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Brad Sack, CPA

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Brad Sack: The success of auto-enrollment, I will say, has been surprising to me. When this came onto the scene say 15, 20 years ago, I assumed participants that would otherwise elect no 401k contributions who were auto-enrolled, but just subsequently changed their auto-enrollment amount to be zero. But this has generally not been the case. Our survey indicates that less than 25% of auto-enrollment participants end up opting out. So the use of auto-enrollment has had a favorable impact on the 401k plan for this occasion.