

401(k) Buyer Guide Worksheet		401G	Competitor
Responsibility and Compliance	What services do you provide?	All possible	
	Recordkeeper	yes	
	TPA or 3(16) administrator	yes, both	
	3(21) or 3(38) investment fiduciary	3(38)	
	Custodian	Matrix Trust	
	How do you monitor for noncompliance issues?	continuously	
	Do you calculate employer contributions?	yes	
	Eligibility tracking	yes	
	Enrollment tracking	yes	
	How long to complete plan takeover? (usually less than 60 days)	ASAP	
	Do you handle employee notifications?	yes	
Technical Aspects	Do you provide the fidelity bond, does that cost extra?	yes - included	
	Do you prepare the 5500 report?	yes	
	Sign and file	yes	
	Do you provide account rebalancing?	Automatic	
	Do you integrate with our payroll or HR provider?	yes, all	
Setup and Costs	How long does plan design and setup take?	15 minutes	
	How long until the plan document is ready?	same day	
	How long until I have access to the account?	same day	
	How long until employees can begin setting up?	same day	
	What will the plan cost?		
	Setup fee	\$500	
	Base fee	\$139	
	Per user fee (discounts for 50+ employees)	\$2 - \$279	
	AUM fee	0.30%	
	What other fees should I be aware of?		
	Plan document preparation	none	
	Plan document amendments	none	
	Report preparation	none	
	Plan termination	none	
	Loan origination	none	
	Distributions	none	
Stop Payment (re-issue)	none		
Wire fees	none		
Profit-sharing calculations	\$0 - \$199		
Compliance testing	none		
Perks and Extras	Do you provide live customer support for employees?	yes	
	Dedicated relationship manager for employers	yes	
	Do you offer financial education for participants?	yes	
	Retirement planning tools	yes	
	AI-powered personalized insights	yes	