





Practical Applications of AI in Public Sector DC Plans: Tools, Insights, and Participant Impact

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Do you currently use AI tools (e.g., ChatGPT) at work?

Do not edit
How to change the design

 The Slido app must be installed on every computer you're presenting from

slido

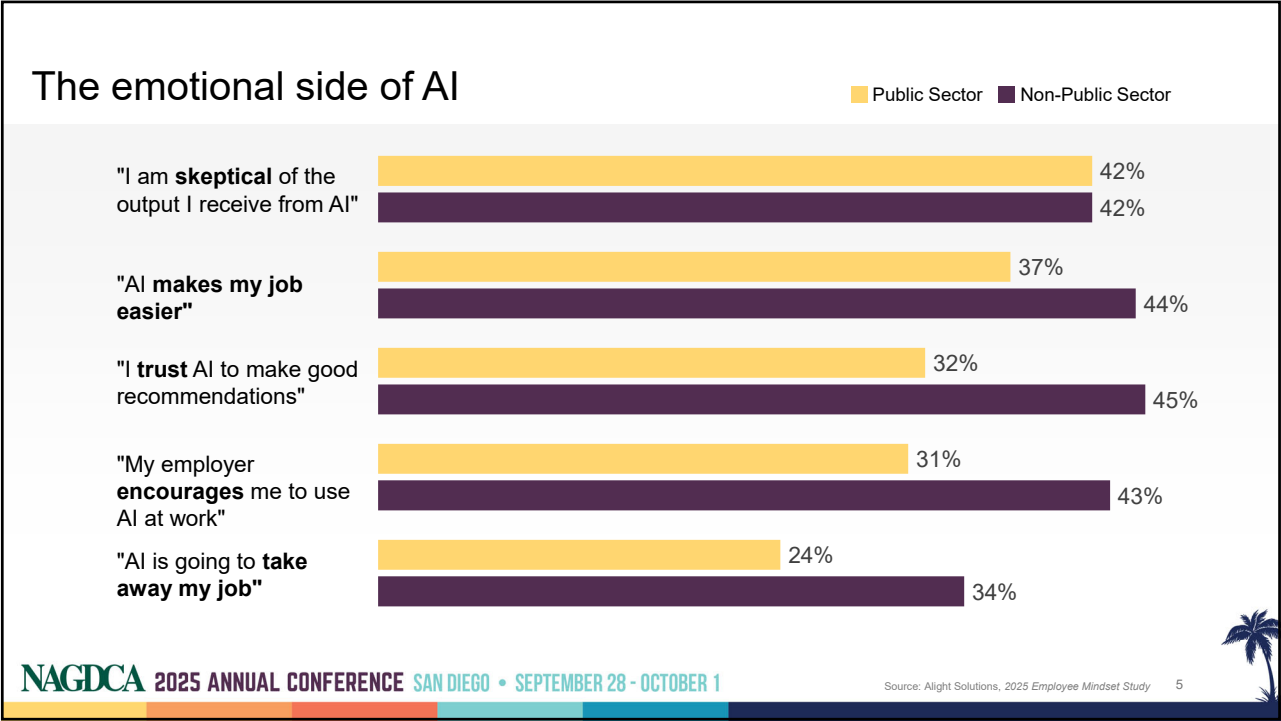
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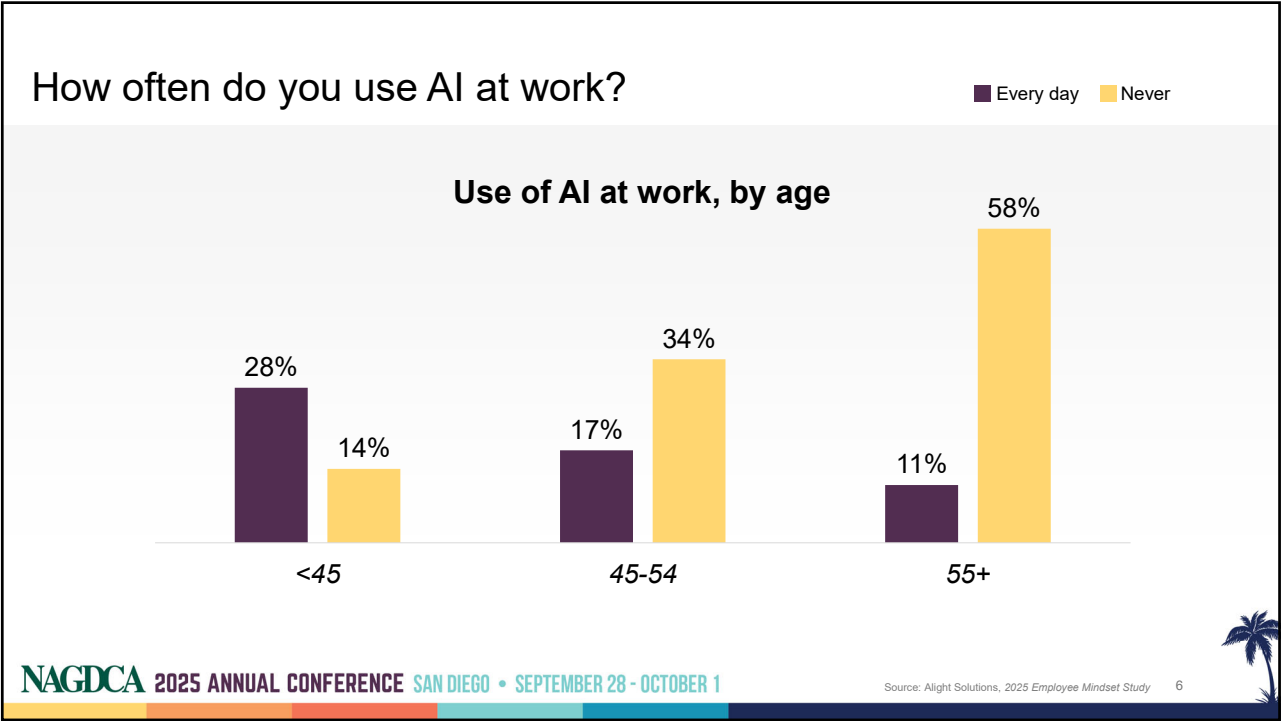
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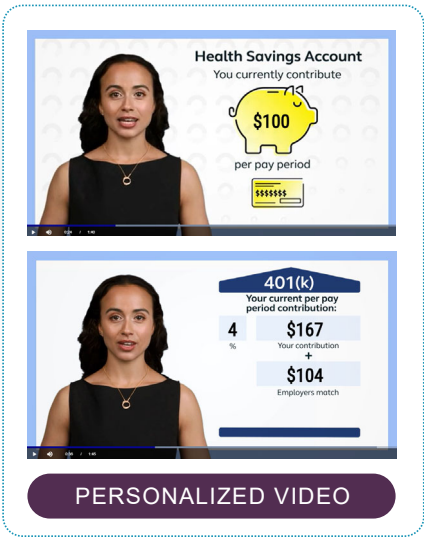


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Transform data into action

Inspires employee to take best advantage of their accounts by using their **own data** to tell the story. AI avatars and tailored scripts create engaging, relevant videos that motivate action.

- **Tailored content:** Displays personalized data and insights.
- **Inclusive AI avatars:** Choose gender, age, ethnicity and up to 40 languages to enhance relatability and enable updates without a traditional “re-shoot.”
- **Scalable & efficient:** AI avatar technology reduces time spent reengaging voice or on-screen talent.
- **Action-oriented:** Encourages smarter decisions, such as optimal retirement or HSA contributions, through data-driven storytelling.




3 Stages of Adoption of AI

Adoption In The Enterprise Is Not Sudden




An AI Coworker's Resume


Map AI Features to Human Qualities




Our AI Coworkers behave and act like humans.




The more humanistic and HR-like we make these Coworkers, the more they will be adopted within our enterprise.



Our goal is to build a methodology that encompasses what it takes for us to "hire", "onboard" and "manage" these AI Coworkers as they become effective members of our teams.



These Coworkers are at the beck-and-call of our humans, they are not autonomous, but they do have specific skill sets, memories and capabilities that superpower our humans.




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Hiring An AI Coworker

The HR Process Is Human Driven




INTERNSHIP

- Understand needs
- Test concepts
- Discover capabilities



APPRENTICESHIP

- Beta testing
- How it impacts humans
- Build out "resume"

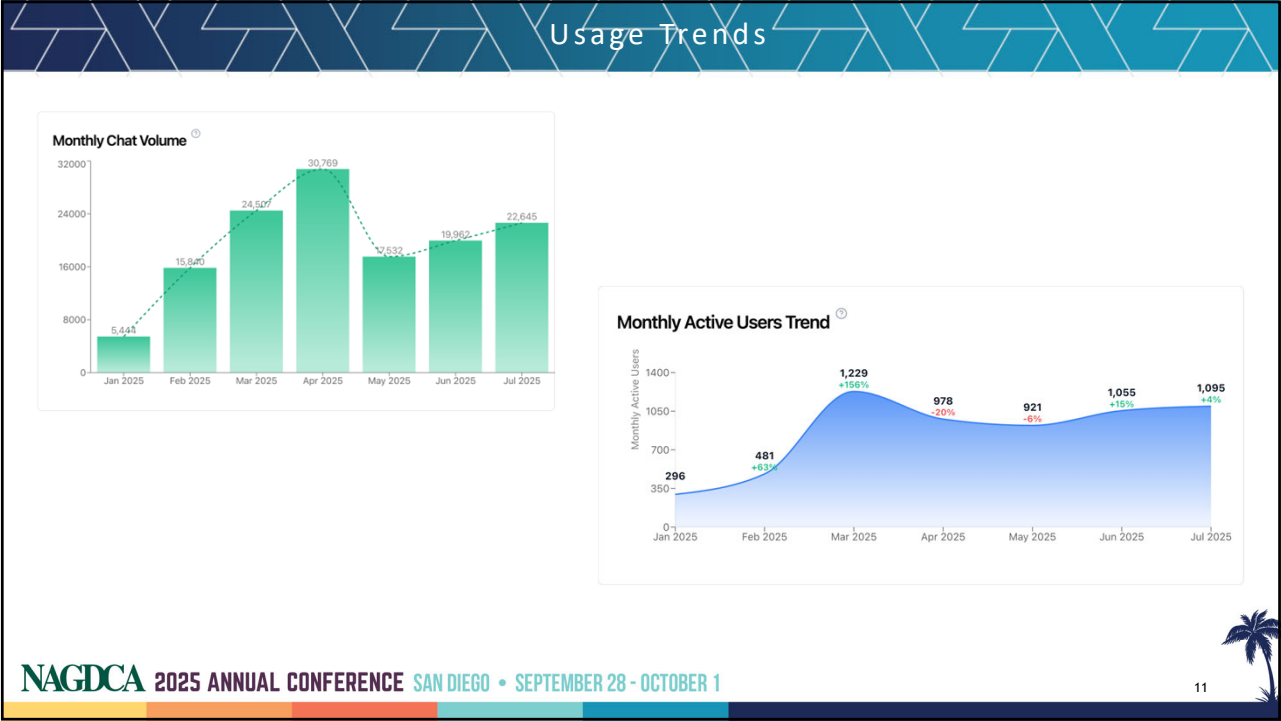


FULL AVAILABILITY

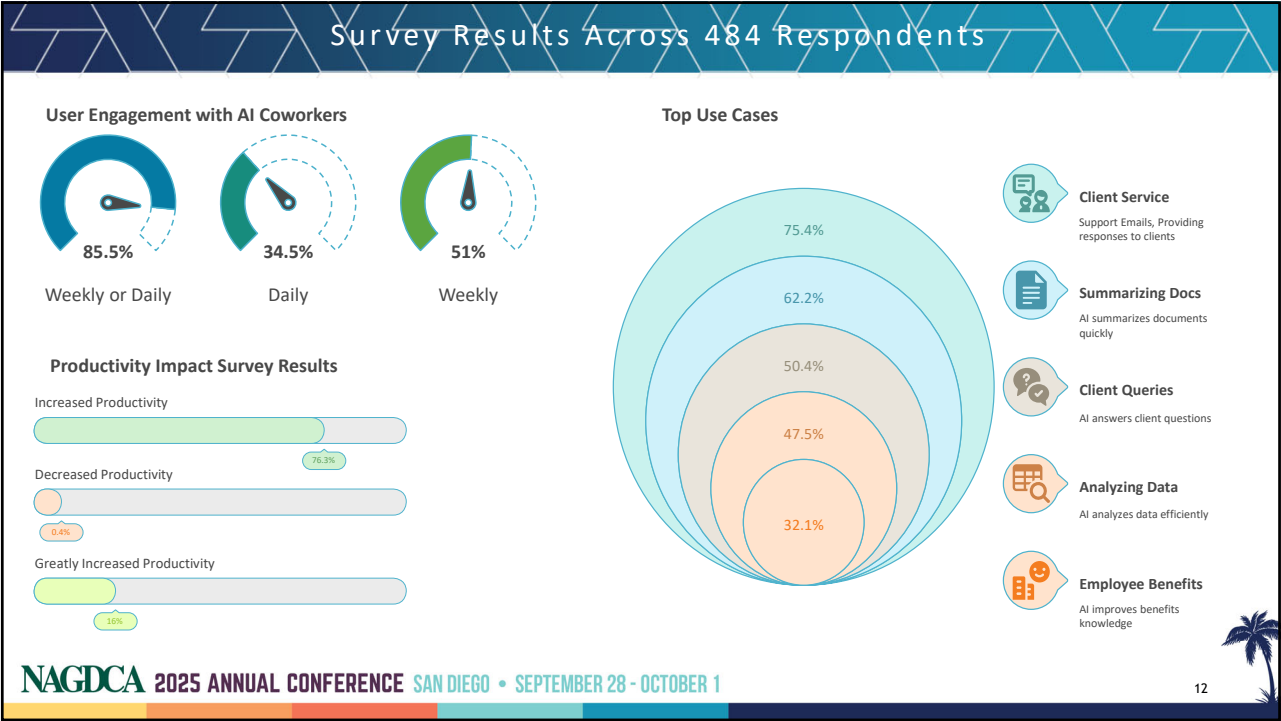
- Available to all employees
- Built into budgeting
- Continually upgraded

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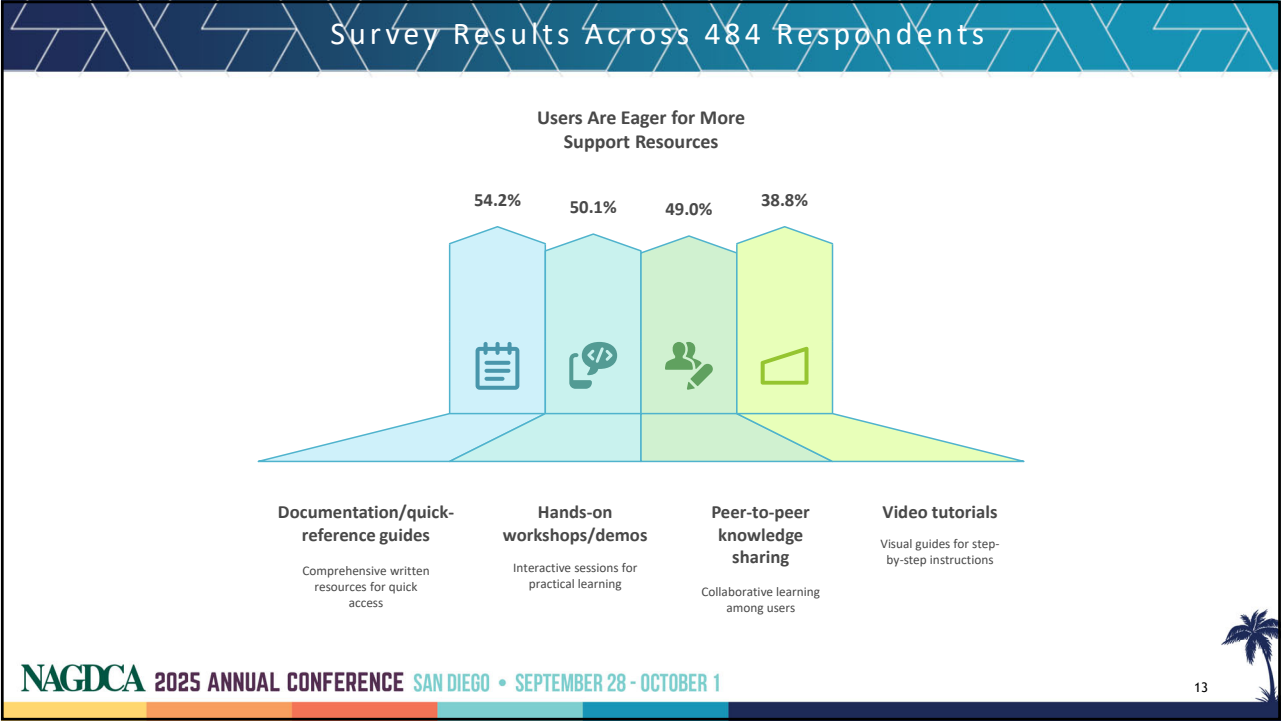
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Hiring Pipeline

HIRED	Q4 2025	Q1 2026
Released	In development	Future roadmap
<div><div>Odysseus – M&A Assistant</div><div>Deal collateral & target research</div><div>[M&A]</div></div>	<div><div>Decision Support Tool</div><div>Interactive plan chooser app</div><div>[Internal]</div></div>	<div><div>Proposal Generator</div><div>Canva-based proposal creation</div><div>[Cross-practice]</div></div>
<div><div>Policy Comparison Assistant</div><div>P&C quote parsing & comparison</div><div>[P&C]</div></div>	<div><div>HR M&A Assistant</div><div>HR due diligence workflow</div><div>[HR/PAC]</div></div>	<div><div>Medical Malpractice Data Aggregator</div><div>Pre-populate malpractice apps</div><div>[P&C]</div></div>
<div><div>APA Comparison</div><div>Advance Purchase Agreement comparison</div><div>[Finance]</div></div>	<div><div>Piper — Sales coach chatbot</div><div>AI sales trainer</div><div>[Sales]</div></div>	<div><div>Compliance Assistant</div><div>Benefits compliance coach (ERISA/ACA/COBRA/HIPAA)</div><div>[Internal]</div></div>
<div><div>QuoteHound – Property Data Collector</div><div>Collects property data</div><div>[P&C]</div></div>	<div><div>Warren — Leadership coach</div><div>Leadership & management coach</div><div>[L&D]</div></div>	<div><div>Billing Recon Assistant</div><div>Invoice vs eligibility cross-check</div><div>[Internal]</div></div>
<div><div>Max – BeneMax Coworker</div><div>Automates BeneMax tasks</div><div>[BeneMax]</div></div>	<div><div>Commissions Analyst</div><div>Commission reconciliation Q&A</div><div>[EB]</div></div>	<div><div>Doc2Vid Assistant</div><div>Docs → AI video explainers</div><div>[Cross-functional]</div></div>
<div><div>5500 Analyst</div><div>Analyzes Form 5500 filings</div><div>[Retirement]</div></div>	<div><div>PEO Assistant</div><div>Plan comparisons & cost analysis</div><div>[PEO]</div></div>	<div><div>Resume Parser</div><div>Resume → ATS/HRIS mapping</div><div>[HR]</div></div>
<div><div>NQDC Analyst</div><div>Executive-comp insights from SEC filings</div><div>[NQDC]</div></div>	<div><div>Document Review</div><div>Contract/SPD checklist pass/fail</div><div>[EB]</div></div>	
<div><div>SBC Parser</div><div>Extracts & compares SBC docs</div><div>[Cross-functional]</div></div>		
<div><div>Renewal Companion</div><div>Renewal summaries, decks & emails</div><div>[EB]</div></div>		
<div><div>Ben — Benefits expert coworker</div><div>Benefits expert coworker</div><div>[EB]</div></div>		
<div><div>Ace — Cross-functional assistant</div><div>Cross-functional assistant</div><div>[Cross-functional]</div></div>		

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Your Hybrid Workforce

Humans Supervise

Coworkers

Communicate Better

Get Insights

Be Smarter

Agents

Plan Work

Process Data

Act On Your Behalf

Builders

Try New Ideas

Deeper Business Alignment

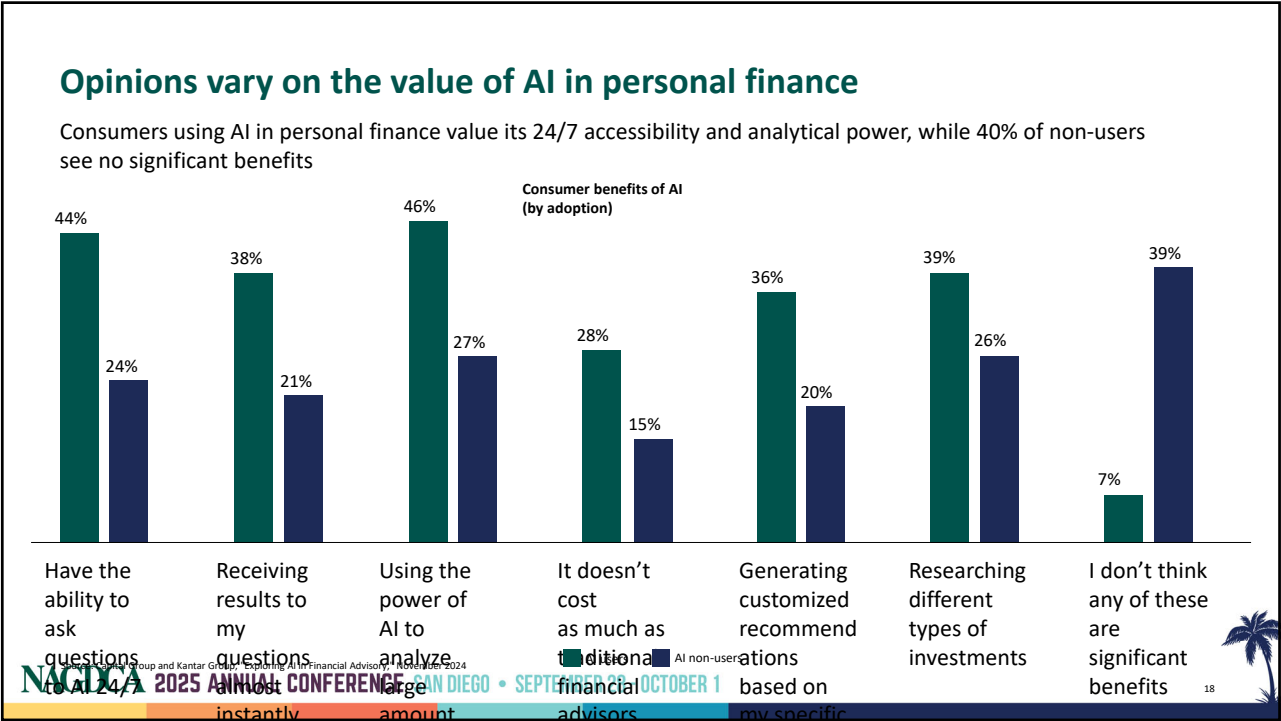
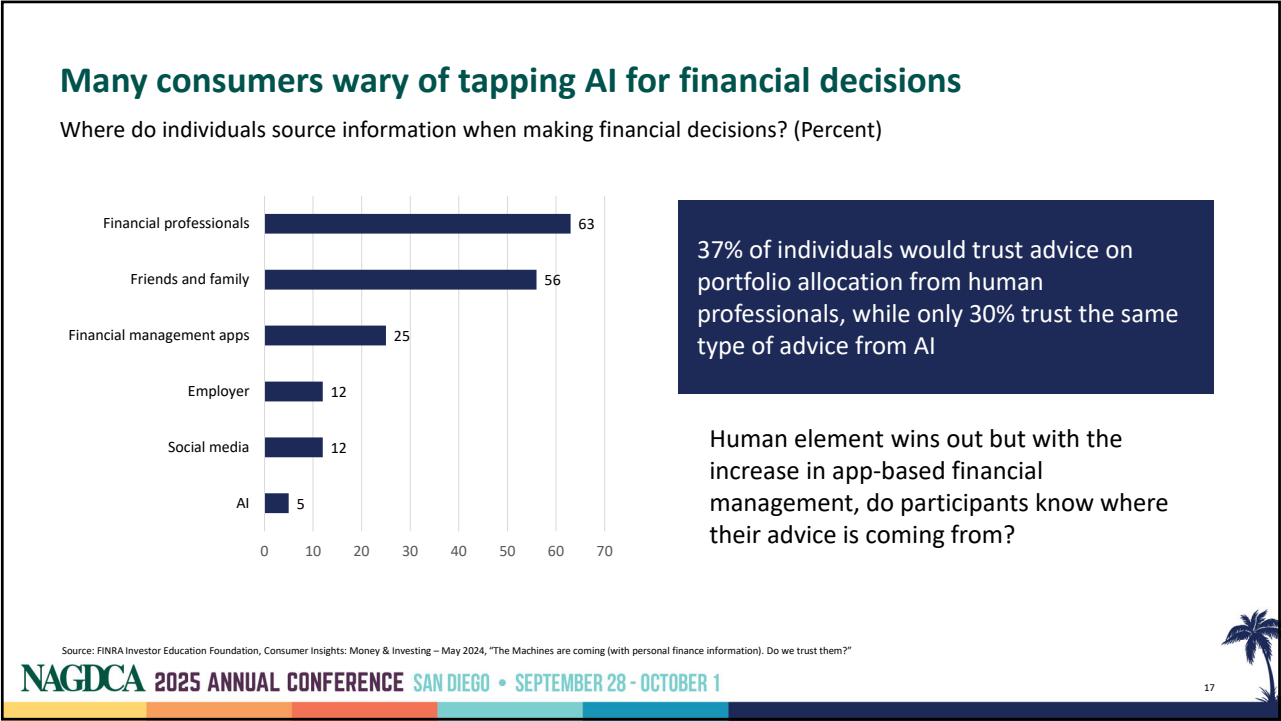
Build Assets

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Who are the consumers adopting AI?

Gender

- 65% AI usage among men vs. 53% among women
- 78% usage for both Gen Z men and women
- Men outpace women for those 28+ years old

Generations

- 77% AI usage among Gen Z
- 66% among Millennials
- 57% among Gen X
- 34% among Boomers

Income

- Those with household incomes of \$200k+ are directionally more likely to use AI

FA usage

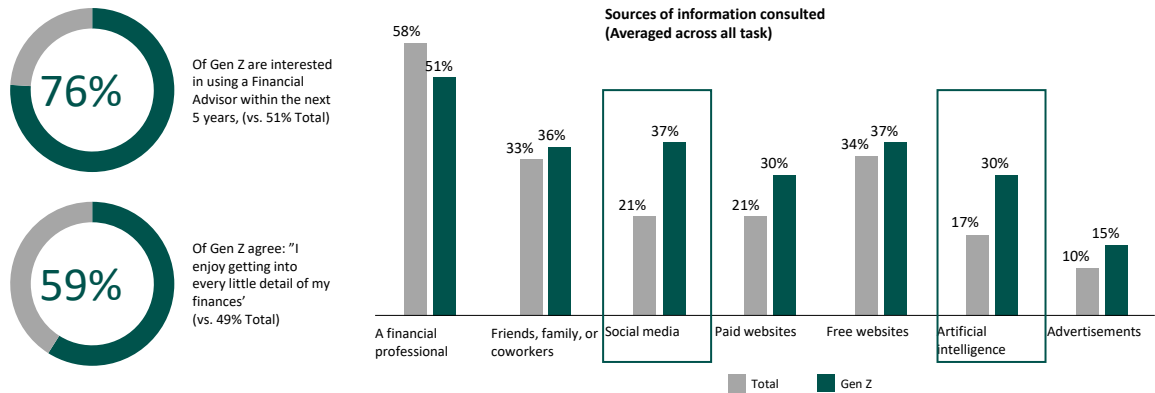
- 64% AI usage among those who use financial advisors (FAs) now
- 60% usage among those who are likely to use FAs in the future
- 38% usage among those who do not use FAs in the future

Appetite for advice

- 63% AI usage among those with a stronger appetite for advice
- 54% usage among those who feel they have all the advice they need

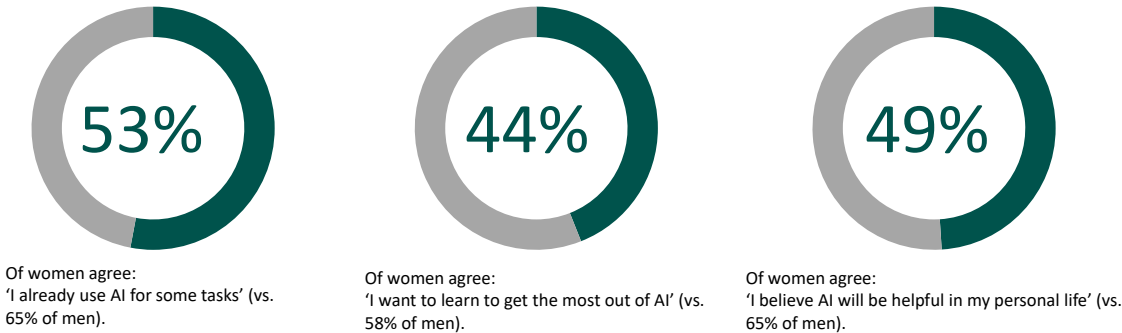
Younger generations are embracing AI in personal finance

The next generation of financial advisees are more engaged in their finances, consult more sources of information and already embrace AI as part of their personal finances.



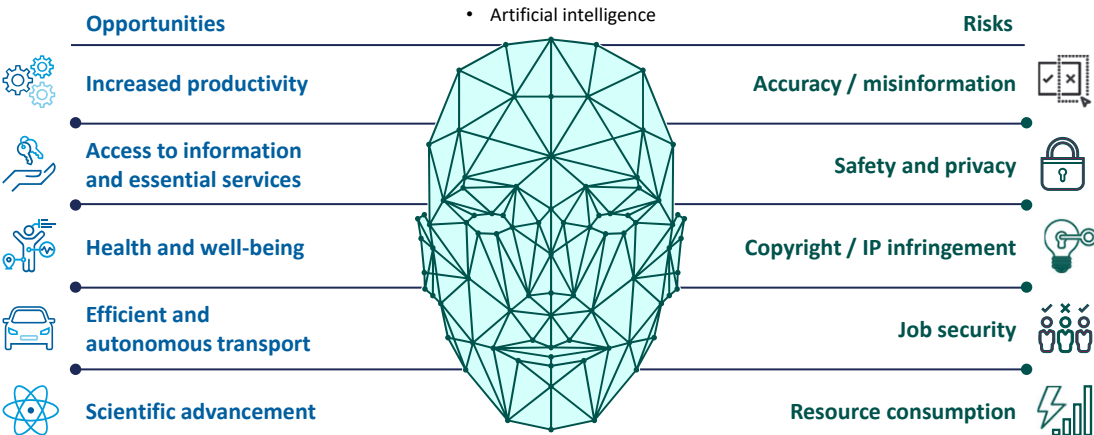
We are seeing a gender gap with AI

Compared to men, fewer women use AI or show interest in learning how to benefit from it, believing it has limited value in their personal life.



Source: Capital Group and Kantar Group, "Exploring AI in Financial Advisory," November 2024

Opportunities and risks



2023 institutional retirement survey insights

- What will be a potential disruptor to DC plans in the next five years?

"AI integration."

"ESG."

"Increased usage of managed accounts which is an area that our team is not focused on (primarily because we are not a wealth advisory firm and not looking to sell product to plan participants)."

"Ineffective government, political and regulatory intervention."

"Legislation, federal Thrift Savings Plan."

"Multiple employer plans (MEPs) and pooled employer plans (PEPs)."

"PEP adoption."

"Personalization and greater integration of technology, specifically AI."


"The threat of litigation is a present concern for our clients, so that has and will continue to disrupt how we advise them."

"We believe the future of DC will increasingly be defined by personalized investing, whereby the boundaries separating target date funds (TDFs) and managed accounts will fall away. Emerging innovations from Qualified Default Investment Alternative (QDIA) Model Portfolios, Hybrid QDIAs, and Personalized TDFs to Advisor-Managed Accounts (AMA) and lifetime income solutions will amplify demand for and market share of managed account-powered solutions as retirement plans and their participants demand more personalized portfolio solutions."

Source: Capital Group. 2023 Institutional Retirement Survey of Consultants. The survey was conducted from October to December 2023. DC = defined contribution. TDF = target date fund. QDIA = qualified default investment alternative.


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How has your view of AI in retirement changed?

Do not edit
How to change the design

 The Slido app must be installed on every computer you're presenting from



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Get educated
Read the DOL/EBSA
guidance on cybersecurity

2

Roll up your sleeves
Dive into curated tech
news

3

Engage your clients
“Cybersecurity is at the
top of our 2025 priority
list. Here’s why ...”

EBSA = Employee Benefits Security Administration.

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