

# 401k Averages Book

18th Edition

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 401k Averages Book

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## HOW THE AVERAGES BOOK IS ORGANIZED

The *401k Averages Book* is designed to help you quickly identify the appropriate cost average by organizing the book into sections based on the number of plan participants, average account balance and total plan assets.

Most 401(k) plans cost structures are determined by a combination of four important variables, 1) total plan assets, 2) number of plan participants, 3) average participant account balances and 4) asset allocation.

The Averages Book illustrates specific scenarios for plans with 10, 25, 50, 100, 200, 500, 1,000, and 2,000 participants and average participant account balances of \$10,000, \$50,000, and \$100,000.

The asset allocation for each scenario is: 43% Large Equity, 10% Stable Value, 8% International Equity, 9% Fixed Income, 30% Balanced/Target Date. The Balanced/Target Date allocation represents the average of the Balanced and Target Date investment options.

The Averages Book is derived from our database of 199 product offerings from 69 providers. Each plan scenario's universe is made up of a subset of the 199 products. Products are placed in the appropriate universe(s) based on their target market. The data presented for each plan scenario is calculated by averaging the costs for each product in the universe. The number of

products in each universe is indicated at the bottom of the first page of each section.

The Frequently Asked Questions section provides answers to the reader's most commonly asked questions. If the answer to your question is not found in the FAQ section then all other questions about the *401k Averages Book* will be answered by e-mail and should be sent to [support@401ksource.com](mailto:support@401ksource.com).

Sections 1 through 8 offer average cost data on specific plan size scenarios for plans with \$10,000 average account balances. Sections 9 through 16 offer average cost data on specific plan size scenarios for plans with \$50,000 average account balances. Sections 17 through 24 offer average cost data on specific plan size scenarios for plans with \$100,000 average account balances.

To save you time the sections are organized in a practical and easy to use format. First, at the beginning of each section you will find Comments highlighting key data points found in the section. Next, charts x.1–x.3 illustrate total plan and average per participant costs. Chart x.4, illustrates the median and cost quartiles for each universe, while Chart x.5 shows the range of per participant costs. Charts x.6–x.8 illustrate total plan and average per participant costs while splitting the investment expense into net investment and revenue sharing. Charts x.9–x.10 illustrate average investment costs and their ranges.

### Comments and Charts for Section 1–24:

#### Comments

- |   |  |
|---|--|
| x.1 Average Plan Cost as a Percentage of Assets   | x.7 Percentage Breakdown of Plan Costs (Illustrating Net Investment and Revenue Sharing Split) |
| x.2 Percentage Breakdown of Plan Costs  | x.8 Average Plan Cost Per Participant (Illustrating Net Investment and Revenue Sharing Split)  |
| x.3 Average Plan Cost Per Participant   | x.9 Range of Investment Costs  |
| x.4 Investment and Total Bundled Cost Quartiles   | x.10 Range of Investment Costs   |
| x.5 Range of Per Participant Costs  |  |
| x.6 Average Plan Cost as a Percentage of Assets (Illustrating Net Investment and Revenue Sharing Split) |  |

## 100 Participants and \$5,000,000 in Assets

### Comments

Total Plan Cost per participant is \$650.

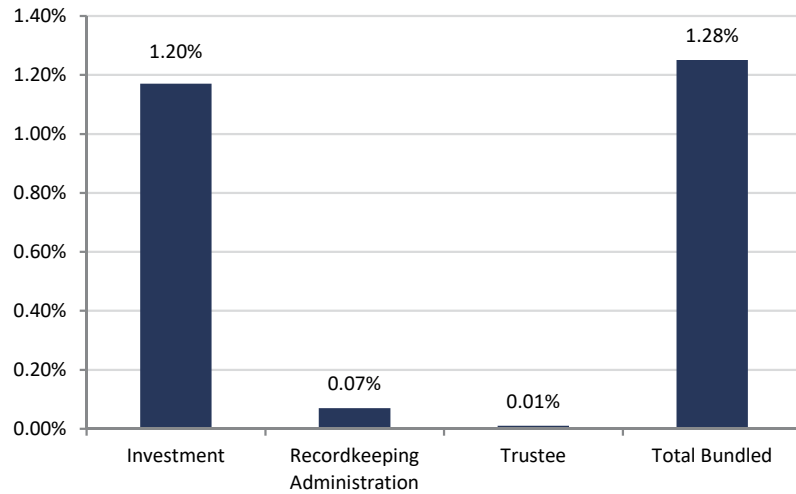
Average Investment Expense is 1.20% of assets.

Average Total Bundled Expense is 1.28% of assets.

Investment Expense accounts for 94.00% of total plan costs.

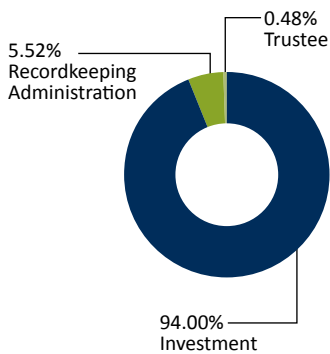
**Chart 12.1**

Average Plan Cost as a Percentage of Assets



**Chart 12.2**

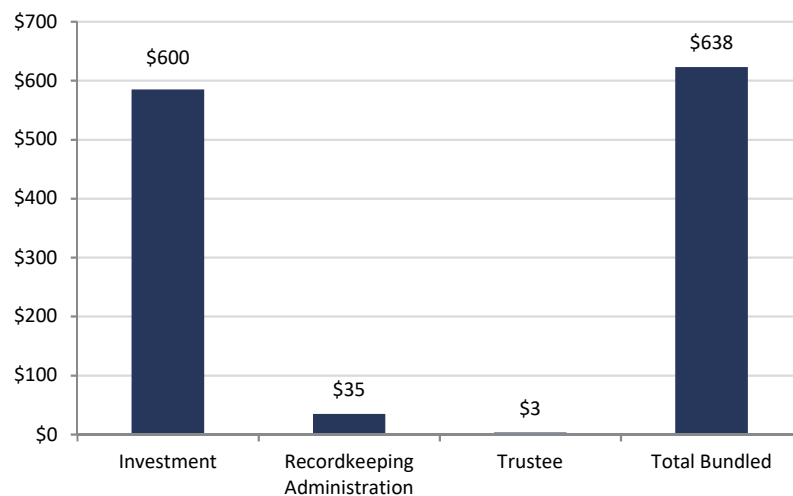
Percentage Breakdown of Plan Costs



# Sample Data

**Chart 12.3**

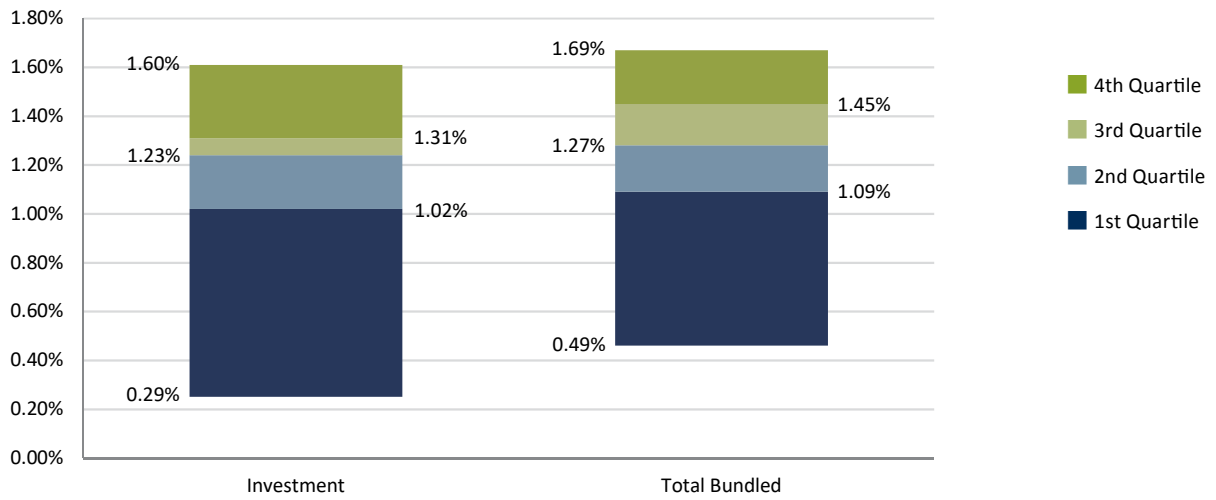
Average Plan Cost Per Participant



Universe consists of 66 different products.

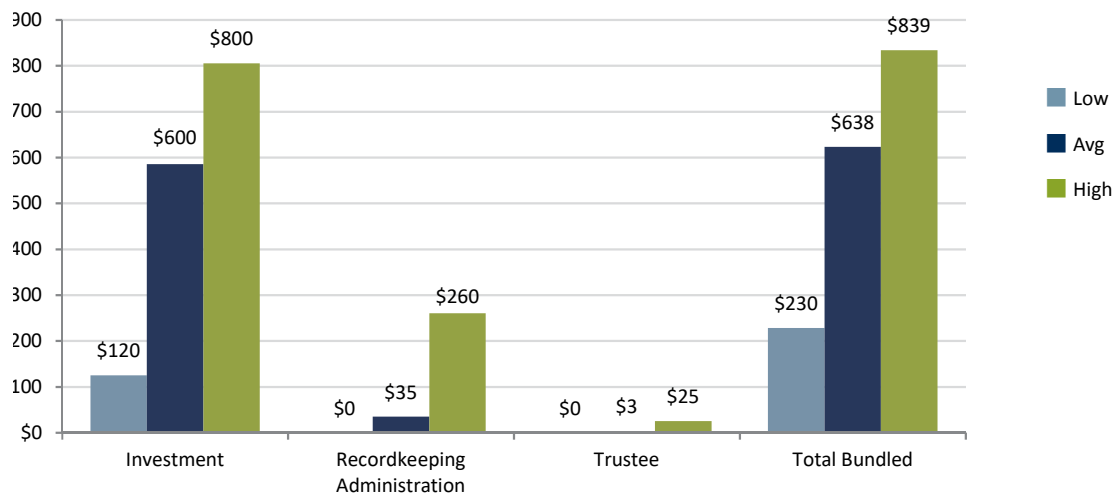
## 100 Participants and \$5,000,000 in Assets

**Chart 12.4**  
Investment and Total Bundled Cost Quartiles



# Sample Data

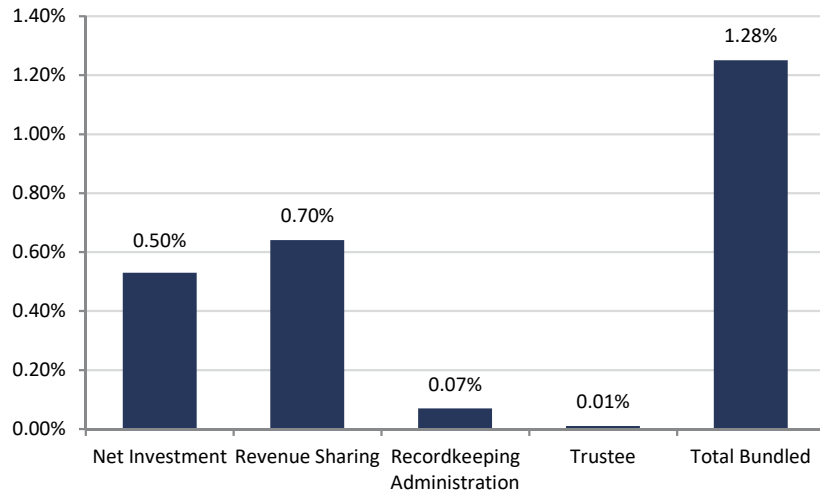
**Chart 12.5**  
Range of Per Participant Costs



## 100 Participants and \$5,000,000 in Assets

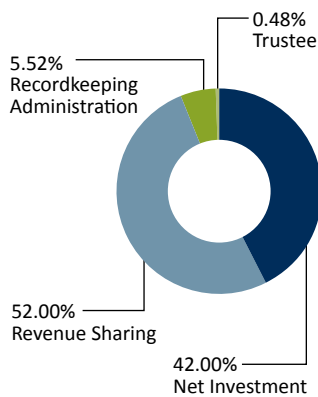
**Chart 12.6**

Average Plan Cost as a Percentage of Assets  
(Illustrating Net Investment and Revenue Sharing Split)



**Chart 12.7**

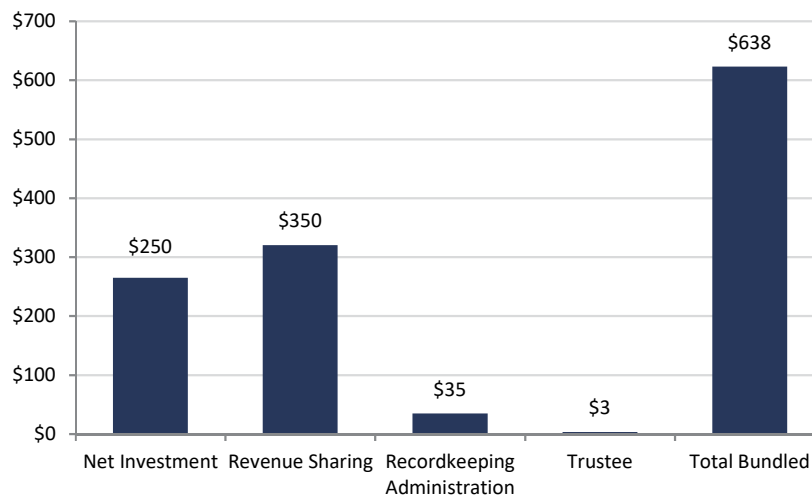
Percentage Breakdown of Plan Costs  
(Illustrating Net Investment and Revenue Sharing Split)



# Sample Data

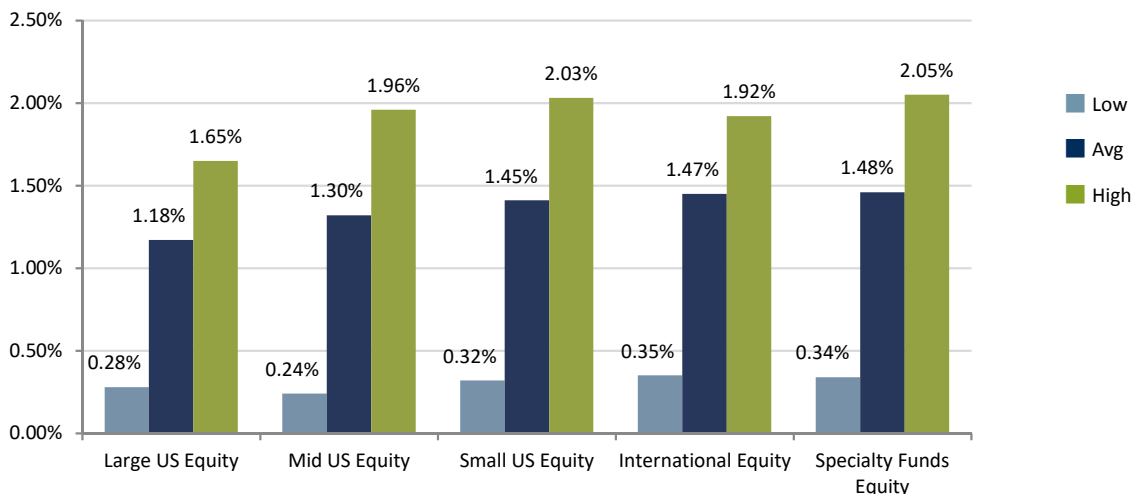
**Chart 12.8**

Average Plan Cost Per Participant  
(Illustrating Net Investment and Revenue Sharing Split)



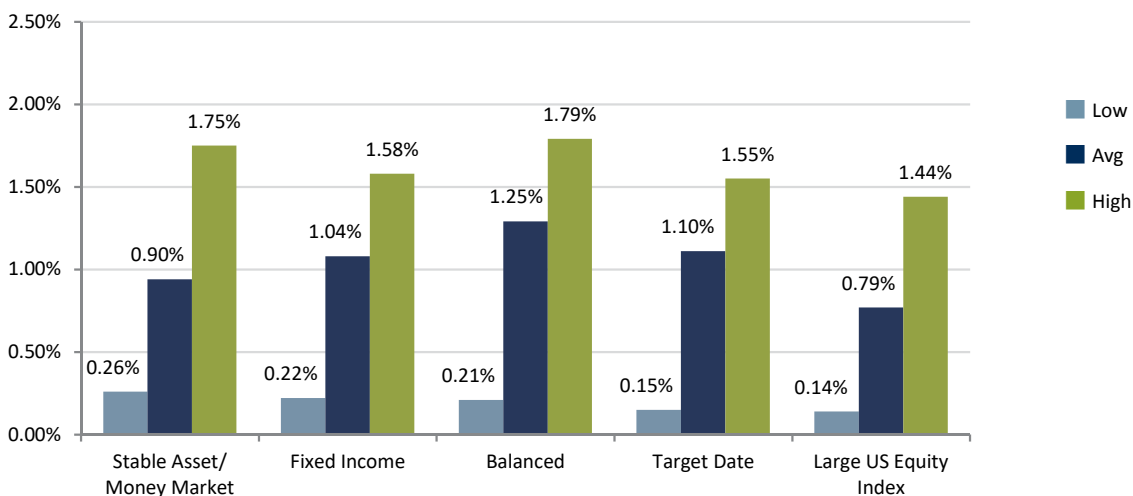
100 Participants and \$5,000,000 in Assets

**Chart 12.9**  
Range of Investment Costs



# Sample Data

**Chart 12.10**  
Range of Investment Costs



SECTION 12