



Nonqualified Plans and Participant Education (Webinar Recording)

As many plan sponsors prepare for their upcoming enrollment seasons, it's the perfect time to review key practices for participant education. In this webinar recording, CAPTRUST explores how financial planning, tax planning, and personalized advice can be integrated into education efforts to maximize the value participants receive from their NQDC plans.

Topics covered will include:

- key practices for educating participants about their NQDC plan options;
- how personalized advice can improve engagement and plan outcomes; and
- strategies to help participants integrate NQDC plans into their broader financial planning, tax planning, estate planning, and retirement goals.

Webinar Highlights—Turning NQDC Education into Measurable Engagement

Senior Director Jason Stevens leads a round-table with wealth-planning expert Phil Dunger and CAPTRUST-at-Work head Chris Whitlow to surface what actually moves the needle on nonqualified deferred-comp (NQDC) participation. Drawing on data from Newport, PSCA, and real-world experience with more than 500 plan sponsors, the panel pinpoints three ingredients of a high-impact communication strategy:

Design + Expectations



- Set the ceiling early: participation rarely tops 50 percent unless the plan design includes employer contributions or spillover matching.
- Align eligibility and vesting rules with retention goals—“top-hat” plans that invite the right 10 percent of talent see markedly better utilization.

Shift from Passive Education to Active Advice

- Generic PDFs and once-a-year lunch-and-learns leave most executives guessing about deferral amounts, distribution elections, and tax trade-offs.
- Sponsors that layer decision-time coaching or one-on-one advice at enrollment report participation lifts of 20-plus percentage points and smarter distribution timing that minimizes future tax spikes.

Embed NQDC in Holistic Financial Planning

- Executives value guidance that maps deferrals to their broader cash-flow, estate, and tax picture—especially as 2026 tax-rate sunsets approach.
- Integrating plan dashboards with existing financial-wellness tech and qualified-plan portals keeps the benefit visible year-round, not just at open enrollment.

Action Checklist

- Audit your current messaging: is it education-only or advice-enabled?
- Benchmark participation vs. peer plans with similar match formulas and payout flexibility.
- Convene HR, recordkeeper, and advisor partners to create a coordinated, year-round outreach calendar.
- Track outcomes beyond enrollment—look at average deferral rate, election quality (lump-sum vs. installments), and participant satisfaction scores.

Implementing even one of these enhancements can transform an NQDC plan from a “nice-to-have” perk into a strategic talent magnet that builds executive loyalty while helping them optimize taxes and retirement readiness.

For a copy of the transcript, [click here](#).

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