

Cryptocurrency in Retirement Plans



Can Cryptocurrency Work as Part of Retirement Savings Strategy?

Overview

In the current “Crypto Boom,” engagement in cryptocurrency investment is high among consumers, with the top motivation being long-term gains, such as retirement savings. Fidelity, the nation’s largest 401(k) provider, has announced that it will allow up to 20% of retirement plan participants’ investments to be held in cryptocurrency, specifically Bitcoin.

Greenwald explores how consumers and employers feel about the cryptocurrency market as it relates to utilizing it in retirement plans, gauging interest, demand, and how a participant would use it as part of a retirement savings strategy.

Topics Explored



Understanding and market for using cryptocurrencies in retirement plans



Consumer and employer reactions to Fidelity’s announcement of offering option to plan participants



Perceived demand for this option and likelihood employers would offer it



How interested participants would utilize this option and how much they would allocate

Methodology

This research includes a consumer survey and interviews with employers.

15-Minute Consumer Online Survey (n=1,001)

Fielded from June 13th to July 7th

Screening Criteria

- General US population
- Full time employee
- Employer offers a retirement plan
- Weighted to be representative of US demographics

30-Minute Employer In-Depth Interviews (n=5)

Conducted from June 13th to June 17th

Screening Criteria

- 50 or more employees at company
- 2 years or more in current role
- Offer a defined contribution retirement plan
- Responsible for decisions pertaining to company’s retirement plan or the administration of company’s retirement plan
- \$1 million or more in assets in largest defined contribution plan
- Not in market research industry

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Full raw dataset	\$1,000
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Let’s get started!

Please contact Matthew Matt Ceryanec at mattceryanec@greenwaldresearch.com for any questions about this study or purchasing the results.

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