

Thematic – 401(k).

This copy is based around US pension contributions, and Vanguard's annual *How America Saves* report.

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The copy follows the primary objective to use report data to provide informative blog posts and social campaigns to support a sponsored email and video message.

There can also be a secondary objective of creating mini-series of information based upon the report theme.

Using national reports is an especially strong mechanism, as copy can be prepared ahead of time supporting both directions of the report: ready for fast press upon report publication.

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Longer form blog post.

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401(k) Contributions Stay Strong.

According to Vanguard's annual How America Saves report, workers maintained a consistent contribution rate to their 401(k) accounts in 2022, despite a year characterized by market volatility and losses. On average, workers contributed 7.4% of their pay, matching the high from the previous year. This is noteworthy considering the challenging market conditions, such as the S&P 500 losing nearly 20% and U.S. bonds experiencing a drop of approximately 13%. Target-date funds, which adjust their stock and bond allocation over time, also saw declines. However, only a small percentage (6%) of investors in self-directed retirement accounts engaged in trading activities during this period.

Despite the market fluctuations, retirement savers demonstrated resilience by staying committed to their long-term investment strategies. In addition to their personal contributions, savers received a company match, resulting in an overall average contribution rate of 11.3%. Vanguard recommends that individuals save between 12% and 15% of their annual income for retirement, taking into account employer contributions, if applicable.

The automatic features embedded in many retirement plans have played a crucial role in helping individuals remain on track with their savings goals. Approximately 75% of larger plans automatically enrol new employees, with 69% of those plans also automatically allocating participant contributions to a balanced fund and gradually increasing their contribution rates over time.

While market losses can be unsettling, they are often temporary, and those who stayed invested are now benefiting from the subsequent recovery and the beginning of a new bull market. Historical data suggests that whenever the S&P 500 closed 20% above the previous low point of a bear market, it experienced an average gain of 14.5% over a five-month period.

As we celebrate the perseverance of these savers, let us also take a moment to acknowledge the potential challenges that lie ahead. We cannot ignore the possibility of a future recession, which may impact the willingness and ability of workers to sustain these admirable contribution rates. The role of the Federal Reserve in shaping the economic landscape cannot be overlooked.

However, for now, let us cherish and applaud the tenacity of these individuals who have weathered the storm, inspiring us all to remain steadfast in our pursuit of financial well-being. They serve as a beacon of hope, reminding us that even in the face of adversity, a brighter future awaits.

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U.S. workers contribute 7.4% of their pay to 401(k), matching the high from the previous year according to report.

Amidst market turmoil, workers displayed unwavering resilience by maintaining a consistent contribution rate to their 401(k) accounts. Despite significant losses, they contributed an impressive average of 7.4% of their pay, matching the previous year's high.

This steadfast dedication, coupled with the automatic features of retirement plans, sets them on a path towards financial security despite the challenging economic landscape.

Vanguard, the author of the annual How America Saves report recommends that individuals save between 12% and 15% of their annual income for retirement, taking into account employer contributions, if applicable.

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Email campaign.

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Subject: Celebrating Resilience: Impressive 401 (k) Contributions Amidst Market Volatility

I hope this email finds you well. Today, I wanted to share some remarkable insights from Vanguard's annual How America Saves report, which shed light on the unwavering determination of workers in the face of a tumultuous financial landscape.

Despite the market volatility and losses that defined 2022, workers maintained a consistent contribution rate to their 401 (k) accounts. It's truly remarkable to learn that, on average, workers contributed 7.4% of their pay, matching the high from the previous year. This feat becomes even more impressive when we consider the challenging conditions, such as the S&P 500 experiencing a nearly 20% decline and U.S. bonds taking a hit of approximately 13%. Even target-date funds, known for their adaptive nature, were not spared from the declines. However, amidst this turbulence, only a small percentage (6%) of investors in self-directed retirement accounts succumbed to the temptation to engage in trading activities.

The resilience of retirement savers shines through their unwavering commitment to their long-term investment strategies. In addition to their personal contributions, savers also received a company match, resulting in an impressive overall average contribution rate of 11.3%. It's worth noting that Vanguard recommends individuals save between 12% and 15% of their annual income for retirement, taking employer contributions into account if applicable.

The automatic features embedded in many retirement plans deserve a special mention, as they have played a crucial role in helping individuals stay on track with their savings goals. With approximately 75% of larger plans automatically enrolling new employees, and a staggering 69% of those plans automatically allocating participant contributions to a balanced fund while gradually increasing their contribution rates over time, we have witnessed the power of automation in facilitating financial security.

While market losses can be unsettling, it's important to remember that they are often temporary. Those who stayed invested are now reaping the benefits of the subsequent recovery and the beginning of a new bull market. In fact, historical data indicates that whenever the S&P 500 closed 20% above the previous low point of a bear market, it experienced an average gain of 14.5% over a five-month period. This serves as a powerful reminder that perseverance can lead to fruitful outcomes.

As we celebrate the perseverance of these savers and their inspiring dedication to securing their financial future, it is equally important to acknowledge the potential challenges that lie ahead. We cannot ignore the possibility of a future recession, which may impact the ability and willingness of workers to sustain these admirable contribution rates. The role of the Federal Reserve in shaping the economic landscape cannot be overlooked, and we must remain vigilant.

However, for now, let us cherish and applaud the tenacity of these individuals who have weathered the storm. They serve as a beacon of hope, reminding us all to stay steadfast in our pursuit of financial well-being. Together, we can navigate the challenges that lie ahead and emerge stronger, knowing that even in the face of adversity, a brighter future awaits.

Wishing you continued success on your financial journey.

[sign-off]

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YouTube video.

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Title: "Resilience Rewarded: Celebrating 401 (k) Success Amidst Market Volatility"

[Background Music Fades In]

[Visuals: Scenic shots of people enjoying their retirement, financial charts displaying market volatility, individuals working on laptops]

Narrator: Are you ready to take control of your financial future? Introducing [Company Name], your trusted partner in building wealth and securing a prosperous retirement.

[Visuals: Happy individuals engaging in financial planning, interacting with retirement account statements]

Narrator: In a world of market ups and downs, our proven 401 (k) solutions empower you to navigate the turbulence with confidence and resilience.

[Visuals: Infographics showcasing impressive average contribution rate of 7.4%, automatic enrollment features]

Narrator: We're proud to share that amidst market volatility, workers like you maintained a consistent contribution rate. With an average of 7.4% of their pay, they defied the odds and secured their financial future.

[Visuals: Montage of individuals happily enjoying retirement, traveling, spending time with family]

Narrator: Imagine the possibilities when you join our community of savvy savers. Our comprehensive retirement plans provide automatic enrollment,

effortlessly keeping you on track. We'll even increase your contribution rates over time, maximizing your savings potential.

[Visuals: Professional team members discussing retirement plans with clients, individuals reviewing investment options]

Narrator: At [Company Name], we match your dedication with top-tier investment options. Our expert team is committed to helping you make informed decisions and ensure your hard-earned money works harder for you.

[Visuals: Financial charts showcasing market volatility, individuals staying calm and focused]

Narrator: Don't let market turbulence deter your dreams of financial security. Join the ranks of resilient individuals who weathered the storm and emerged stronger. Together, we'll build a solid foundation for a brighter tomorrow.

[Visuals: People confidently taking charge of their financial future, interacting with retirement planning tools]

Narrator: Take the first step towards a prosperous retirement today. Contact [Company Name] and embark on your journey towards financial freedom and peace of mind.

[Visuals: Company logo and contact information]

Narrator: [Company Name]: Building wealth, one 401 (k) at a time.

[Background Music Fades Out]

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Empowering Your Financial Future with 401 (k) Confidence!

Looking to secure your financial future? Look no further! With [Company Name]'s 401 (k) solutions, you can navigate the ups and downs of the market with confidence and resilience. Our proven track record shows that even amidst market volatility, workers like you maintained a consistent contribution rate, with an impressive average of 7.4% of their pay. Imagine the possibilities when you join our community of savvy savers!

With our comprehensive retirement plans, you'll benefit from automatic enrolment, empowering you to stay on track effortlessly. We'll guide you towards optimal savings by automatically increasing your contribution rates over time. Plus, our expert team will match your dedication with top-tier investment options, ensuring your hard-earned money works harder for you.

Don't let market turbulence deter your dreams of financial security. Take charge of your future today and join the ranks of resilient individuals who weathered the storm and emerged stronger. Together, let's build a solid foundation for a brighter tomorrow. Contact [Company Name] now and embark on your journey towards a prosperous retirement!

[Company Name]: Building Wealth, One 401 (k) at a Time.

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📣 Exciting News! 🎉

We're thrilled to share some incredible updates with you. Amidst market turbulence, workers like you have shown remarkable resilience and achieved 401(k) success! ✨📁

According to Vanguard's How America Saves report, workers maintained a consistent contribution rate to their 401(k) accounts, defying market volatility. They contributed an average of 7.4% of their pay, matching the previous year's high. 📈📁

Their unwavering dedication paid off, as they are now capturing stocks' recovery and embracing the beginning of a new bull market. 📈📁

Let's celebrate their incredible achievements and take inspiration from their commitment to long-term investment strategies. Together, we can pave the way towards a brighter financial future! 📁💰

#401kSuccess #FinancialResilience #BrighterFutureAhead
#InvestmentJourney

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📣 Amazing News! 🎉

Despite market turbulence, workers have shown remarkable resilience in their 401(k) accounts! They maintained a consistent contribution rate of 7.4% of their pay, matching the previous year's high. Let's celebrate their financial success and inspire each other to build a brighter future together! 📁📈💰

#401kResilience #FinancialSuccess #BrighterFuture

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