part-time staff. Nearly 80% of employers let their employees opt-in to the plan; 21.4% automatically enroll their employees.

**Industry best practice:** Automatically enroll full- and part-time staff to increase plan participation rates.

- **Employee contributions and auto-escalation**—55% allow employees to make contributions from their paychecks immediately. Almost all employers let their employees decide how much they will contribute and just two employers automatically escalate their employees' contributions each year. Surprisingly, only 43% of employers offer the Roth post-tax employee contribution option, even though there is no cost to do so.

**Industry best practice:** Employees can make pre-tax and/or Roth contributions from their paychecks. The default employee contribution rate is 3% of their annual salary when they join the plan. The rate is automatically escalated by 1% each year until it reaches at least 10% but not more than 15% of pay.

- **Employer contributions**—71% of employers make contributions. The average contribution rate is between 4.7 – 6.9%. Few employers require their employees to contribute from their paychecks to receive an employer contribution. If an employee contribution is required, most employers will provide a matching rate.

Of those employers who make contributions, 33% provide employer contributions upon hire, while 67% require a waiting period that ranges from 3 months to 1, 2, or 3 years. Most of these employers set different employer contribution rates based on the job/title.

**Industry best practice:** Employer contribution rates and waiting periods to receive those contributions are up to the employer. Requiring employees to make salary deferrals to receive employer contributions, whether the deferral is matched or not, helps increase savings rates. If employers contribute at different rates, the rates must be applied in a non-discriminatory manner for each employee class.

- **Payroll and payment frequency**—The survey shows that 63% of employers run payroll twice a month, and 40% remit employee contributions each payroll period, while 34% remit monthly. Half of the survey respondents make monthly employer contribution payments.

**Industry best practice:** The Department of Labor requires employers to make employee contributions as soon as possible after each payroll is run. Matching employer contributions are usually made at the same time as the employee contribution. Non-matching employer contributions can be when it is convenient for the employer but no later than the end of the fiscal year.

- **Retirement plan communications**—The top three methods used by employers are email (68%), one-on-one meetings (46%) and enrollment kits (34%).

**Industry best practice:** Overall, one-on-one in-person meetings, supported by email, is the best approach for explaining retirement plan benefits to your employees. However, communications formats may vary by age and hybrid work arrangements. Plan information should be concise and easy to understand.

## What's Next for Employers

As employers evaluate their retirement benefit policies, they need to take into account the direction of the retirement industry to help every American save for a more secure retirement.

The SECURE legislation has established a new benchmark for retirement plan design that will become commonplace for most businesses as the required and optional provisions are implemented over the next couple of years. Finding and keeping qualified talent will require offering competitive retirement plan benefits.

What is feasible for one organization may not be feasible for another. The optimal scenario is:

- Both the employer and the employee contribute to the employee's retirement account.<sup>3</sup>
- Employees are automatically enrolled in the plan and their salary deferral is automatically escalated each year.

At a minimum, there is little or no barrier to let any employee defer money from their paycheck to save for their retirement as soon as they are eligible to do so.

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<sup>3</sup> RPB suggests a savings goal of 18% of annual income (combined employee and employer contributions) over one's career, in order to have a secure retirement based on our participant data and an analysis by an external industry consulting firm.

# Survey Findings

## Summary

The overall survey results varied widely which made it difficult to identify a common retirement benefit policy for non-contractual employees. However, after segmenting the data based on the employer's retirement plan eligibility policy, a trend emerged: **employers that allow all their employees (full- and part-time) to participate in the plan are better aligned with industry best practices.**

### Survey respondents fell into two groups:

**All Eligible** – 37.5% (18) of respondents offer the plan to both full-time and part-time employees

**Only Full-Time Eligible** – 62.5% (38) of respondents only offer the plan to full-time employees

The **All Eligible** segment's policies are closer to industry best practices, though there are gaps in four key areas:

- Auto-enrollment of employees
- Auto-escalation of employee contributions
- When employees can start contributing
- Availability of a Roth contribution option

Since best practices represent the most efficient or prudent course of action, the table on the next page provides a detailed comparison of the **All Eligible** segment of survey respondents to the industry.

After the table, the findings for all the survey respondents are presented. Also included in this report is the following information to help inform employers' retirement benefit decisions for non-contractual employees:

- Retirement industry best practices
- Relevant provisions of the SECURE 2.0 Act
- RPB employer contribution data
- URJ-affiliated congregation case study

## Comparison of Industry Best Practices to All Eligible Survey Segment

Below are the retirement plan policies recommended by the industry/SECURE 2.0 and how the current policies of 18 survey respondents who offer a retirement plan to their part- and full-time non-contractual employees stack up.

Industry Best Practices / SECURE 2.0	Policies of “All Eligible” Survey Segment
Eligibility, Enrollment, and Employee Contributions	
Allow full- and part-time employees to participate	Allow full- and part-time employees to participate
Communicate with employees through multiple touchpoints, including a one-on-one in-person meeting	Top 3 modes of communication: email, in-person meetings (individual or staff), and enrollment kits
Auto-enroll all employees	<ul style="list-style-type: none"> <li>• 1% auto enroll all employees</li> <li>• 99% require employees to opt-in</li> </ul>
Default to a minimum employee contribution rate of 3% when auto-enrolled	Default to a minimum employee contribution rate of 1% – 3% when auto-enrolled
Implement auto-escalation of employee contributions by 1% annually up to 15% of the employee’s income	<ul style="list-style-type: none"> <li>• 1% automatically escalate employee contributions by 1% annually</li> <li>• 99% do not</li> </ul>
Allow employee contributions immediately	72% (13) allow employee contributions immediately
Offer Roth contributions as a standard option <sup>1</sup>	67% (12) offer Roth contributions as a standard option
Employer Contributions	
Contribute to employees’ retirement accounts using a matching, non-matching, or other scenario	<ul style="list-style-type: none"> <li>• 78% (14) contribute to employees’ retirement accounts</li> <li>• 22% (4) do not</li> <li>• 36% (5) of those that contribute match the employee’s contribution amount</li> </ul>
Apply contribution rates in a non-discriminatory manner within each employee class (if contributing at different rates)	Contribute at different rates based on employees’ jobs, titles, and tenure
There is no standard employer contribution rate. Employers decide how much they will add to an employee’s account	<ul style="list-style-type: none"> <li>• Employers contribute between 4.38% and 6.45% on average</li> <li>• The lowest contribution is 1%</li> <li>• The highest contribution is 15%</li> </ul>
Require employees to make salary deferrals to receive employer contributions, whether the deferral is matched or not	<ul style="list-style-type: none"> <li>• 43% (6) require employees to defer a percentage of their salary to receive employer contributions</li> <li>• A 1% or 3% deferral is most common</li> </ul>
Employers decide how long an employee must work before receiving employer contributions	<p>Of the 14 employers that make contributions:</p> <ul style="list-style-type: none"> <li>• 29% (4) make employer contributions immediately</li> <li>• 21% (3) make employer contributions after 3 months</li> <li>• 50% (7) make employer contributions either 1, 2, or 3 years</li> </ul>

<sup>1</sup> Roth contributions are deferred from an employee’s paycheck after taxes but all qualified withdrawals, including investment earnings, are tax-free. There is no cost to offer Roth contributions and the Plan Administrator, like RPB, can provide educational materials.

! indicates an especially large gap between industry best practices and survey respondents’ policies.



# Survey Findings - All Respondents

## Eligibility

### Industry Best Practices / SECURE 2.0 Provision

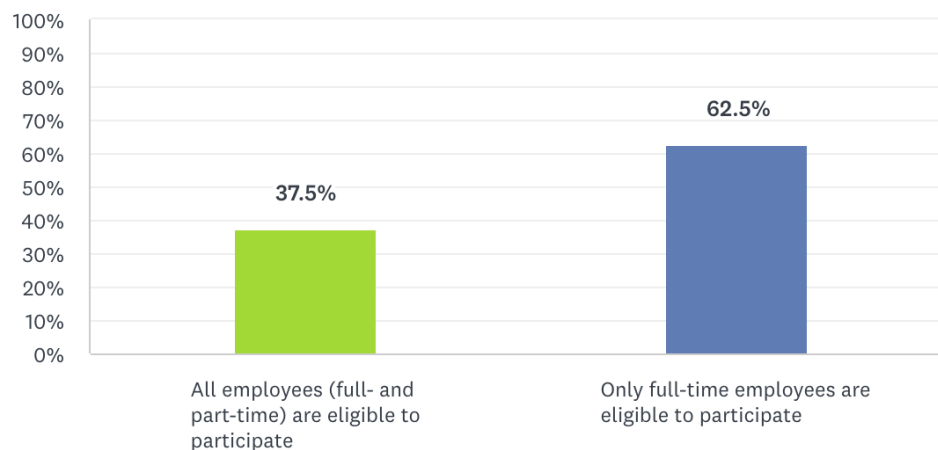
- Full- and part-time employees who are eligible can join an organization's plan.
- The 2019 SECURE Act requires eligibility for employees who either complete one year of service working at least 1000 hours, or who complete three consecutive years of service working at least 500 hours each year. SECURE 2.0 lowered the three-year requirement to two years, effective January 1, 2025. State laws can vary from the federal law and may not define the number of hours that equates to part-time work.

*What this means for employers:* Employers should extend plan access to longer-term part-time workers to encourage retention and help them save for retirement.

### Survey Responses

- 37.5% offer the benefit to both full- and part-time employees.
- 62.5% of employers offer their retirement plan benefit only to full-time employees.

*Which statement best describes your congregation's current eligibility policy for your retirement plan(s)?*



# Enrollment

There are two plan enrollment approaches:

1. **Opt-in approach:** Employees opt-in to the plan. The default is non-participation because employees must choose to be in the plan, usually by submitting a salary deferral election form to their employer.
2. **Auto-enrollment approach:** Employers automatically enroll employees, with or without a default employee contribution rate. All eligible employees are, by default, account holders in the retirement plan but participation is only guaranteed when this is coupled with a default employee contribution rate. Employer contributions are not required to auto-enroll.

## Industry Best Practices / SECURE 2.0 Provision

- **Auto-enroll new employees with a default employee contribution rate.** SECURE 2.0 makes auto-enrollment mandatory for most new defined contribution plans and sets the minimum default contribution rate at 3%, but employees can save more. To opt out, employees request a form from their employer. Studies show that most do not opt out.
- There is **no waiting period for employee contributions**.

*What this means for employers:* Employers that currently offer 403(b) plans are not required to add these automatic features. However, industry research shows that automatic plan designs increase both participation and saving rates.<sup>4</sup>

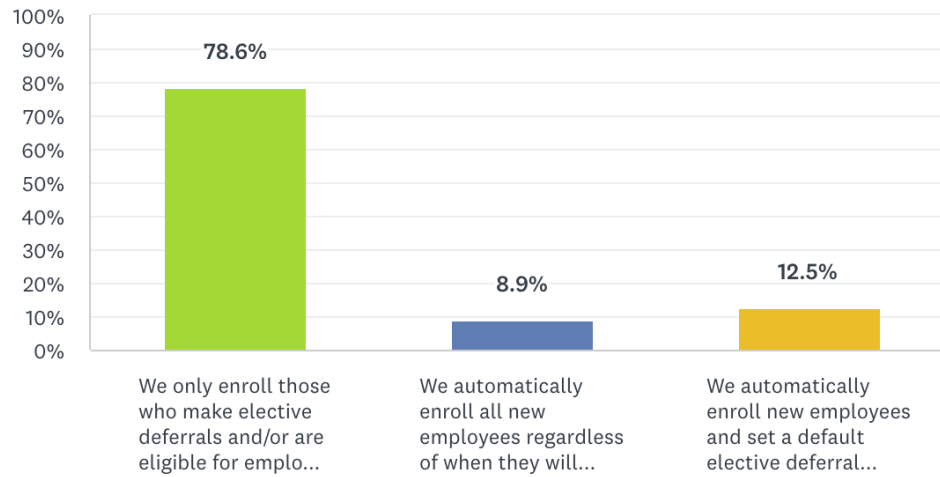
## Survey Responses

- 78.6% use opt-in enrollment
- 21.4% use auto-enrollment
- Of those who auto-enroll, 12.5% also set a default employee contribution rate, typically at 1%—but may also be 3% or 6%—of the employee's salary

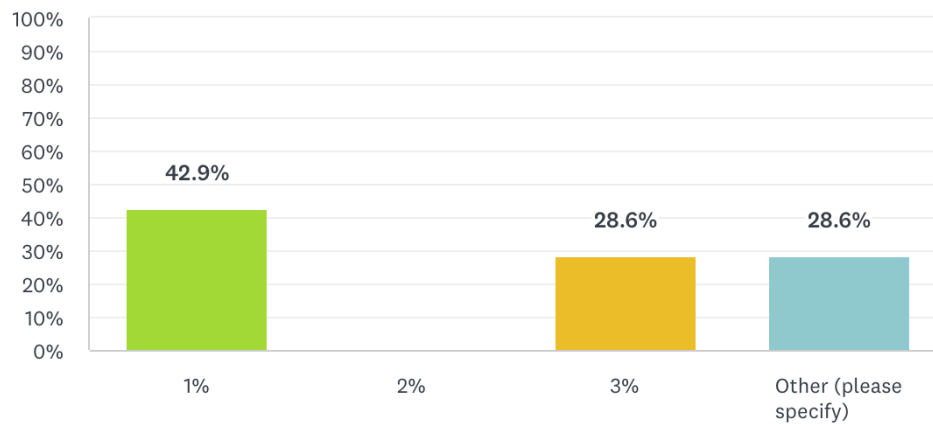
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<sup>4</sup> Since first defined and approved by the Treasury Department in 1998, automatic enrollment has boosted participation by eligible employees generally, and particularly for Black, Latinx, and lower-wage employees.

**Which statement describes your enrollment policy for your retirement plan(s)?**



**What is the default elective deferral percentage upon enrollment?**



# Employee Contributions

## Industry Best Practices / SECURE 2.0

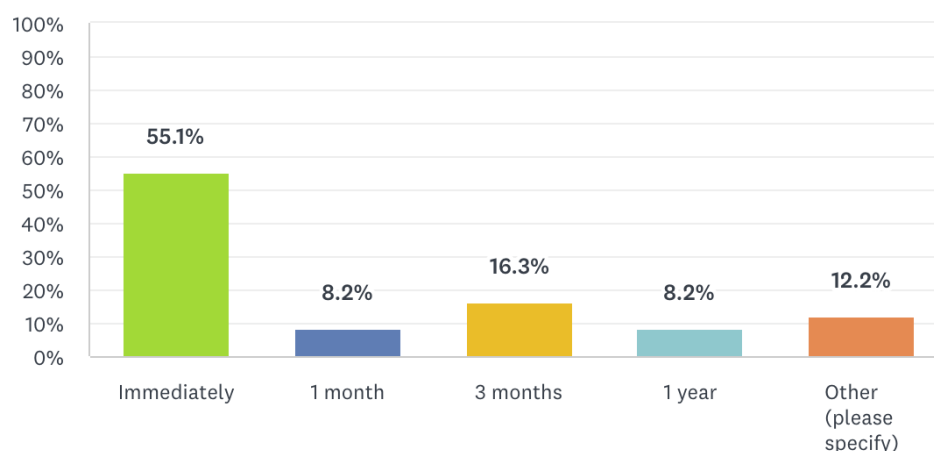
- Employees can immediately make contributions from their paychecks.
- Employee contributions can be pre-tax, Roth post tax, or both.<sup>5</sup>
- Auto-escalation of employee contribution rates accelerates their total savings and is typically timed with salary increases. SECURE 2.0 requires many types of plans to automatically escalate employee contributions by 1% each year up to 15%.<sup>6</sup> Employees can opt out of auto-escalation by completing a form each year.

*What this means for employers:* Employers that do not offer Roth contributions should consider offering this option, so participants won't pay income taxes on the growth of their money when they retire. Employers that do not automatically escalate employees' contributions should consider doing so to help employees save more for retirement.

## Survey Responses

- 55% allow employees to make contributions immediately—as soon as they are hired and join the plan.
- 96% do not automatically escalate employee contribution rates each year.  
Employers with an auto-escalation policy, increase employee contribution rates by 1% annually.
- Only 43% offer Roth post-tax employee contributions.

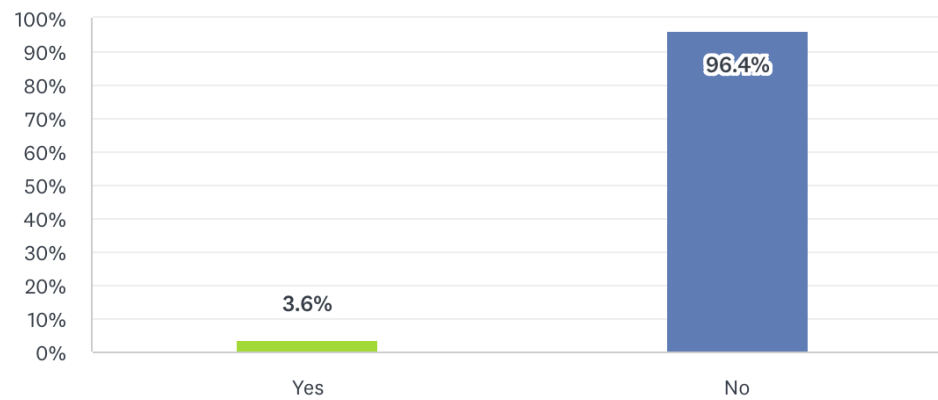
### When do employees become eligible to make contributions from their paycheck?



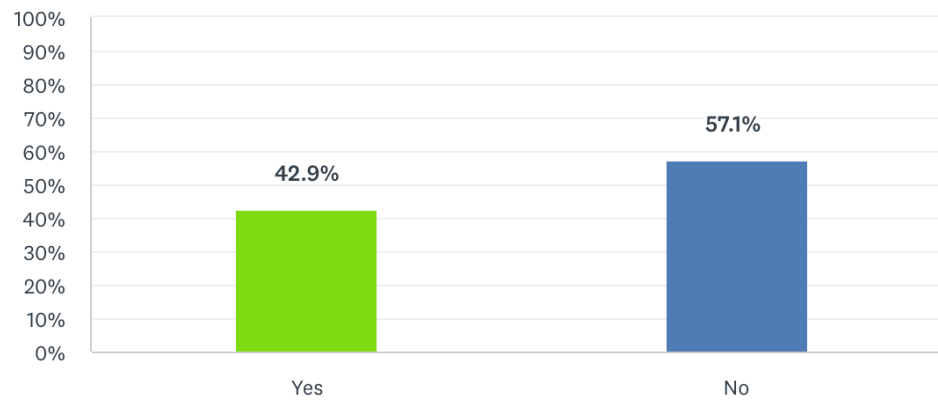
<sup>5</sup> There is no cost to offer Roth contributions; employers simply set up a post-tax payroll deduction.

<sup>6</sup> Employees can choose to contribute more (up to the IRS contribution limits). For employees who contribute the IRS maximum, RPB recommends auto-escalating their rate to the new IRS maximum when the new limit goes into effect on January 1 or when they receive a salary increase (if the congregation has a different fiscal year).

***Does your congregation automatically increase employee elective deferral rates over time?***



***Do you support/offer a Roth (post-tax) elective deferral option for your employees?***



# Employer Contributions

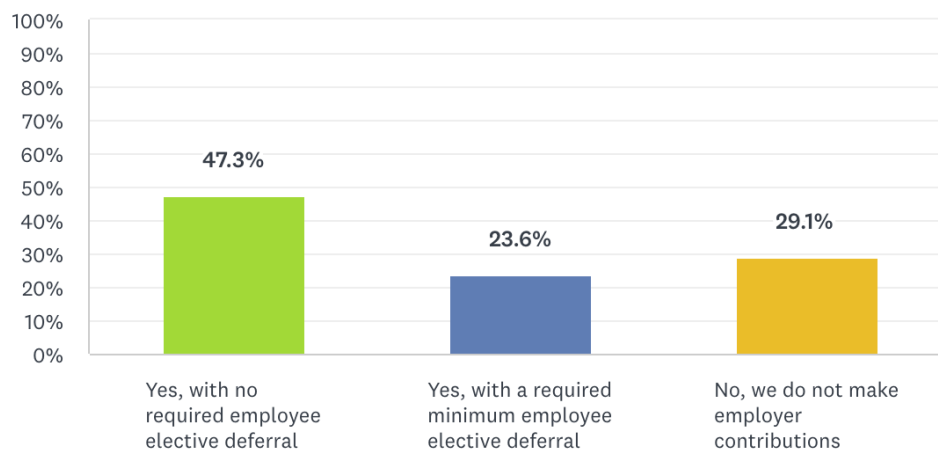
## Industry Best Practices

- Employers contribute to an employee's retirement account to the extent possible. Retirement industry studies show that annual contributions of 15 – 18% of an employee's salary over their career are needed to achieve a secure retirement, and few employees can afford these savings rates on their own.
- Employer contribution rates range from 3% – 15% and vary by industry, employer, and employee job function.
- Employees make contributions from their paycheck to receive employer contributions, regardless of whether the employer contribution is a fixed percent or a match of the employee contribution.
- It is common to have a waiting period before an employee can receive employer contributions, especially for plans that immediately vest contributions, like the RPB Plan. Waiting periods encourage longer employee tenure.

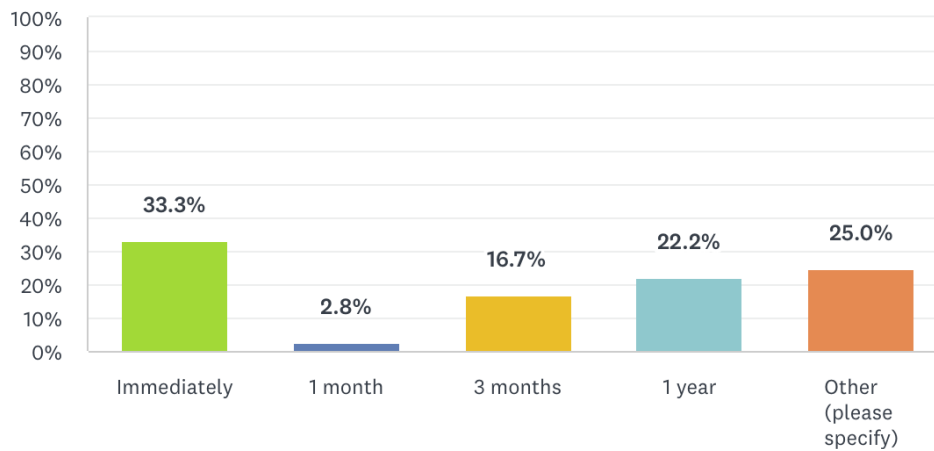
## Survey Responses

- 71% (39) of respondents make employer contributions
- Of those employers, 23% (13) require their employees to make an elective deferral to receive the employer contribution:
  - 10 of 13 employers making matching contributions.
  - Those who don't match require employees to defer either 1%, 3%, or an amount the employee chooses from their salary.
- Employer contribution rates:
  - Overall, employer contributions range from 2% up to 15% (higher rates are usually for professional/contractual employees or for long-tenured staff).
  - The average range of employer contribution rates is between 4.7% – 6.9% for non-contractual employees.
  - *Additional Data from RPB's Records* - the average employer contribution rate for non-contractual employees is 4.55%. See page 21 for more information.
- 33% of employers start contributing to their non-contractual employees' accounts immediately while 67% require a waiting period that ranges from 3 months to 1, 2, or 3 years.

### *Do you make employer contributions?*



### *When are employees eligible to receive employer contributions?*



# Employer Contribution Criteria

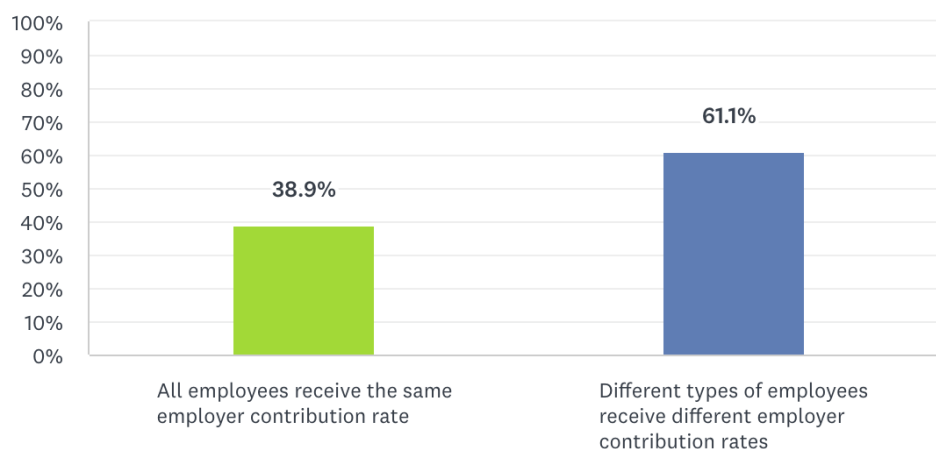
## Industry Best Practices

- When different rates are provided to different classes of employees, apply the rates in a non-discriminatory manner within each employee class. This means, everyone in the same class receives the same percentage, regardless of whether the class distinction is based on longevity, job responsibility, or both.

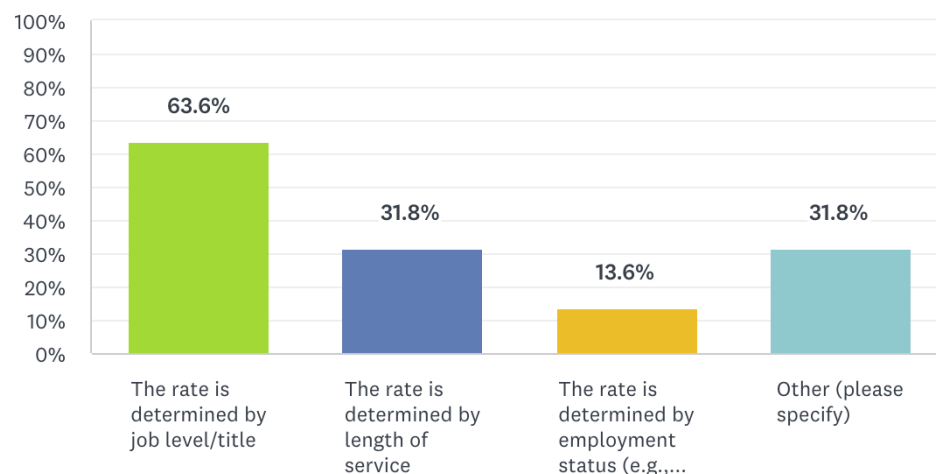
## Survey Results

- 61% of respondents have a different employer contribution rate for different employees.
- 63% establish the rate based on job level or title.
- Few employers escalate their contributions based on employee tenure, i.e., the longer someone works for the employer, the higher their employer contribution rate.

### *How do you determine the employer contribution rate that your employees receive?*



### *Which criteria does your congregation use to determine the employer contribution rate?*





# Payroll and Payment Frequency

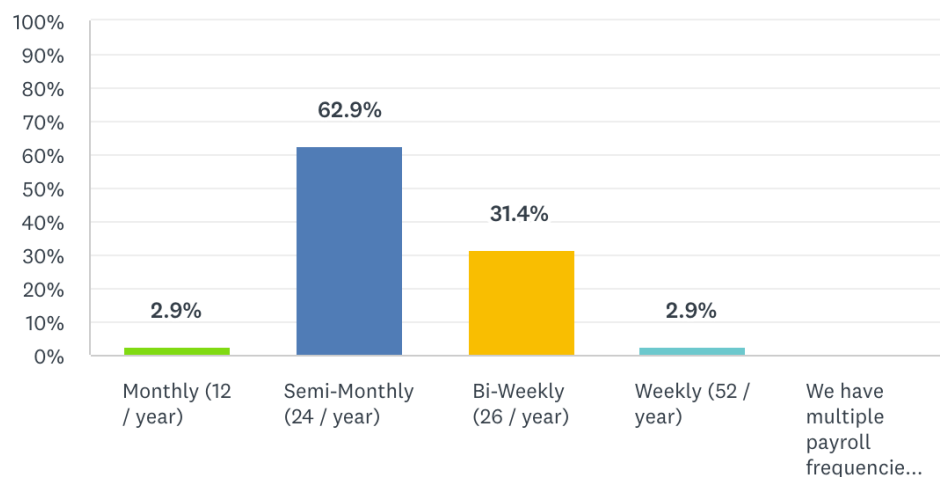
## Industry Best Practices

- **Department of Labor regulations** require that employers remit employee contributions as soon after payroll as possible.<sup>7</sup> Remitting contributions with the same frequency as payroll and ideally on the same pay date, will achieve compliance.
- Employer matching contributions are remitted at the same time as employee contributions.
- Employer contributions that are not matching (non-elective) can be sent at the employer's convenience.

## Survey Results

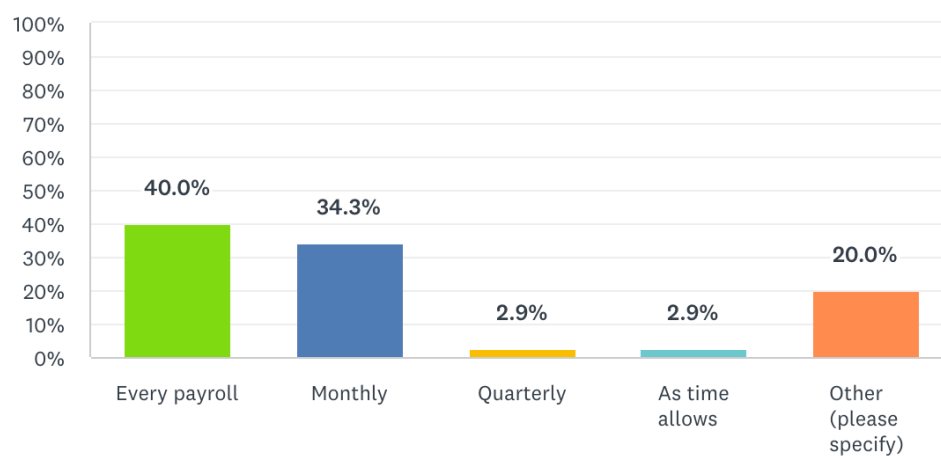
- Most respondents run payroll twice a month.
- Employee contributions are most often remitted each payroll period or monthly.
- Employer contributions are most often paid monthly.

### Payroll frequency

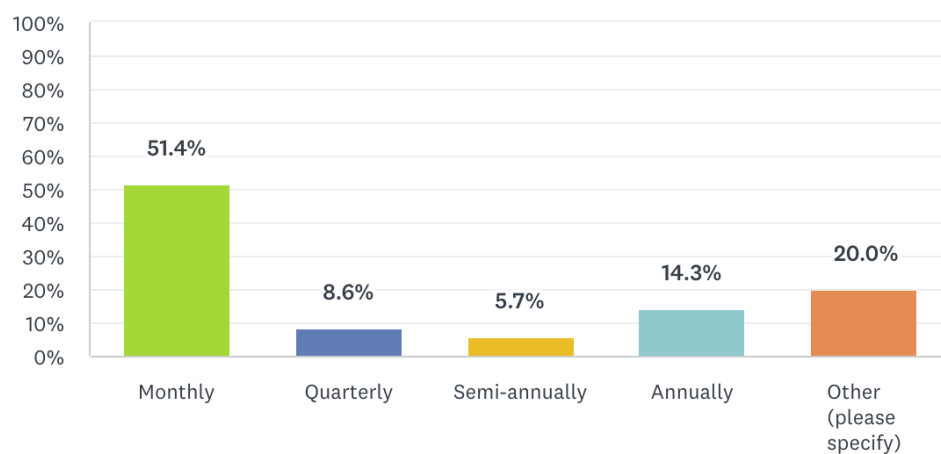


<sup>7</sup> The money belongs to the employee and not the employer. Employers are responsible for lost earnings for late remittance of employee contributions to a retirement plan.

### *Remittance frequency of employee contributions*



### *Payment frequency of employer contributions*



# Communications

## Industry Best Practices

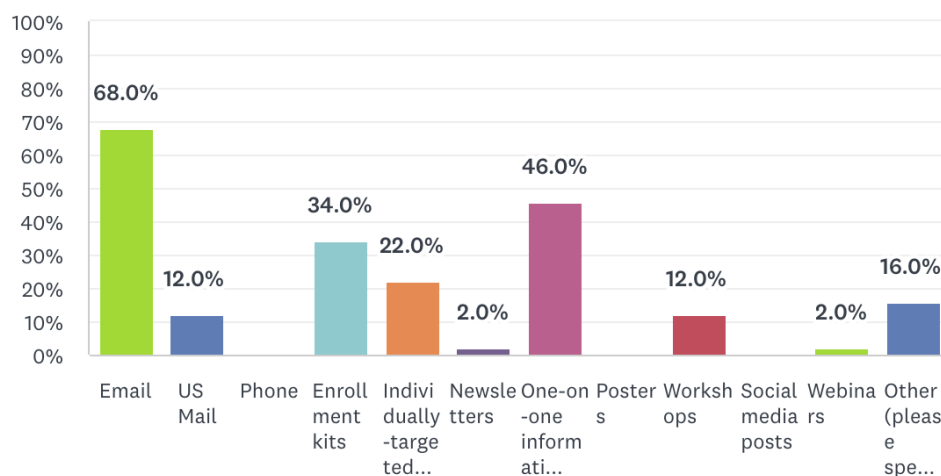
Strong communications help inform employees of plan benefits and encourages participation. Several factors to emphasize include:

- Tax savings through employee salary deferrals
  - Attractive employer matching contributions, if offered
  - How easy it is to save for retirement through an automatic payroll deduction
  - Start to save early and increase contribution rates each year to take advantage of compounding
- Meeting with each employee in-person helps increase plan participation. Additional methods of communication include interoffice memos/email and information on the plan administrator's website. Communication formats may vary based on age and hybrid work arrangements.
  - Employer communications shouldn't end once an employee participates in the plan. After employees enroll, find ways to encourage them to continue making contributions into the plan, and to increase the amount they defer each year, if possible. For example, when employees receive a raise or a bonus, encourage them to increase their deferral rate beyond the auto-escalation increase.

## Survey Results

- Plan communications are an important part of higher employee participation rates. The top three methods used by congregations are email (68%), one-on-one meetings (46%) and enrollment kits (34%).

*Please indicate how you inform employees about the retirement plan.*



# APPENDIX

## Survey Methodology

The survey was sent electronically to all NATA members in November and December of 2022; 56 members responded to the survey.

## The SECURE Act

One of the main reasons many Americans reach retirement age with little, or no savings is that too few workers are offered an opportunity to save for retirement through their employers. The original SECURE Act was passed at the end of 2019. [SECURE Act 2.0](#) provides additional changes to make it easier to have a successful retirement. The legislation addresses retirement savings at various points on the financial journey to enhance or facilitate savings. Some of the SECURE 2.0 provisions will take effect in 2023 and others will take effect in future years. Two of the key provisions are:

- **Auto-enrollment and auto-escalation:** Almost all new 403(b) plans must auto-enroll employees upon hire at a salary deferral rate of at least 3% of compensation, but no more than 10%, and escalate salary deferrals by 1% per year of service until reaching at least 10% but no more than 15%. An employee can opt out of auto-enrollment and auto-escalation. Although small businesses, new businesses and church and government plans are exempted from this provision, RPB encourages all employers to comply with this provision of the Act because it is a best practice in the retirement industry. Employers who have competitive retirement benefits will be more likely to attract and retain top quality employees. Effective January 1, 2025.
- **Part-time employees working as few as 10 hours per week are eligible after two years of employment:** Employees who complete one year of service working at least 1000 hours or who complete two consecutive years of service working at least 500 hours per year must be offered access to a 403(b) plan.<sup>8</sup> Although church plans like the RPB Plan are exempted from this provision, RPB encourages employers to make it easier for part-time employees to participate—a best practice in the retirement industry. Effective January 1, 2025.

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<sup>8</sup> As per the original SECURE Act. RPB's eligibility policy currently complies with this rule.

## RPB Employer Contribution Data

As of January 2023, there are 66 employers who enrolled non-contractual employees in the RPB Plan after RPB expanded its eligibility policy. The employer contribution data for these employers is provided below to provide additional insight beyond the survey results.

### Employer Contributions

Almost two thirds of the 66 employers make contributions for their non-contractual employees.

- 61% (40) make employer contributions for non-contractual employees.
- 39% (26) are not making employer contributions for non-contractual employees. It is not clear whether there is a waiting period for employer contributions, or the employer is not making contributions.

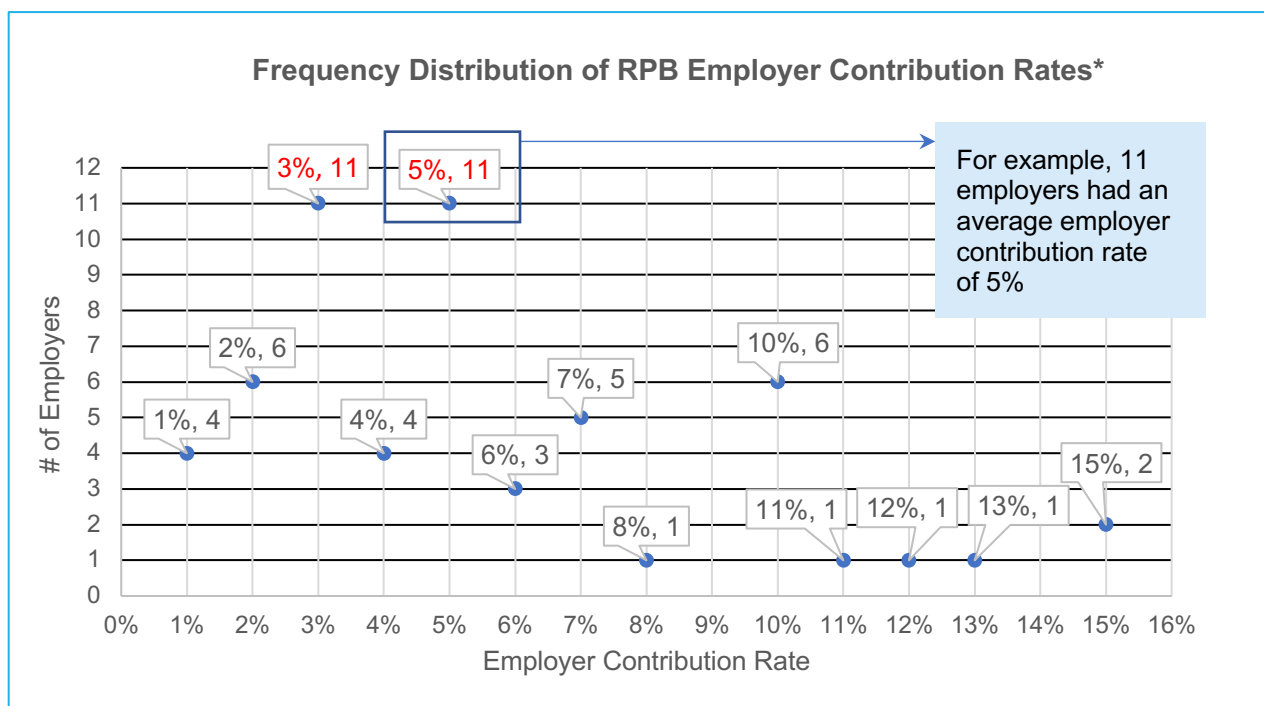
### Contribution Rate

Of the 40 employers who make contributions:

- The average employer contribution rate is 4.3%.
- Many employers contribute at rates of 3% or 5%. (See the chart below which shows how many employers are contributing at a given rate.)

### Contribution Criteria

- 24 employers contribute the same rate for their employees.
- 16 contribute at different rates depending on job/title. For example, one synagogue contributes 4%, 8%, 10%, or 15%. Another contributes 0%, 2.5%, 3%, or 4%.



\*Excludes employers making 0% employer contributions

# Case Study

## Background

With the expansion of RPB's eligibility policy, a mid-west URJ-affiliated congregation wanted to move its non-contractual staff into the RPB retirement plan. The congregation had two plans in place: (1) the RPB Plan for contractual employees and (2) an employer-sponsored plan for non-contractual employees in various positions with different match rates. Not all staff decided to participate in the employer-sponsored plan.

## Challenge

With rising wages for entry level work, the congregation knew it needed to be competitive to retain staff and hire qualified replacements for two employees who were about to retire. It was important for the congregation to demonstrate an investment in their staff.

The congregation grappled with the following questions: What policies, that are both competitive and equitable, should they put in place for their non-contractual staff to join the RPB Plan? How much would it cost them to provide the RPB Plan to these employees?

## Solution

After determining that an employer matching contribution was the most appropriate approach for its employees, the congregation decided to do the following:

- Provide a dollar for dollar match up to a cap to encourage participation. The estimated incremental cost for the congregation was approximately \$1400/year per 1% match.
- Require employees to work at least 18 hours/week.
- Institute a 90-day waiting period.
- The congregation will accrue the matching employer contribution when the employee enrolls. If the person remains hired after 90 days, they receive the match, if not, they don't.
- Contributions will be 100% vested from the day of enrollment.

## About RPB

RPB has been providing a retirement plan to the Reform Movement for more than 75 years. Due to prior eligibility limitations, many congregations have more than one retirement plan—one for contractual staff and one for non-contractual staff.

Since RPB expanded its eligibility criteria in 2022, congregations can offer the RPB Plan to all their employees. RPB's plan provides employers with the flexibility to vary the benefits policies for different types of workers.

No matter which plan an employer has, determining the optimal retirement benefits policies is a primary consideration for congregations and is more relevant in today's environment where it is increasingly challenging to retain and attract staff.

The RPB Plan is a defined contribution 403(b) plan that does not promise a specific amount of benefits at retirement. The employee or the employer (or both) can contribute to the employee's account under the Plan, sometimes at a set rate, such as 5% of earnings annually. The employee will ultimately receive the balance in their account, which is based on contributions plus or minus investment gains or losses. The value of the account will fluctuate due to changes in the value of the investments. RPB's plan is available to all employees who work 18 hours or more a week and are at least 18 years of age.

## Glossary

**Auto-enrollment with a default employee contribution rate**—employees are automatically enrolled in the employer's retirement savings plan. Auto-enrollment doesn't require the employee to take action or to explicitly consent to participate in an employer-sponsored retirement plan. According to SECURE 2.0, the default employee contribution rate upon enrollment is at least 3% but not more than 10% of pay.

**Auto-escalation**—an automatic increase in the percentage of an employee's salary withheld for retirement each year. According to SECURE 2.0, the employee contribution is increased by 1% annually until it reaches at least 10% but not more than 15% of pay. Employees are also permitted to opt out.

**Matching contributions**—contributions the employer makes to an employee's retirement plan if the employee also contributes to the plan from their salary. There are various matching scenarios. Common practices include matching 100% or 50% of the employee's contribution amount up to a certain percentage of an employee's pay.

**Non-matching contributions (also known as nonelective contributions)**—these contributions are funds employers choose to direct toward their eligible workers' employer-sponsored retirement plans regardless of whether employees make their own contributions. These contributions come directly from the employer and are not deducted from employees' salaries.

**Roth contributions**—Roth contributions require employees to pay taxes upfront on the amount they contribute to their retirement account, but they don't pay taxes on the growth of their money when they retire. There is no cost to offering Roth contributions and Plan Administrators can provide educational materials.

**SECURE Act/SECURE 2.0**—Legislation passed by Congress in 2019 and 2022 to increase an individual's ability to save for retirement and participate in a workplace retirement plan.

**Waiting Period**—the amount of time an employee must wait before some or all of their retirement benefits come into effect. Usually relates to receiving employer contributions.