# Digital Communications – Should You Add an Automatic Safe Harbor IRA To Your Plan?

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Attention employers! High turnover rates can lead to small, orphaned 401(k) accounts, which could increase plan costs and fiduciary risks. A Safe Harbor IRA can help reduce the number of these small accounts left behind, leading to lower plan costs and mitigated risks. #401k #PlanSponsors #Employers #HR

Email Template: Use this text to promote your content via email using your preferred email marketing platform.

**Audience:** Plan Sponsor Prospects and Clients

**Subject Line:** Is your 401(k) plan turnover-proof?

**Preview Text:** Explore how adding a Safe Harbor IRA provision to your retirement plan may help mitigate risk and simplify your process.

**Body:**

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Hi (First Name),

Employee turnover creates a headache for all parties involved: employers, HR directors and plan sponsors.

Not only can it be challenging to find just as good or better talent, but there is the administrative burden of small accounts left behind, which heighten plan costs and fiduciary risks. This may have happened to you in the past, or you might be experiencing it now.

There is a possible solution for your plan to help overcome this challenge of “orphaned” accounts, and that is to add a Safe Harbor IRA provision to your plan. This provision benefits both plan sponsors and departing employees; learn more about this benefit and how you can ease your burden if and when turnover happens.

CTA: **Safe Harbor IRA to the Rescue**

**Insert Advisor Signature**

**Insert Disclosures**

This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation.

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