
Guardian enhances 401(k) portal

By Editorial Staff *Wed, Aug 5, 2015*

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The Guardian Insurance & Annuity Company, Inc., has enhanced its website, 401k.guardianlife.com, to allow small businesses, third-party administrators and participants to better administer and manage their Guardian defined contribution plans.

New features include a dashboard with access to key retirement plan performance statistics, enhanced reporting options, easier navigation and a resource library.

A key enhancement is the Guardian IncomeConnect Calculator. It projects current savings into retirement income and provides a real-time gap analysis. If it detects a shortfall in savings, the calculator will suggest educational tools and resources to help the plan participant close the gap.

Individuals are likely to contribute more to their 401(k)s if they know how much their current contributions will provide in future retirement income, according to the recently released [Guardian Small Plan 401\(k\) RetireWell Study 2.0: "What's Working and Not Working for Small Plan Participants."](#)

The new website is intended to reduce the administrative burden on financial professionals, TPAs and plan sponsors by allowing them to review plan data and indicators for a snapshot of the plan at any point in time. The website also offers eDelivery for plan sponsor summary statements and participant quarterly statements.

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