ERISA Investment Fiduciary Philip Chao Advocates Personalized Retirement Solutions in New Book and Recent Audiobook

Chao outlines fiduciary-focused approach to improving participant outcomes through personalization.


Philip Chao

CABIN JOHN, MD, MD, UNITED STATES, June 15, 2026 /EINPresswire.com/ -- Fiduciary expert Philip Chao is continuing to advance the conversation around personalized retirement planning with his book, “From Save to Safe: A Personalized Journey from Fragility to Resilience,” now available in both print and audiobook formats.

The book recently gained momentum following a successful appearance and book signing at the 2026 NAPA 401(k) Summit, where Chao met with advisors and industry professionals to discuss fiduciary strategy, participant outcomes and the future of default personalized retirement plan design.

As responsibility for retirement savings has shifted from employers to individuals, Chao argues that defined contribution plans must evolve beyond one-size-fits-all approaches toward more personalized, data-driven design. The book outlines a framework aimed at helping fiduciaries better align retirement strategies with individual participant’s personal circumstances and needs, while avoiding common behavioral challenges.

“Saving is no longer enough,” Chao said. “If we want participants to retire with confidence, we must design smart systems that consider who they are, rather than automatically placing everyone into generic models that fail to reflect the unique circumstances of each individual. Personalization is how we move from blindly investing through payroll deductions to truly arriving safely in retirement.”

Drawing on more than 40 years of fiduciary experience, Chao examines the transition from traditional pensions to defined contribution plans and the real-world challenges people face when saving and managing their own retirement assets, including saving consistently, making prudent investment decisions, understanding retirement distribution options and staying on track over time.

He outlines five steps to help improve retirement outcomes for all Americans:
— Expand coverage to ensure access to tax-advantaged savings plans
— Use automatic enrollment to increase participation
— Implement auto-escalation to strengthen long-term savings
— Through re-enrollment, personalize accumulation strategies using individual data
— Incorporate lifetime income options to overcome longevity risk

Chao said the focus for advisors and plan sponsors should move beyond investment fiduciary compliance toward rethinking plan design.

"The fiduciary leadership now is to move beyond yesteryear's solutions," he said. "Better outcomes require more than efficient defaults. They require plan design that incorporates higher savings, automates portfolio construction, optimizes portfolio risk based on individual circumstances and retirement needs, and offers thoughtful distribution strategies in retirement."

Chao also reiterates the significant role of ERISA fiduciaries, arguing that the system's long-term effectiveness relies on their obligation to develop a prudent process and act exclusively in the best interest of participants.

The book has received praise from industry leaders, including Don Trone, known as the "Father of Fiduciary," who called it a "governance-forward call to action" for building long-term retirement resilience.

Chao is the founder of Nexus338, an ERISA participant-level discretionary investment fiduciary, and creator of the Individualized Glide Path Solution, or iGPS, which focuses on aligning retirement strategies with individual participant profiles.

"From Save to Safe" is now available in print and audiobook formats on Amazon.
Advisors, plan sponsors and individuals interested in learning more, requesting a copy of the book or discussing iGPS can visit www.igps.one or contact pchao@nexus338.com.

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