2026 NAGDCA Annual Conference Topics

The topics below were finalized by the Conference Committee and reflect priority areas for the 2026 Annual Conference. This list is provided as guidance to help applicants understand the themes and subject matter the committee is most interested in this year. Proposals may be submitted on any relevant topic, but those aligned with the priorities below will receive particular consideration.

1. **Addressing Plan Leakage: Strategies to Preserve Assets and Support Retention**
    - Common sources of leakage in public sector plans
    - Plan design and communication strategies to improve asset retention
    - Supporting participants through job changes and life events
2. **Artificial Intelligence in Retirement Plan Administration**
    - Appropriate and inappropriate uses of AI in plan operations
    - Governance, compliance, and quality control “guardrails”
    - Risks associated with AI-generated participant communications or policy responses
    - Right-sizing AI use to support efficiency without compromising accuracy
3. **Cybersecurity & Fraud Prevention**
    - Current threat landscape facing public sector retirement plans
    - Best practices for protecting participant data and plan assets
    - Roles and responsibilities of plan sponsors, vendors, and recordkeepers
4. **Designing a Unified Participant Experience**
    - Supporting the “whole participant” across retirement and everyday financial life
    - Integrating retirement planning with broader financial wellness initiatives
    - Coordinating messaging across benefits, retirement plans, and financial education programs
5. **Healthcare Costs and Retirement Readiness**
    - Planning for retiree healthcare premiums and out-of-pocket costs
    - Understanding the impact of relocation in retirement (e.g., provider/network access)
    - Educating participants on healthcare costs to support earlier and higher deferral rates
    - Integrating healthcare planning into broader retirement readiness communications
6. **Leveraging Participant Data to Improve Outcomes**
    - Using demographics, participation rates, and engagement data to inform plan decisions
    - Improving communications and outreach strategies through data insights
    - Collaboration between plan sponsors and recordkeepers to prioritize initiatives
7. **Leveraging Retirement Benefits for Recruitment & Retention**
    - Positioning retirement benefits as part of total rewards
    - Addressing workforce challenges through plan design and communications

- Tailoring messaging for different generations and employee segments

8. **Mental Health & Financial Health**
    - The relationship between financial stress, mental health, and retirement outcomes
    - The role of plan sponsors in supporting holistic participant well-being
    - Practical approaches to incorporating mental and financial wellness into plan communications
    - Crisis communication planning
9. **Retirement Income Planning Across Pension and DC Systems**
    - Retirement income planning for tiered benefit structures (newer hires vs. legacy employees)
    - Strategies for plans offering both a pension and a supplemental DC plan
    - Estimating participant retirement income needs when a pension is still in place
    - Aligning savings rates, retirement income messaging, and available products/services
10. **SECURE Act Implementation: Operational Impact & Emerging Considerations**
    - Ongoing operational challenges and compliance considerations
    - Emerging guidance and unresolved issues
    - Preparing plans for future legislative change

The topics identified as workshops are intentionally more specific and are expected to be delivered in an interactive, workshop-style format to be successful. These sessions are designed for a more targeted audience and should include practical discussion, examples, and peer engagement rather than a traditional panel or presentation format.

1. **Consultant Engagement Models: Comparison & Best Practices** – *(workshop)*
    - Evaluating different consultant service models
    - Aligning consultant support with plan goals and internal capacity
    - Best practices for governance and oversight
2. **Preparing for and Navigating Audits –** *(workshop)*
    - Common audit triggers and risk areas
    - Roles of plan staff, consultants, and recordkeepers
    - Lessons learned and best practices for smoother audits
3. **Recordkeeper Consolidation: Operational and Strategic Implications –** *(workshop)*
    - Impact on plan operations, service models, and participant experience
    - Managing transitions and mitigating disruption
    - Considerations for oversight and vendor management