



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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