MICRUITY
Simplifying Retirement Income

NEWSLTR Q1

From the Editor

Q1 2026: THE RETIREMENT LANDSCAPE REIMAGINED

As we close the books on the first quarter of 2026, it is clear that the "future of retirement income" has officially arrived. What was once the ideation stage has shifted into high gear, driven by landmark regulatory clarity and a fundamental reimagining of what a 401(k) can—and should—achieve for participants.

Several key themes dominated the landscape this quarter:

Substantial change at the DOL: Continued retirement-related regulatory activity reflects a coordinated effort to help Americans convert savings into sustainable income — spanning an expanded fiduciary definition covering retirement income advice, an advisory opinion opening the door for guaranteed lifetime income as a QDIA, and updated annuity safe harbor guidance that reduces liability for plan sponsors offering protected income options.

The Great Shift from Accumulation to Decumulation: The industry's momentum has moved from asking why we need retirement income solutions to how they can be implemented. As legislative proposals gain traction, the transition from accumulation to securing a lifetime income is becoming a standard feature of modern plan design.

AI and the Personalized Experience: Artificial Intelligence is no longer just a buzzword; it is the engine behind a new era of hyper-personalization, allowing for tailored participant journeys at scale.

The Micruity team is energized by the opportunity to navigate this complex landscape alongside our clients and partners. We remain committed to turning these tailwinds into tangible value for plan sponsors and life-changing financial security for participants.

The Micruity team

Micruity News

WIP's Annual Economic Outlook Luncheon
It was a great opportunity to share insights and networking in Chicago, as Micruity's *Elizabeth Heffernan, Head of Partnerships and Consulting Strategy and Carrie Meyer, Senior Client Success Manager*, attended the WIP's Annual Economic Outlook Luncheon.
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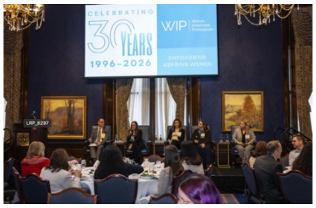

EBRI Milken Institute Retirement Symposium
Elizabeth Heffernan participated in an important panel discussion on Innovations and FinTech Developments that Help Savers Help Themselves, at the EBRI Milken Institute Retirement Symposium in Washington, D.C.
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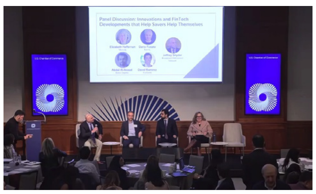

Nestimate Retirement Income Summit
Trevor Gary, Micruity's CEO, presented on Recordkeeper Availability and Portability at the Nestimate Retirement Income Summit, providing insight into a critically important focus area for Income Solutions.
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Industry Updates & Thought Leadership

MetLife 2026 Pot of Gold Study, taking a fresh look at pre-retirees' and retirees' attitudes, decision making and expectations around retirement income
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T Rowe Price launches Income Solver tool that incorporates Social Security, withdrawals, and investments
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EBRI - Milken Institute Retirement Symposium Research
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The US Department of Labor proposes a landmark rule to democratize access to alternative investments in 401(k) plans
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The Standard and OneDigital expand Secure Future PEP
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Carta launches 401(k) Retirement Solution for high-growth companies
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Corebridge Financial, Equitable Holdings merge into $1.5T AUM, AUA organization
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Micruity on the Road: Where to Find Us

Here's where you can find our Micruity team members at some of these upcoming industry events, where our team will be sharing their expertise and industry insights. If you'll be attending, please reach out to schedule a meeting!

DCIIA Public Policy Forum
Washington D.C. - June 4- 5, 2026 | Register

2026 DCIIA Advisor Institute Forum
Kohler, WI - June 28 - 30, 2026 | Register

DCIIA Academic Forum
New York, NY - Nov 5, 2026 | Register

2026 SPARK Forum
West Palm Beach, FL - Nov 15 - 17, 2026 | Register

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: Ethan Nichol, Lead Developer, Engineering Manager

This quarter, we had the opportunity to have a great discussion with our Lead Developer, Engineering Manager, Ethan Nichol. Ethan shared with us some highlights from his professional experience, his role here at Micruity and the intersection of technology and retirement income.

Can you tell us about your experience before joining Micruity?
Before joining Micruity, I worked as a software developer at several Toronto-area startups. My professional background includes working at FreshBooks, an agency called TWG (which later became part of Deloitte Digital), and a travel company called Sherpa that develops automated bots for obtaining travel visas. Immediately before joining Micruity, I worked at Jobber, focusing on building out their backend and infrastructure.

Can you tell us about your role here at Micruity?
My day-to-day role involves overseeing the team responsible for ongoing implementations for many high-profile clients, which often involve complicated components. My primary responsibilities include ensuring correct staffing, confirming that questions are answered, and projecting into the future to ensure deliveries are met with forward-thinking solutions. I also perform people staffing, people management, and “glue work” to keep the engineering gears turning at Micruity.

What was the transition like moving into retirement income, and how could you leverage your previous experience?
The transition to the retirement income space, I saw it as a new, complicated, and challenging problem to be solved using my existing engineering skillset. As an engineer who previously worked in an agency-like environment, I’m used to diving into very specific industry domains with little fore-knowledge. Absorbing all the esoterica is just part of the process.

What is the most challenging aspect of your role?
The most challenging aspect of managing implementations is juggling the extensive context required to support diverse product types, while still providing a tailored, “white glove experience” for clients. As the company expands its footprint and takes on more clients, a significant effort is required to link all the pieces together to maintain a cohesive, universal Micruity approach alongside tailored solutions.

Can you share your view on Micruity and the intersection of retirement income and technology?
From a technology perspective, Micruity operates in a complicated domain space where many difficult engineering issues are rooted in complex industry problems. There is a constant tension between building a powerful, reusable platform to accelerate record keepers and insurers and dealing with an industry that historically operates in highly idiosyncratic ways. The engineering focus is on abstracting the complicated and difficult parts of the process into a sturdy, common foundation, such as building common, deployable front-end experiences or portable record-keeper integrations

What do you like to do outside of work? I think I’ve heard you’re a guitar player?
I am a new father, and when I’m not working, much of my time is spent with my wife and son. My musical energy, which includes playing the guitar, is currently focused on singing and playing instruments with my son, who enjoys music, so we put music on the old turntable and have our own jam sessions.

To learn more about the Micruity team, you can check out further info on ***The Micruitian Corner Blog***

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