

Sample article for organizations to use to reach customers (371 word count)

Customize and provide the following article in your communication vehicles for your audience.

Automatically enroll in your employer's retirement plan

You may have been automatically enrolled in your employer's retirement plan if you met the plan's eligibility requirements. Here are some general facts about [automatic enrollment](#) and things you should consider:

- Retirement plans that allow employees to contribute to the plan from their wages, such as 401(k) plans, may automatically enroll employees.
- If you're automatically enrolled in your company's plan, your employer can deduct a certain amount (stated in the plan document) from your wages and contribute that amount to your retirement plan account.
- Before any amounts are deducted from your wages, you can elect not to participate in the plan or to contribute a different amount.
- Even if you're automatically enrolled, you may want to increase the amount you contribute to the plan because your plan's default automatic enrollment contribution amount may not provide you with enough retirement savings.
- Depending on your employer's plan, your employer may also contribute to your retirement plan account if you are automatically enrolled. Consider this before deciding not to participate in the plan or decreasing your contribution amount.
- Your employer's plan may also give you an option to withdraw your money within 90 days of the date that the first automatic contribution was made to your retirement plan account.
- Some plans may also have an automatic contribution increase feature, which over time increases the amount deducted from your wages and contributes to your retirement plan account. Review your plan document or ask your employer if your plan has this feature.

Review your plan's document and ask your employer for more information if you have questions.

NOTE TO EDITOR: Below are links to helpful retirement plans information on IRS.gov:

IRS.gov

- [Retirement Plans FAQs Regarding Automatic Contribution Arrangements \(Automatic Enrollment Arrangements\)](#) – answers common questions about types of automatic enrollment arrangements, withdrawing automatically contributed amounts from the plan and more.

- [Publication 560](#), Retirement Plans for Small Business (SEP, SIMPLE and Qualified Plans)
– explains several types of automatic contribution arrangements and when employers must also contribute to the plan for an automatically enrolled employee.