

PRESCIENCE 2030

From Automation to Personalization: How AI Will Redefine Retirement Plans by 2030

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Transamerica's *Prescience 2030: The Next Wave* and *Prescience 2030: A Watershed Moment* seek to identify the coming “forces of change” in retirement plans and offer perspectives on how employers, plan sponsors, and advisors should prepare for technological, demographic, and regulatory shifts over the next decade.

Using a modified Delphi method, the findings are based on the collective insights of a diverse panel of retirement industry leaders, advisors, and consulting experts. *Prescience 2030: The next wave* is based on the first of two polls in the 2030 series, conducted in August 2025, and followed up with an in-depth discussion among key participants. Of the more than 300 experts invited to participate, 53 responded to the initial poll on financial well-being with a sub-group joining the subsequent discussion.

Among the key themes that emerged are that artificial intelligence (AI) and blockchain are seen as major catalysts in plan administration and participant experience. AI is anticipated to enhance personalized financial guidance, predictive modeling, and customized communications.

“I don’t think we ought to be ambivalent about AI. It is coming, and it will have a huge, disruptive effect on the participants in these plans and their employment. I don’t think it’s just a value-add. I think it could potentially change the very complexion of what we’re trying to do with retirement plans and financial wellness,” the “semi-retired” Nevin Adams, JD, observed in *The Next Wave* report.

Hyper-Personalized Guidance

According to the findings, 94% of panelists agreed that retirement plan platforms will use hyper-personalized, AI-generated content based on employee data to tailor financial advice and recommendations to each employee’s financial situation and goals. The report notes, for example, that content related to emergency savings or budgeting may be directed at a participant who has taken multiple retirement plan loans or withdrawals.

They also expect blockchain to streamline administrative processes, improve portability and support cybersecurity. For instance, 61% of respondents agree or strongly agree that it will enable participant-level investment customization and reduce administrative overhead for plan sponsors and recordkeepers.

Similarly, 61% expect it to facilitate tokenization of assets, expanding availability of investment options such as real estate and private markets, while 55% believe it will improve portability between plans.

Fund Lineups and Fiduciary Risks

Diving deeper into how fund lineups may change by 2030, the panelists expect investment menus to expand significantly – especially with private market investments (88%), CITs (84%), built-in lifetime income options (72%), and alternative investments (72%).

And while AI tools will likely impact investment menus, Transamerica noted that the extent of the impact is not yet clear, and that panelists were somewhat divided on how it could play out. In this case, 66% expect most employers will use AI to help identify potential fiduciary risks that could lead to ERISA litigation – yet only 56% agree AI will be integral to plan sponsors’ investment decisions.

Plan Benchmarking

There was broad agreement on the potential to apply AI tools for plan benchmarking. In fact, nearly all respondents (97%) agree that AI will provide “powerful tools” for plan benchmarking. This would include algorithms analyzing workforce demographics and characteristics to tailor retirement plans to make them more attractive to potential employees, the report explained.

To that end, 87% say optimizing plan design can help attract hard-to-find talent, and 69% expect retirement benefits to be “front and center” in hiring discussions.

Transamerica also found broad consensus that automatic features – such as auto-enrollment, auto-escalation, and employer matching – will be essential to help participants save adequately. Panelists strongly favor features like increased employer matching (e.g., 50% on contributions up to at least 6%) and higher default contribution rates to ensure retirement readiness.

The panelists further believe that automatic features will be especially important, as encouraging employees to enroll in plans will continue to be challenging, with 61% pointing to stress around financial decisions, lack of knowledge about saving and investments, and investment choices as top barriers.

“Automation could help reduce or eliminate these barriers by simplifying messaging and taking advantage of targeted behavioral nudges, such as celebrating contribution milestones,” the report emphasized.

Financial wellness programs are also expected to be integrated as a core component of retirement plans, extending beyond retirement savings to include debt management, emergency savings, and holistic support. Less clear is whether participants will rely more on professional advice and/or technology to make financial choices, the report noted.

Litigation and Fiduciary Oversight

Amid these findings, the anticipated changes also raised significant questions from the panelists, such as:

- How will governmental and regulatory oversight agencies stay up to date?
- If AI recommendations do not produce desired results, where would legal liability fall?
- Will the current rules-based environment of benefits law be replaced by a principles-based framework?
- How might this shift affect regulatory agencies, fiduciaries, advisors, and others who work with workplace benefits?

“If the algorithm that recommended the investments is incorrect, who do you sue?” observed Marcia Wagner of the Wagner Law Group in *The Next Wave*. “The concepts we’re working with were created in the 1960s and 1970s and the environment we have now is totally different. And the changes are not over.”

In fact, 73% of respondents expect ERISA litigation to increase by 2030, and 94% say that regulatory delays related to landmark legislation like the SECURE Act and SECURE 2.0 will discourage innovative solutions.

Topping the list of factors that panelists believe will be primary drivers of ERISA litigation include due diligence and fiduciary process; fund lineup or investment policy; disclosures; fees and expenses; use of forfeitures; and retirement outcomes.

“Ultimately, panelists envision that by the end of 2030, employees and employers will have holistic, technology-enabled retirement plans. Despite cost pressures and regulatory complexity, this should support participants’ long-term financial security and well-being, and keep retirement plans relevant and successful,” Transamerica stated in a concluding observation.

Additional information about the reports can be [found here](#).

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