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From the Editor

There has been a lot on the go in the third quarter, as our Micruity team has been highly focused on client implementations for a growing number of retirement income solutions.

Our teams at Micruity have been deep in the trenches of client work, and we're really excited about these income solutions coming to market. Supporting this client growth has required bringing on some key team members onto the Micruity team, and in this installment of the newsletter, we'll hear from our new Head of Technology, Ketan Gangatirkar. A key part of Ketan's new role is to be the voice of the customer when working with the Micruity product and development teams. We look forward to introducing Ketan to our clients to see firsthand the impact retirement income solutions are having on participants.

Matthew Streeter, CFA
Senior Partnerships Lead

Micruity News

SixThirty CEO Summit

September, 16th, Saint Louis, MO | [Read More](#)

At this year's SixThirty CEO Summit, Micruity's Co-Founder, Trevor Gary, shared key lessons in leadership and as a founder, with a focus on effectively scaling a high-growth organization.

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Micruity on the Road - Where to Find Us

While the summer is typically a slower time of year for industry events, this was a great opportunity to forge ahead on client initiatives. As we are in full swing for the fall season, we are looking forward to being out in the market and connecting with clients and industry peers. Here are some of the places you can find us as we continue advancing the dialogue around retirement income.

RRC Summit and DCIA Academic Forum

October 14th - 15th, Minneapolis, MN | [Read more →](#)
Our own Carrie Meyer was an emcee at the Forum



SPARK Forum

November 3rd - 4th, West Palm Beach, FL | [Read more →](#)
Micruity's Elizabeth Heffernan participated in a lively panel at the SPARK Forum, exploring how third-party administrators are partnering with advisors, recordkeepers and plan sponsors to drive strategic initiatives and stand out in a rapidly evolving marketplace, across a range of topics.



Industry Updates & Thought Leadership

DOL

Department of Labor (EBSA) greenlights AllianceBernstein use of Retirement Income Strategy for use as QDIA

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PlanSponsor

MetLife 2025 research on DC plans evolving as retirement income programs

[Read More →](#)

Plan Advisor

Global Defined Contribution Organizations Consider Retirement Income Top Issue, noting that few DC systems are currently equipped to deliver income through the decumulation phase in a standardized or robust way

[Read More →](#)

Insurance NewsNet

Worker interest rises for employer lifetime-income options in 401(k) plans

[Read More →](#)

PlanSponsor

Defaulting Some DC Plan Assets Into Annuities Could Improve Income in Retirement. Research on how a guaranteed payout path involving defaulting retirement assets into annuities

[Read More →](#)

LET'S CONNECT

Ready to transform how Americans retire? Whether you're exploring new solutions or enhancing existing offerings, is here to partner with you. Contact me at mstreeter@micruity.com to discuss how our scalable platform can help you deliver the retirement income solutions of tomorrow.



Micruitian Corner: Discussion with Ketan Gangatirkar, Head of Technology



Ketan Gangatirkar recently joined Micruity as the Head of Technology. Ketan brings deep expertise and has held senior technology roles at different organizations. In this quarter's newsletter, Ketan shares insights

on his experience, new role at Micruity, and approach to scaling high growth technology organizations.

Tell us about your experience before joining Micruity?

I've spent my career building and scaling at high-growth tech companies, including leading engineering for the world's leading employment platform.

Due to that experience, I know how to navigate rapid growth, architect scalable, highly reliable services, implement robust security protocols, and grow high-performing teams. I'm excited to apply that experience to support Micruity's mission-critical platform.

What excites you about the opportunity for Micruity and how you leverage technology to build a successful organization?

I'm most excited by the scale and importance of the problem Micruity is solving. My expertise is in building highly scalable, secure, and reliable platforms that can handle complex data and integrations—which is precisely what this industry needs. The vision isn't just about a single product; it's about creating the technological backbone for the future of retirement income, and I'm thrilled to be a part of building it.

What is your approach to technology?

I think it's critical to always retain a balance between technological innovation and practical applications. I strive to always keep an "exploratory mindset" and prioritize customer needs over abstract ideas.

If you want to learn more about how Ketan's technology team drives decision-making, [check out this entry](#) as part of our news & blog section. To learn more about the Micruity team, you can check out further info on [The Micruitian Corner Blog](#)

For a rapidly growing technology company, engineering is at the backbone of the organization and critically important to have a strong technology team that can execute on the vision. Can you share some of what goes into building high performance teams?

A leader's effectiveness depends entirely on their team, as they themselves do not directly solve customer problems but rather empower others to do so. High-performance teams are built not through mere platitudes but by consistently applying core principles, such as continuously grounding conversations in the customer's specific challenges, urgency, and how those challenges relate to others.

I can imagine it can be daunting to maintain the bigger picture while also diving into the deep details of an engineering team and writing code?

I don't find it difficult because, for me, the big picture is always about solving customer problems efficiently. The key is to abstract insights from multiple customers to avoid getting tunnel vision on any single request, ensuring the solutions we build are tailored to benefit broad categories of users, not just one-off cases. Keeping that client-centric vision at the forefront is how I connect our high-level goals to the specific projects and code the team is working on every day.

How do you impart this vision into your team and ensure they always keep a line of sight on the end customer objectives?

Software engineers must have a direct connection with the customer to maintain perspective on the challenge we seek to solve. This is something that has always been core to my belief in managing a technology team.

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