T. ROWE PRICE: RETIREMENT SAVERS USING FINANCIAL ADVICE, EDUCATION, OR TOOLS HAVE TWICE THE AVERAGE ACCOUNT BALANCE THAN NON-USERS

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Firm's annual 401(k) benchmarking report reveals how advice and plan design can help drive better retirement outcomes

BALTIMORE, Feb. 11, 2026 /PRNewswire/ -- T. Rowe Price, a global asset management firm and a leader in retirement, today released its annual 401(k) benchmarking report, ***Reference Point,*** featuring the latest trends and insights in plan design and participant behavior. This year's report spotlights a standout finding: participants who engage with the financial advice, education, or tools available through their workplace retirement site save at a rate that is 29% higher than non-users and have twice the average account balance. Meanwhile, only 13.8% of participants currently use these resources.

The report findings are based on T. Rowe Price's full-service recordkeeping client data, representing over 2 million plan participants.

"T. Rowe Price continually evaluates industry and participant trends to anticipate future needs in a rapidly changing financial landscape," said Francisco Negrón, head of Retirement Plan Services at T. Rowe Price. "This year's data shines a light on how personalized guidance and advice are pivotal for retirement readiness. As the economic environment continues to challenge retirement savers, equipping them with financial tools and support is more important than ever."

Additional key findings include:

- **Roth Contributions Continue to Rise:** Plans offering a Roth employer contribution see Roth participation rates 30% higher, Roth balances 29% higher, and Roth savings rates 6% higher than plans without a Roth match. Younger participants are especially likely to take advantage of Roth options.
- **Participants Save More Aggressively Leading up to Retirement:** Participants in their 50s and 60s are more likely to increase their savings rates and make active investment changes rather than staying in the plan defaults. In fact, participants in this age group increase their savings rate by an average of 1.4 percentage points annually, outpacing the typical automatic increase defaults.
- **Catch-up Contributions are Mostly Used by Participants Who are Already Ahead:** Less than 2% of participants with below average retirement savings make catch-up contributions, compared to 15% who already have above-average savings.
- **SECURE 2.0 Adoption is Accelerating:** Seventy-eight percent of plans have adopted at least one optional SECURE 2.0 provision, with higher catch-up limits, self-certified hardships, and small balance automatic distributions among the most popular.
- **Emergency Savings Features are Linked to Stronger Plan Participation:** Plans offering emergency expense withdrawals show a 76% participation rate compared to 67% in plans without them.
- **Plan Design Matters:** In plans with automatic enrollment, 99% of participants either increase or maintain their default savings rate, underscoring the long-term impact of plan design.

Negrón adds, "We publish our retirement benchmarking data each year to equip plan sponsors, consultants, and the broader industry with insights that can have a direct impact on outcomes. Our mission remains the same: to support and inspire hardworking people to prepare for and thrive in retirement. The evidence is stronger than ever that advice, thoughtful plan design, and innovation drive meaningful progress."

ABOUT T. ROWE PRICE

T. Rowe Price (NASDAQ-GS: TROW) is a leading global asset management firm, entrusted with managing $1.80 trillion in client assets as of January 31, 2026, about two-thirds of which are retirement-related. Renowned for over 85 years of investment excellence, retirement leadership, and independent proprietary research, the firm leverages its longstanding expertise to ask better questions that can drive better investment decisions. Built on a culture of integrity and prioritizing client interests, T. Rowe Price empowers millions of investors worldwide to thrive amidst evolving markets. Visit **troweprice.com/newsroom** for news and public policy commentary.

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