

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 15 employees	\$1,200 per year.
16 to 50 employees	\$1,800 per year.
51 or more employees	\$2,500 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 the number below — 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%	