

401(K) COST COMPARISON WORKSHEETS

Do you know the complete cost of your 401(k) plan?

Many providers charge a variety of one-off fees that affect the overall cost to your business. These worksheets will help you determine what extra charges to look out for as you consider different 401(k) plans and providers.

Business Cost

Pricing is typically driven by number of participating employees. So what's a good price for your business?

A business with ...	should pay less than ...
1 employee (self-employed)	\$200 per year.
2 to 10 employees	\$1,000 per year.
11 to 25 employees	\$1,500 per year.
26 to 50 employees	\$2,300 per year.
51 to 100 employees	\$3,300 per year.

These annual prices should include all typical administration, compliance, and record-keeping duties after the initial plan setup. Page 2 of this worksheet will help you compare total business costs across 401(k) providers.

Participant Fees & Expenses

What about the cost to participants — yourself and any employees? High expense ratios, 12b-1 fees, and excessive asset management fees can quickly add up.

Target a total cost (including both fees and fund expenses) of **less than 1%** of assets, and give your money a chance to work harder over the long haul. Page 3 of this worksheet will help you compare total participant fees across 401(k) providers.

Note that ShareBuilder 401k does have a few charges not shown in the following charts. These are non-typical charges and custom service options we provide for customers who need them. We encourage you to view our [complete fee schedule](#). If you have any questions, call us at **1.943.6108 x1** — we're happy to help!

Business Cost Comparison Worksheet

	shareBUILDER 401K®	Other Provider
Setup and implementation fees (one-time)		
Implementation fee	\$195 to \$995 (details)	
Enrollment fee (per participant)	\$0	
Document and filing fee	\$0	
Maintenance fees (recurring)		
Administration fee	\$15 to \$300/month (details)	
Eligible employee/participant fee	\$0	
Administration and record-keeping		
Program reporting	\$0	
Distribution and payroll processing	\$0	
Contract administration	\$0	
Investment transfer	\$0	
Participant statements	\$0	
Compliance services		
Nondiscrimination and top-heavy testing	\$0	
Signature-ready form 5500	\$0	
Annual audit	\$0	
Participant education		
Online setup video and training	\$0	
Savings guides, calculators and materials	\$0	
Online investment center (funds performance, expense ratios)	\$0	
Plan amendment fees (optional)		
Plan amendment fee	\$100	
Determination letter fee	\$500	
Plan transfer fee (move to another provider)		
Solo Plan	\$100	
Large Plan	\$500 to \$600	
Plan termination fee		
Solo Plan	\$125	
Large Plan	\$600 to \$750	
Contract termination fee	\$0	
Total plan administration expenses		

Participant Fee & Expense Comparison Worksheet

	shareBUILDER 401K [®]	Other Provider
Investment option fees		
Average expense ratios		
Equity funds	0.22%	
Bond funds (fixed income)	0.15%	
Specialty fund (REITs, emerging markets, etc.)	0.18%	
Overall average expense ratio of portfolios	0.19%	
Other investment fees		
12b-1 fee	\$0	
Sales load (back- or front-end) and/or wrap fees	\$0	
Sub-transfer agent fee (Sub-TA)	\$0	
Soft dollars	\$0	
Fund turnover charges	\$0	
Transaction fee	\$0	
Rebalancing fee	\$0	
Asset management fee		
Annual asset management fee (dependent on Automatic Pricing Discount level)	0.45% to 0.75%	
Non-investment-related charges (optional)		
Loan processing fee	\$75 to \$125	
Loan origination fee	\$0	
Loan maintenance and repayment tracking fee	\$0	
Total investment fees (average)	0.64% to 0.94%	