



Are You Overpaying for Your 401(k)?

Most plans aren't regularly benchmarked – see how yours compares in minutes.

Why Benchmarking Matters

Benchmarking ensures your plan remains competitive, cost-efficient, and aligned with fiduciary best practices. Without it, plans often drift into higher fees and outdated structures.

1. Fee Benchmarking

Evaluate total plan cost, including:

- Recordkeeping fees (per participant or asset-based)
- Investment expense ratios
- Advisor compensation
- Revenue sharing arrangements

Best Practice: Compare against plans with similar size, industry, and participant count.

2. Investment Lineup Review

Performance vs. benchmarks (1, 3, 5-year periods)

- Expense ratios vs. institutional share classes
- Diversification across asset classes
- Identify and replace underperforming funds

3. Service Provider Evaluation

- Recordkeeper technology and reporting
- Advisor value (fiduciary support, education, strategy)
- Responsiveness and service levels

4. Participant Outcomes

- Participation rate
- Average deferral rate
- Roth adoption
- Retirement readiness metrics

5. Plan Design Comparison

- Auto-enrollment and auto-escalation
- Employer match competitiveness
- Eligibility and vesting structure



Ready to See Your Plan from a New Perspective?

Regular benchmarking helps reduce costs, improve outcomes, and strengthen fiduciary protection.