

# IRA/Rollover Season Overview

INSIGHTS

Date: 2026



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Key Takeaways

Email Analytics

Notable Communications

Mailbox/Omni-Channel Studies





# What you need to know

## New IRA Incentive Offers

This year, Competiscan identified several new IRA incentive offers from financial institutions. Notably, **Fidelity Investments** introduced a promotion offering up to \$500 for investors who transfer an external IRA to its platform. Similarly, **Betterment** launched an incentive of up to \$1,500 for consumers who complete a qualifying deposit or rollover into a Betterment individual automated investing account, including Roth and traditional IRAs. Competiscan also continued to observe ongoing incentive offers from firms such as **E\*TRADE** and **JPMorgan Chase** aimed at encouraging investors to open and fund IRA accounts.

## IRA Rollover/Consolidation Resources

Financial service firms shared communications providing educational resources focused on IRA rollover and consolidation. These materials outlined key benefits and features of IRA accounts, along with guidance on transferring funds into new accounts. **T. Rowe Price** highlighted all required aspects of creating an IRA, noting that it can be completed in as little as 5–10 minutes. Additionally, **Vanguard** showcased beneficial features of IRAs such as no administrative fees, low expense ratios, and smart rollover options. Overall, many financial institutions distributed resources emphasizing key details of IRA accounts and the steps consumers can take to create their own.

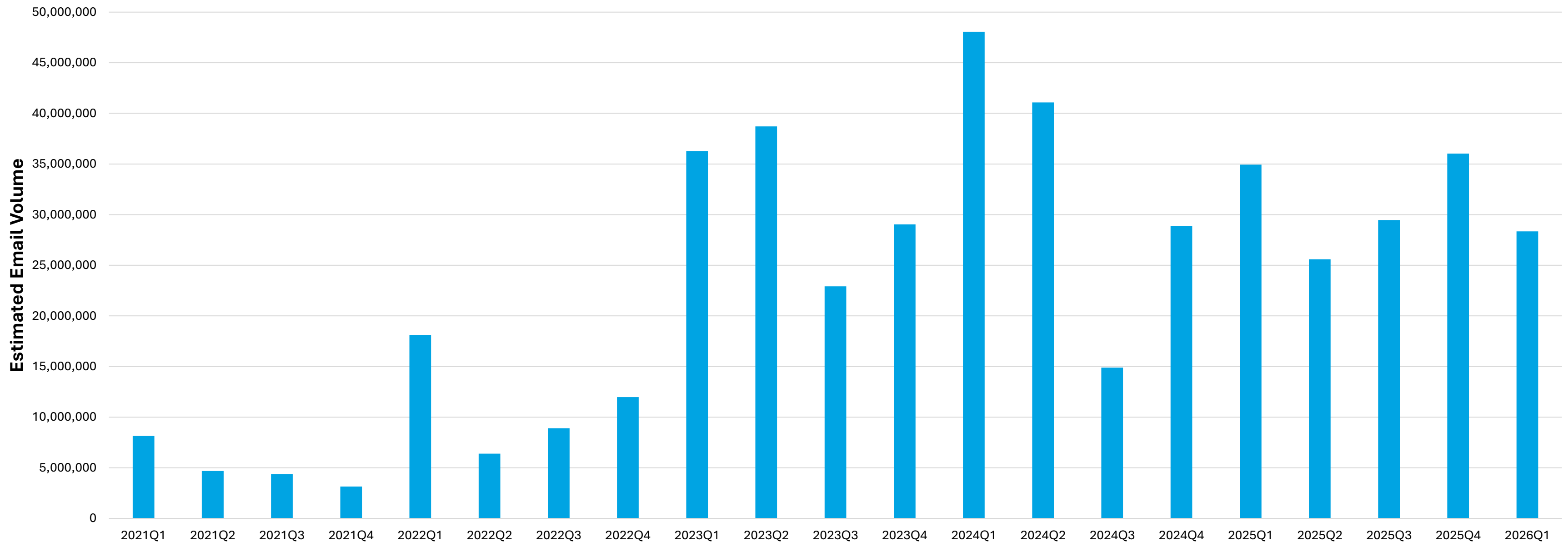


# Email Analytics

# Email Volume Trend

Competiscan observed a 22.3% Q/Q decline in estimated IRA/Rollover email volume, along with an 18.8% decrease Y/Y.

### IRA/Rollover Email Volume Estimates



\*Search Criteria: Media Channel: Email | Sector: Investments/Annuities | Audience: Consumer | Added to database: Between January 2021 and March 2026 | Country: US | Category: Investments and Retirement | Sub Category: IRA / Rollover | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back



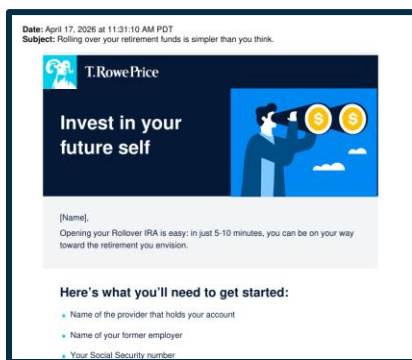
# Notable Communications

# Rollover/Consolidation

Financial institutions distributed email communications encouraging consumers to rollover and consolidate old 401(k) accounts into new IRAs. For example, Vanguard highlighted key benefits of consolidating to an IRA such as low expense ratios, no administrative fees, and more.

## T. Rowe Price

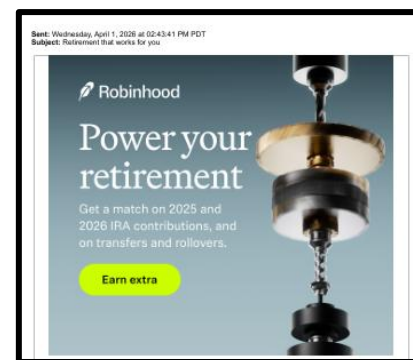
Rolling over your retirement funds is simpler than you think



2026-04-17-1116

## Robinhood

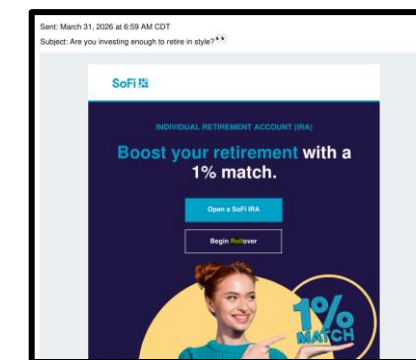
Get a match on 2025 and 2026 IRA contributions, and on transfers and rollovers



2026-04-01-2987

## SoFi

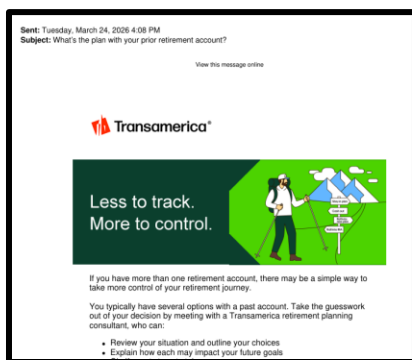
Are you investing enough to retire in style?



2026-03-31-2243

## Transamerica

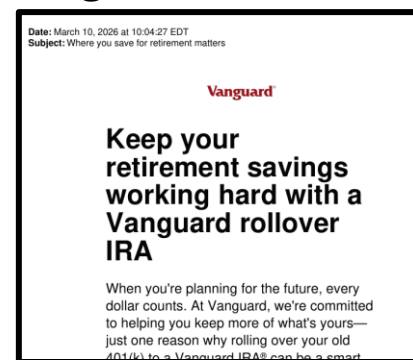
What's the plan with your prior retirement account?



2026-03-24-4872

## Vanguard

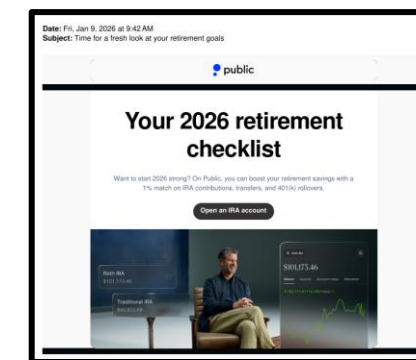
Keep your retirement savings working hard with a Vanguard rollover IRA



2026-03-10-2028

## Public

Time for a fresh look at your retirement goals



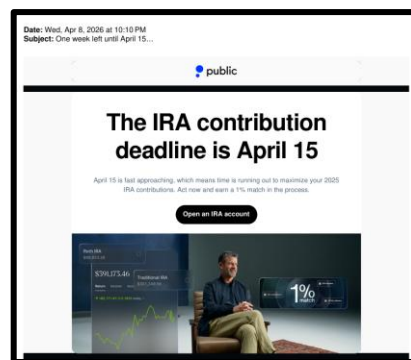
2026-01-09-1420

# Tax Deadline Campaigns

Financial service firms sent emails reminding investors of the upcoming tax deadline urging them to contribute to an IRA before April 15<sup>th</sup>.

## Public

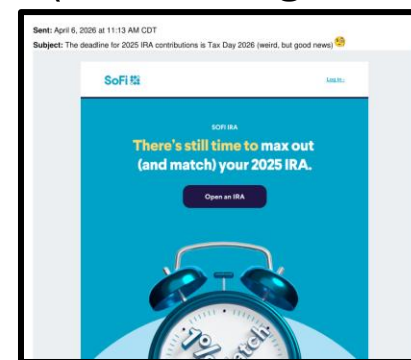
The IRA contribution deadline is April 15



2026-04-08-4050

## SoFi

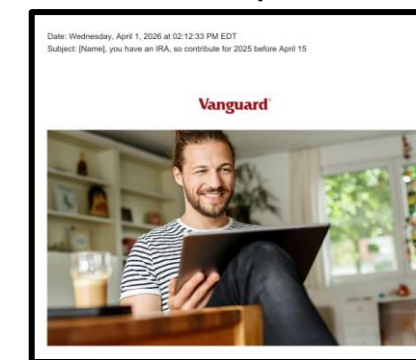
The deadline for 2025 IRA contributions is Tax Day 2026 (weird, but good news)



2026-04-06-2052

## Vanguard

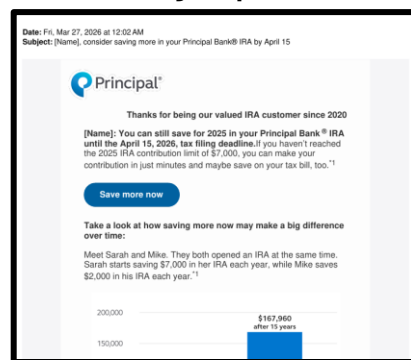
[Name], you have an IRA, so contribute for 2025 before April 15



2026-04-01-4963

## Principal Financial Group

[Name], consider saving more in your Principal Bank IRA by April 15



2026-03-27-1936

## Charles Schwab

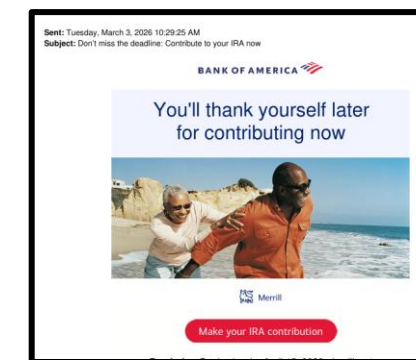
Don't miss the April 15 IRA contribution deadline



2026-03-12-2034

## Merrill

Don't miss the deadline: Contribute to your IRA now



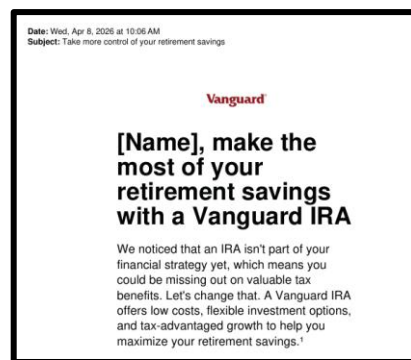
2026-03-03-2143

# Tax Benefits of IRAs

Financial institutions informed investors of the tax benefits of investing in IRAs. Betterment provided a guide detailing tax benefits of Roth and traditional IRAs, while Charles Schwab featured an article covering what an IRA is and the benefits it offers.

## Vanguard

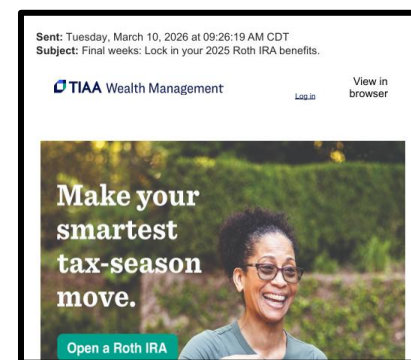
Take more control of your retirement savings



2026-04-08-682

## TIAA

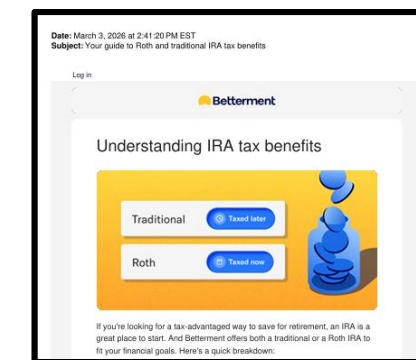
Final weeks: Lock in your 2025 Roth IRA benefits



2026-03-10-2562

## Betterment

Your guide to Roth and traditional IRA tax benefits



2026-03-03-945

## LPL Financial

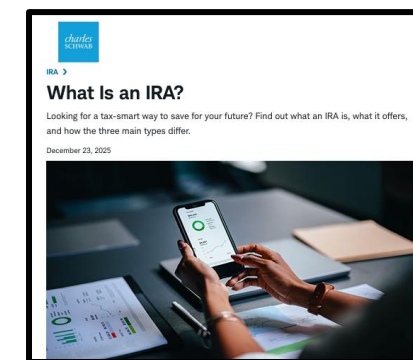
There's still time to take advantage of the tax benefits of an IRA contribution



2026-01-31-2850

## Charles Schwab

Looking for a tax-smart way to save for your future?



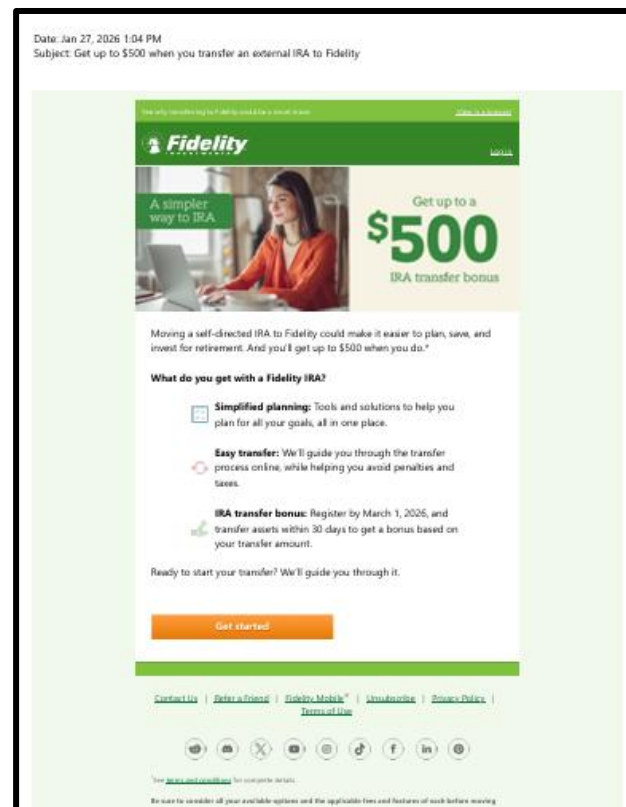
2025-12-23-1891

# IRA Incentive Offers

Firms promoted incentives to consumers for opening and funding IRA accounts. Notably, Fidelity offered up to \$500 for transferring an external IRA to Fidelity, and JPMorgan Chase included cash bonus offers for transferring or rolling over select amounts to a traditional or Roth IRA.

## Fidelity Investments

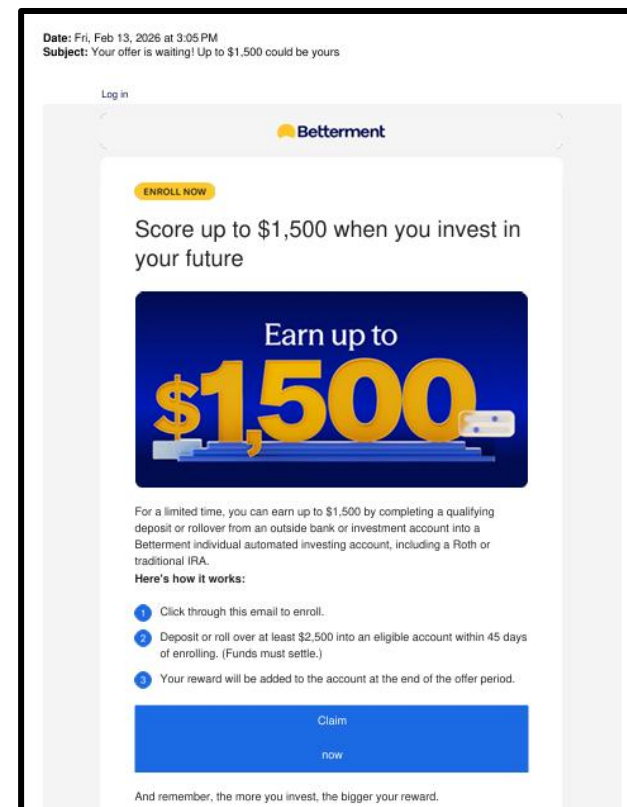
Get up to \$500 when you transfer an external IRA to Fidelity



2026-01-27-4700

## Betterment

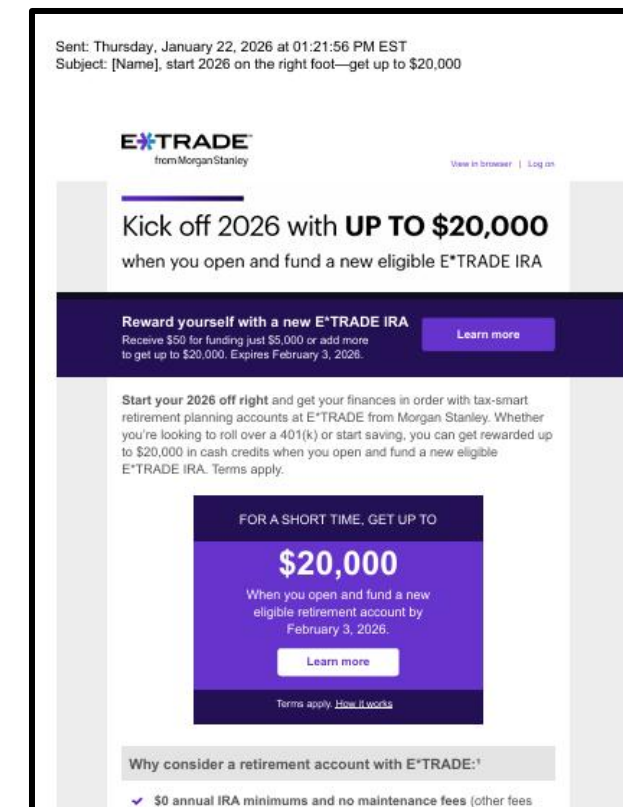
Score up to \$1,500 when you invest in your future



2026-02-13-4357

## E\*TRADE

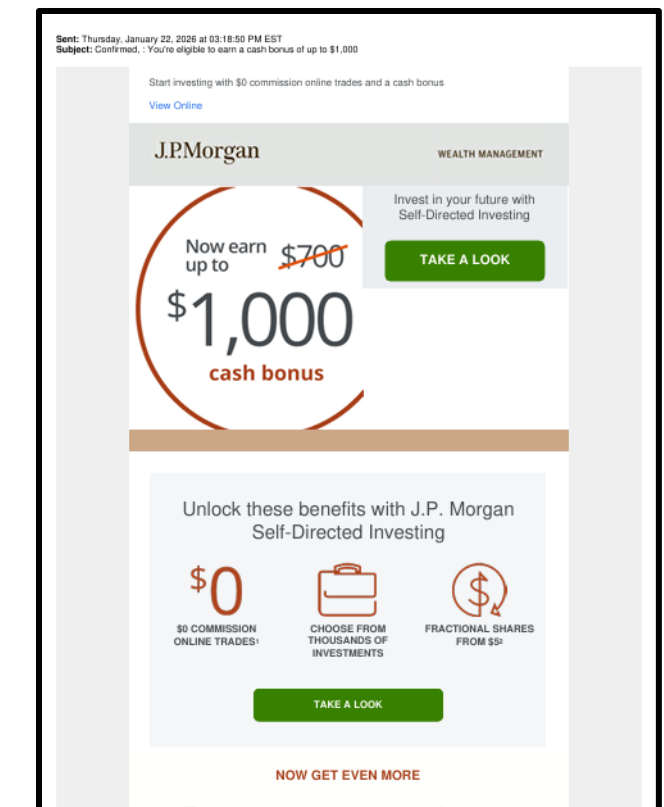
Kick off 2026 with up to \$20,000 when you open and fund a new eligible E\*TRADE IRA



2026-01-22-1930

## JPMorgan Chase

Earn your bonus by opening and funding a general investment account, traditional IRA or Roth IRA



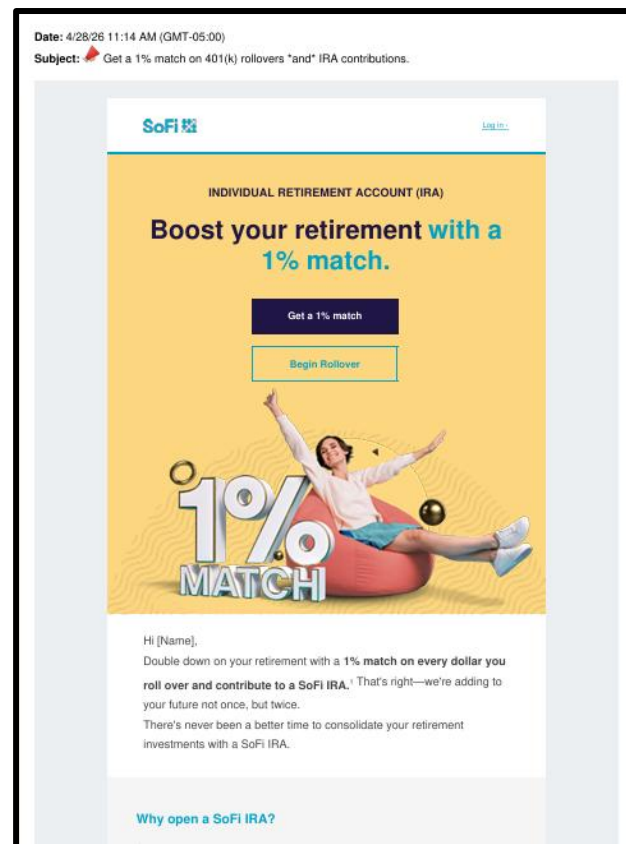
2026-01-22-1597

# IRA Contribution Match Offers

Investors received matching contribution offers from financial institutions upon investing in their IRA accounts. Both SoFi and Public offered a 1% match on IRA contributions, while Robinhood and Acorns advertised a 3% match for Gold members.

## SoFi

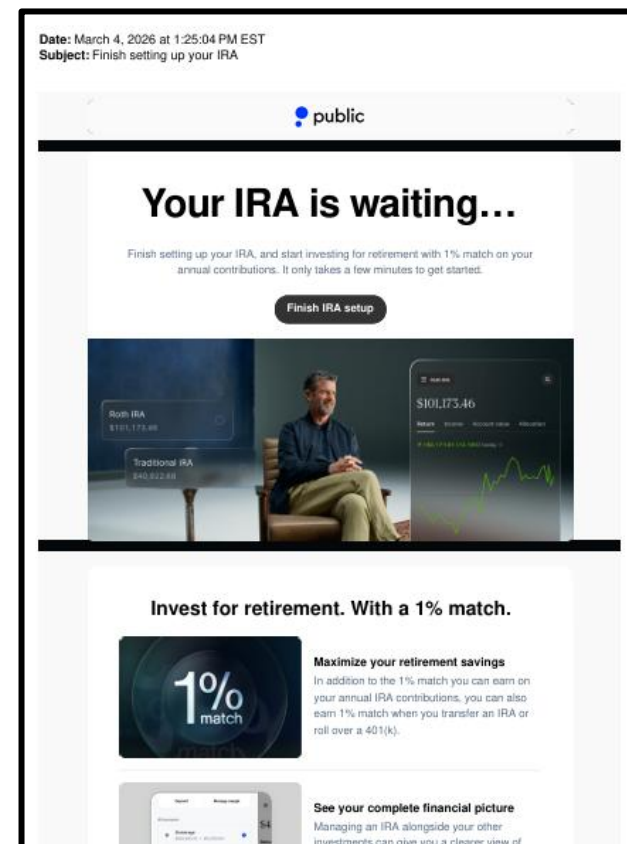
Get a 1% match on 401(k) rollovers \*and\* IRA contributions



2026-04-28-1803

## Public

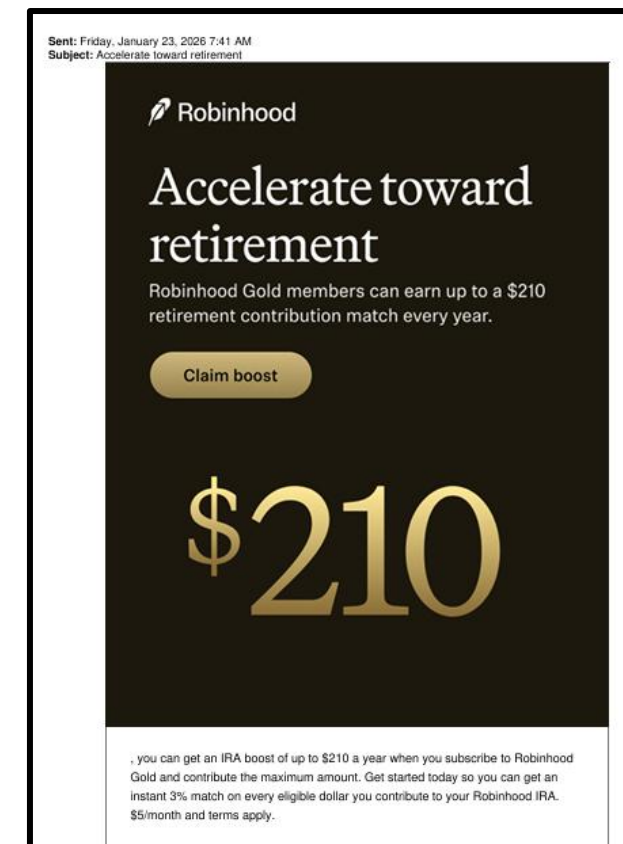
Finish setting up your IRA, and start investing for retirement with 1% match on your annual contributions



2026-03-04-790

## Robinhood

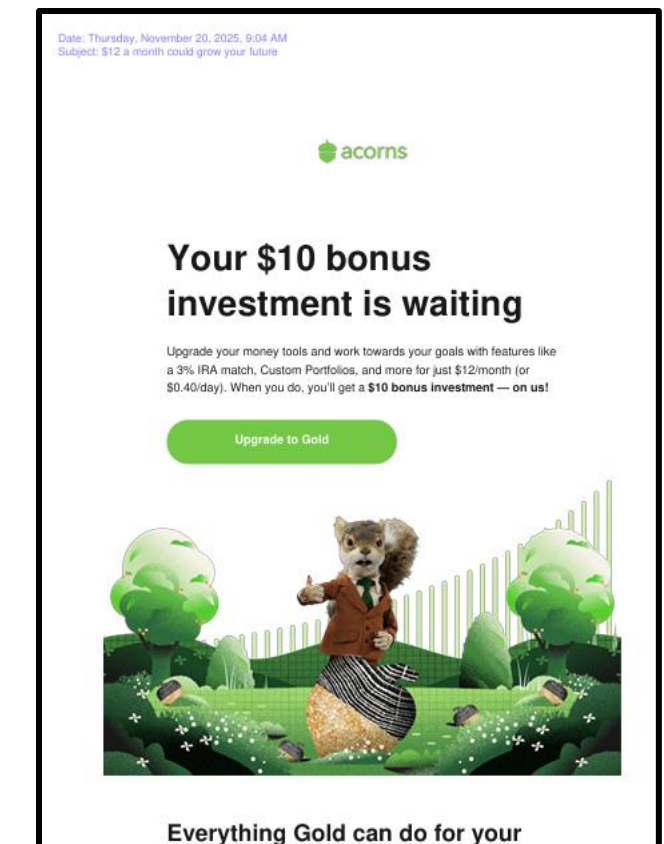
Get started today so you can get an instant 3% match on every eligible dollar you contribute to your Robinhood IRA



2026-01-23-3519

## Acorns

Upgrade your money tools and work towards your goals with features like a 3% IRA match




2025-11-20-1342



# Mailbox/Omni- Channel Studies

# T. Rowe Price Client Journey

Over past year, T. Rowe Price sent IRA-related communications encouraging consumers to open IRA accounts and rollover old 401(k)s. This panelist received emails offering exclusive client benefits and outlining how to open a rollover IRA account.



**Customer Journey**

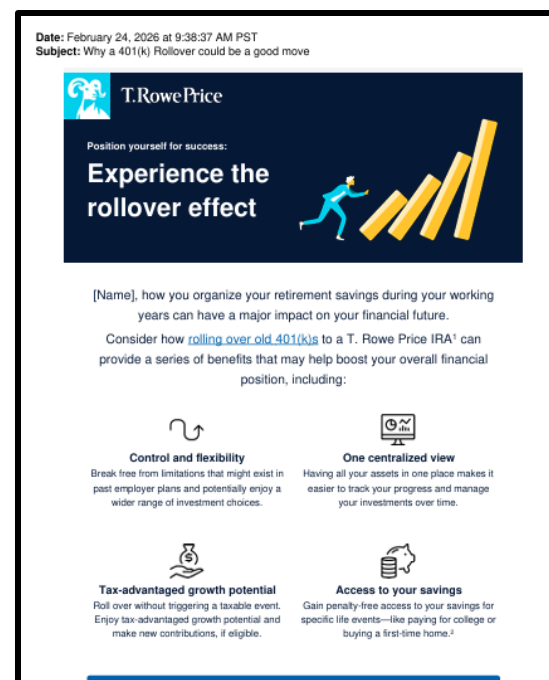
**Panelist: 30921-12-06**

Age:	40-49
Income:	\$25k-\$49k
Location:	California

Link to Full Excel: [Click here](#)

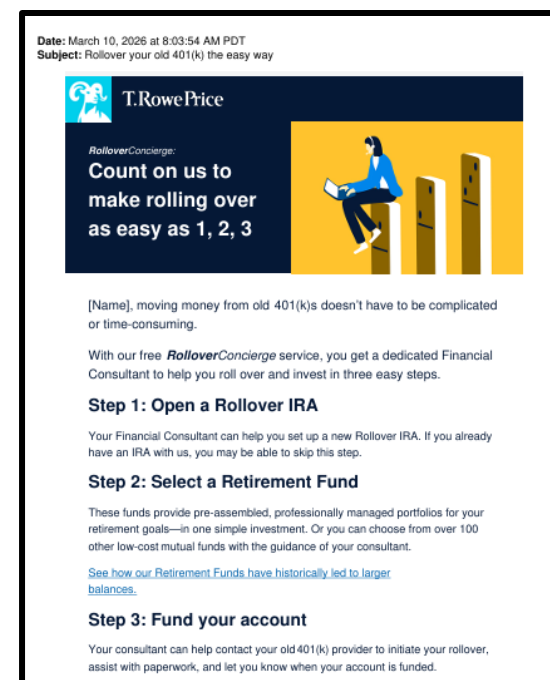


Why a 401(k) Rollover could be a good move



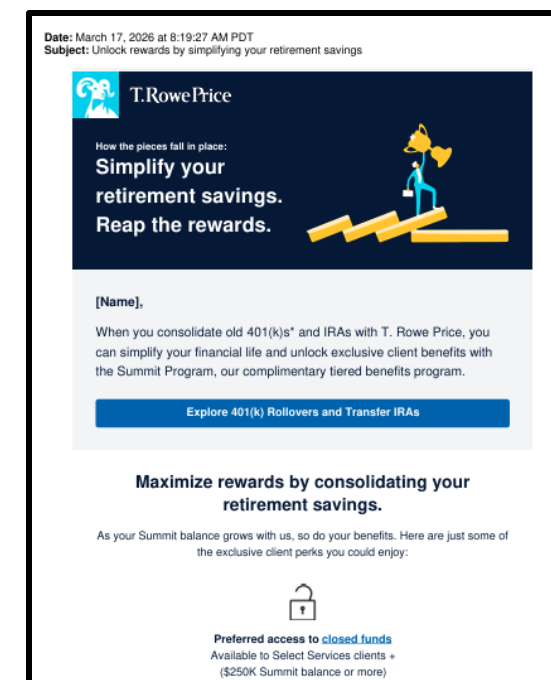
2026-02-24-3219

Moving money from old 401(k)s doesn't have to be complicated or time-consuming



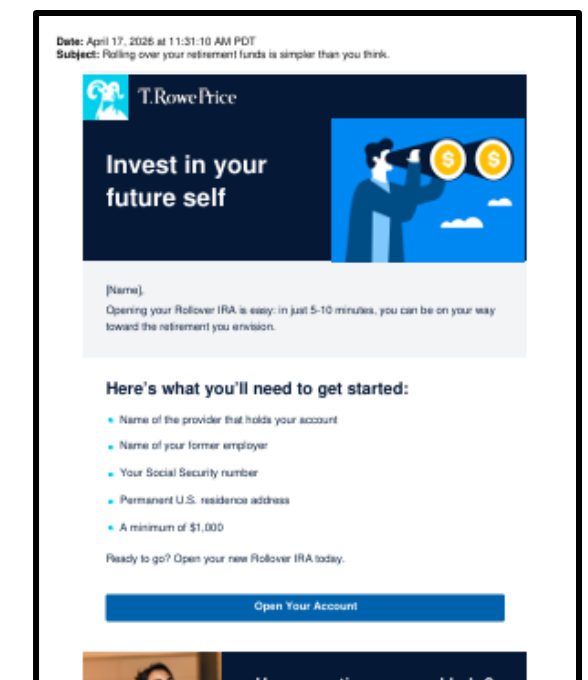
2026-03-10-2569

Unlock rewards by simplifying your retirement savings



2026-03-17-698

Opening your Rollover IRA is easy: in just 5-10 minutes, you can be on your way toward the retirement you envision



2026-04-17-1116

# Omni-Channel – IRA/Rollover Offers



Omni-Channel Insights

## IRA and Rollover Acquisition Offers

IRA and rollover online display, online video, social media, and search engine marketing advertising observed by panelists

Robinhood

Robinhood @RobinhoodApp · Apr 21  
Here is one way to get more from your annual IRA contributions.  
With Robinhood Gold (\$5/mo), you can receive a \$225 boost to your account when you max out your 2026 annual IRA contributions.  
Learn More: [bit.ly/4vwuzR0](https://bit.ly/4vwuzR0)

Get an instant \$225 boost with Robinhood Gold \$5/mo

Social Media: 2026-04-21-2408

Betterment

DEADLINE ALERT:  
Max out your 2025 IRA by **APRIL 15**

Betterment  
Betterment is not a licensed tax advisor. Investing involves risk. Performance not guaranteed.

GET STARTED

Online Display: 2026-03-18-5801

T. Rowe Price

Going for the gold 🏆 Making your 2026 IRA contributions now instead of later lets you maximize time in market. <https://trowe.com/3MIXVQ3>

Most Time in Market

Why early IRA contributions matter

Social Media: 2026-02-10-4241

Charles Schwab

Consider whether a Schwab Rollover IRA might be right for you.

A rollover consultant can help you understand your options and assist with the rollover process.

\$0 account open or maintenance fees\*

Learn More

Charles Schwab  
*Our your tomorrow.* \*Other fees may still apply.

Online Display: 2026-03-02-2508

Vanguard

50 years of results

Explore the benefits of rolling over your former employer plan to a Vanguard IRA®.

Learn more

Online Display: 2026-01-30-1319

Fidelity Investments

Contribute to a Fidelity IRA by April 15

You could reduce your taxable income.

Get started

Fidelity

Online Video: 2026-03-30-4175

TIAA

<https://www.tiaa.org>

Sponsored TIAA® Official Site TIAA® Retirement Accounts Open an IRA Online

TIAA® Official Site TIAA® Retirement Accounts Open an IRA Online TIAA® <https://www.tiaa.org> TIAA® <https://www.tiaa.org>

Search Engine Marketing: 2026-04-24-765

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