2025 PLANSPONSOR Defined Contribution Plan Industry Report *Fortune 1000*



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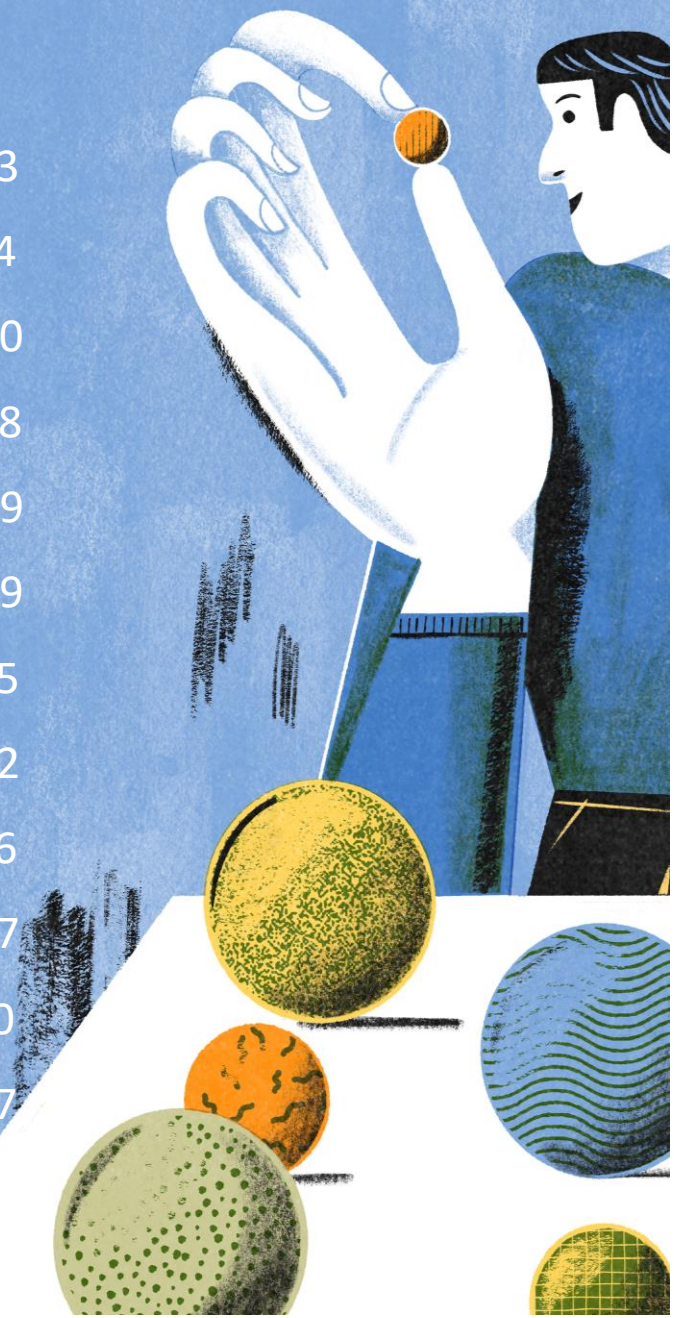
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Methodology

This 2025 PLANSPONSOR DC Survey Industry Report is based on the results of the annual PLANSPONSOR Defined Contribution Survey. This was fielded using the Qualtrics survey platform from August through November 2024. In collaboration with recordkeepers of DC plans, we invited plan sponsors to report on their plan facts to compile these reports. All data is as of June 30, 2024.

Data are reported in aggregate, based on specified asset ranges for 8 plan types and 48 industries. We report on plan types and design features, loans and withdrawals, participation and eligibility, etc.

If you are interested in purchasing additional reports or if you have questions regarding the data presented here, please contact surveys@issmediasolutions.com

Kimberley Gonzalez-Quiles
Associate Vice President

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Summary of Findings



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Overall

The 2024 PLANSPONSOR Defined Contribution (DC) Survey results incorporate the responses of 3,172 plan sponsors from a broad variety of U.S. industries. This report compares the survey responses of plan sponsors from the overall respondents dataset with those of survey respondents for the listed industries. Of the overall respondents, 2,411 reported asset range data resulting in the following DC assets:

571 (23.7%) are 'Micro' plans (<$5MM)

1,084 (45.0%) are 'Small' plans ($5MM - $50MM)

369 (15.3%) are 'Mid' plans (>$50MM - $200MM)

230 (9.5%) are 'Large' plans (>$200MM - $1B)

157 (6.5%) are 'Mega' plans (>$1B)

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Data by Industry

This report compares the survey responses of plan sponsors from the Fortune 1000 Industry with those of all survey respondents.

Within the survey, 96 respondents are from the Fortune 1000 industry. Of these 96 industry respondents, 2 (2.1%) are 'Micro' plans, 4 (4.2%) are 'Small' plans, 3 (3.1%) are 'Mid' plans, 26 (27.1%) are 'Large' plans, and 61 (63.5%) are 'Mega' plans.

Note: Due to small sample sizes, some categories are shown as "NA" in this report.

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Data Quality

A note about the data included in this report:

At PLANSPONSOR, we are careful to preserve the integrity of the data collected in our various surveys. Our survey reports are based on self-reported data that is impossible to independently verify, so as part of our commitment to accuracy, we analyze responses for completeness. As a result, and because we do not eliminate or manipulate data, we sometimes add footnotes or other indicators of potential outlier data.

Additionally, since survey respondents self-report data, some may have skipped or only partially answered some of the questions. The data we present here accurately reflects what organizations have submitted to us.

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Overall Rankings: Top 50% Industries, Key Plan Areas

	Participation Rate	Average Account Balance	Average Deferral Rate	Immediate Eligibility	Immediate Vesting
1	Telecommunications [92.0%]	Law Firm [$329,147]	Gov./Pub. – City/Mun. [17.8%]	Religious Organizations [73.3%]	Pharmaceuticals [66.7%]
2	Chemicals & Mining [88.0%]	Telecommunications [$278,183]	Gov./Pub. – County, etc. [13.3%]	Aerospace & Defense [65.5%]	Religious Organizations [58.3%]
3	Architecture [87.7%]	Acct./CPA Firm/etc. [$215,781]	Telecommunications [10.4%]	Telecommunications [62.5%]	Edu. – Higher Ed [54.5%]
4	Pharmaceuticals [86.0%]	Financial Services [$211,520]	Law Firm [10.0%]	Biotech [61.9%]	Chemicals & Mining [48.1%]
5	Biotech [85.4%]	Research & Development [$178,974]	Research & Development [9.9%]	Health. Org. (not for profit) [61.9%]	Mem. Org./Ind. Assoc./etc. [47.1%]
6	Insurance & Reinsurance [85.1%]	Chemicals & Mining [$170,433]	Acct./CPA Firm/etc. [9.8%]	Pharmaceuticals [61.9%]	Hotels/Gaming/Ent./etc. [42.9%]
7	Credit Union [84.5%]	Biotech [$163,441]	Advertising/Mar./Print. [9.8%]	Edu. – Higher Ed [61.8%]	Biotech [41.9%]
8	Engineering [84.4%]	Engineering [$163,339]	Aerospace & Defense [9.5%]	Social Services [60.5%]	Insurance & Reinsurance [39.5%]
9	Financial Services [83.5%]	Health. Org. (for profit) [$162,836]	Consulting [9.3%]	Nonprofit Org./End./Foun. [58.7%]	Agriculture [39.1%]
10	Oil/Gas/Energy [83.2%]	Oil/Gas/Energy [$160,755]	Financial Services [9.3%]	Research & Development [58.1%]	Oil/Gas/Energy [38.8%]
11	Research & Development [83.0%]	Consulting [$160,347]	Biotech [9.3%]	Chemicals & Mining [56.8%]	Nonprofit Org./End./Foun. [38.6%]
12	Media/Comm./Pub. [82.9%]	Insurance & Reinsurance [$156,079]	Pharmaceuticals [9.2%]	Technology/Comp./Soft. [55.0%]	Restaurant & Food Service [37.5%]
13	Acct./CPA Firm/etc. [82.5%]	Aerospace & Defense [$151,110]	Mem. Org./Ind. Assoc./etc. [9.2%]	Gov./Pub. – County, etc. [53.3%]	Consulting [36.5%]
14	Distribution/Manu./etc. [82.5%]	Wholesale [$143,660]	Real Estate [9.2%]	Oil/Gas/Energy [52.3%]	Telecommunications [36.4%]
15	Banking – Com./Retail/etc. [82.4%]	Architecture [$141,514]	Business Ser. & Staffing [9.2%]	Edu. – K-12, Pre., Daycare [52.0%]	Utilities [36.4%]
16	Manu. – Consumer Prod. [82.2%]	Building/Const./Cont. [$140,841]	Utilities [9.1%]	Utilities [51.6%]	Env. – Recycling, etc. [35.7%]
17	Consulting [81.7%]	Banking – Com./Retail/etc. [$128,127]	Inv. Ba. & Holding Comp. [9.1%]	Engineering [51.4%]	Social Services [35.3%]
18	Manu. – Industrial Prod. [81.2%]	Pharmaceuticals [$126,923]	Engineering [9.0%]	Mem. Org./Ind. Assoc./etc. [50.0%]	Edu. – K-12, Pre., Daycare [35.3%]
19	Technology/Comp./Soft. [80.6%]	Technology/Comp./Soft. [$125,599]	Architecture [8.9%]	Architecture [50.0%]	Aerospace & Defense [35.0%]
20	Auto. – Dealership/etc. [79.0%]	Mem. Org./Ind. Assoc./etc. [$123,024]	Wholesale [8.9%]	Insurance & Reinsurance [49.2%]	Transportation & Airline [34.1%]
21	Wholesale [78.6%]	Manu. – Industrial Prod. [$121,313]	Transportation & Airline [8.8%]	Gov./Pub. – City/Mun. [48.5%]	Engineering [33.3%]
22	Utilities [78.1%]	Distribution/Manu./etc. [$118,644]	Technology/Comp./Soft. [8.7%]	Financial Services [46.2%]	Consumer Services [33.3%]
23	Mem. Org./Ind. Assoc./etc. [77.9%]	Utilities [$118,565]	Religious Organizations [8.7%]	Env. – Recycling, etc. [43.2%]	Financial Services [31.8%]
24	Env. – Recycling, etc. [77.4%]	Real Estate [$116,757]	Oil/Gas/Energy [8.6%]	Business Ser. & Staffing [41.2%]	Manu. – Consumer Prod. [30.8%]

Note: Some industry titles have been abbreviated to fit in the table; please refer to page 112 of this report for the full industry names

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Overall Rankings: Bottom 50% Industries, Key Plan Areas

	Participation Rate	Average Account Balance	Average Deferral Rate	Immediate Eligibility	Immediate Vesting
25	Equip. – Sales/Leasing/Ser. [77.2%]	Inv. Ba. & Holding Comp. [$115,722]	Nonprofit Org./End./Foun. [8.6%]	Consulting [40.8%]	Distribution/Manu./etc. [30.8%]
26	Aerospace & Defense [76.4%]	Business Ser. & Staffing [$114,668]	Chemicals & Mining [8.3%]	Media/Comm./Pub. [40.0%]	Technology/Comp./Soft. [30.0%]
27	Law Firm [76.0%]	Retail & E-Commerce [$112,922]	Env. – Recycling, etc. [8.3%]	Acct./CPA Firm/etc. [38.9%]	Credit Union [30.0%]
28	Nonprofit Org./End./Foun. [76.0%]	Transportation & Airline [$112,315]	Health. Org. (not for profit) [8.1%]	Banking – Com./Retail/etc. [38.7%]	Inv. Ba. & Holding Comp. [29.8%]
29	Building/Const./Cont. [75.9%]	Advertising/Mar./Print. [$109,826]	Edu. – Higher Ed [8.1%]	Hotels/Gaming/Ent./etc. [38.2%]	Banking – Com./Retail/etc. [29.5%]
30	Inv. Ba. & Holding Comp. [75.9%]	Hotels/Gaming/Ent./etc. [$109,096]	Manu. – Industrial Prod. [8.0%]	Agriculture [35.5%]	Law Firm [29.2%]
31	Advertising/Mar./Print. [75.0%]	Manu. – Consumer Prod. [$107,864]	Media/Comm./Pub. [8.0%]	Transportation & Airline [34.5%]	Health. Org. (not for profit) [28.6%]
32	Retail & E-Commerce [75.0%]	Env. – Recycling, etc. [$107,657]	Health. Org. (for profit) [8.0%]	Manu. – Consumer Prod. [34.0%]	Research & Development [28.0%]
33	Business Ser. & Staffing [74.7%]	Equip. – Sales/Leasing/Ser. [$107,354]	Manu. – Consumer Prod. [7.9%]	Consumer Services [33.3%]	Manu. – Industrial Prod. [27.8%]
34	Real Estate [74.7%]	Edu. – Higher Ed [$107,205]	Building/Const./Cont. [7.8%]	Credit Union [33.3%]	Health. Org. (for profit) [27.1%]
35	Health. Org. (for profit) [74.6%]	Media/Comm./Pub. [$104,723]	Hotels/Gaming/Ent./etc. [7.8%]	Manu. – Industrial Prod. [32.8%]	Retail & E-Commerce [26.4%]
36	Health. Org. (not for profit) [74.1%]	Restaurant & Food Service [$102,152]	Distribution/Manu./etc. [7.7%]	Health. Org. (for profit) [30.4%]	Real Estate [26.2%]
37	Agriculture [73.3%]	Auto. – Dealership/etc. [$94,824]	Insurance & Reinsurance [7.7%]	Distribution/Manu./etc. [30.3%]	Acct./CPA Firm/etc. [26.1%]
38	Transportation & Airline [73.1%]	Nonprofit Org./End./Foun. [$93,925]	Edu. – K-12, Pre., Daycare [7.7%]	Building/Const./Cont. [29.2%]	Building/Const./Cont. [25.2%]
39	Hotels/Gaming/Ent./etc. [68.9%]	Consumer Services [$93,766]	Retail & E-Commerce [7.6%]	Advertising/Mar./Print. [28.9%]	Auto. – Dealership/etc. [20.8%]
40	Edu. – Higher Ed [67.6%]	Agriculture [$87,737]	Consumer Services [7.6%]	Retail & E-Commerce [27.4%]	Advertising/Mar./Print. [20.0%]
41	Social Services [66.9%]	Credit Union [$86,310]	Auto. – Dealership/etc. [7.5%]	Law Firm [26.9%]	Business Ser. & Staffing [19.6%]
42	Edu. – K-12, Pre., Daycare [66.5%]	Edu. – K-12, Pre., Daycare [$85,825]	Credit Union [7.5%]	Auto. – Dealership/etc. [26.7%]	Wholesale [18.2%]
43	Gov./Pub. – City/Mun. [63.0%]	Religious Organizations [$60,640]	Restaurant & Food Service [7.4%]	Real Estate [23.9%]	Media/Comm./Pub. [17.4%]
44	Gov./Pub. – County, etc. [61.9%]	Health. Org. (not for profit) [$60,223]	Social Services [7.4%]	Inv. Ba. & Holding Comp. [23.6%]	Architecture [15.4%]
45	Consumer Services [61.3%]	Social Services [$57,020]	Banking – Com./Retail/etc. [7.0%]	Equip. – Sales/Leasing/Ser. [23.3%]	Equip. – Sales/Leasing/Ser. [14.8%]
46	Religious Organizations [55.5%]	Gov./Pub. – County, etc. [$50,758]	Equip. – Sales/Leasing/Ser. [6.9%]	Restaurant & Food Service [21.2%]	Gov./Pub. – County, etc. [13.8%]
47	Restaurant & Food Service [52.3%]	Gov./Pub. – City/Mun. [$50,264]	Agriculture [6.9%]	Wholesale [20.3%]	Gov./Pub. – City/Mun. [8.2%]

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Plan Types and Design Features



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What type of defined contribution plan does your organization offer?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
401(k)	77.8%	70.9%	88.6%	85.6%	82.2%	82.8%	96.9%	NA	75.0%	100.0%	96.2%	98.4%
403(b)	7.9%	8.1%	5.1%	9.8%	7.0%	12.7%	5.5%	NA	0.0%	0.0%	3.8%	4.9%
457	20.9%	25.2%	8.1%	12.7%	18.3%	24.8%	4.7%	NA	0.0%	0.0%	7.7%	3.3%
Money purchase	1.2%	0.7%	0.8%	0.8%	3.9%	1.9%	3.1%	NA	0.0%	0.0%	0.0%	3.3%
MEP/PEP (adopting employer)*	1.0%	0.4%	0.4%	0.8%	2.6%	0.6%	3.1%	NA	0.0%	0.0%	0.0%	1.6%
Profit sharing	12.6%	11.7%	13.5%	17.1%	17.0%	10.2%	11.7%	NA	25.0%	0.0%	11.5%	9.8%
ESOP/KSOP†	3.0%	1.4%	1.9%	3.8%	6.5%	9.6%	15.6%	NA	0.0%	0.0%	7.7%	14.8%
Nonqualified deferred compensation (NQDC)	8.3%	1.2%	2.1%	10.0%	27.8%	49.7%	62.5%	NA	0.0%	100.0%	57.7%	75.4%
Simplified employee pension (SEP)	0.7%	0.9%	0.1%	0.0%	0.4%	0.0%	1.6%	NA	0.0%	0.0%	0.0%	0.0%
SIMPLE IRA‡	0.7%	1.1%	0.2%	0.3%	0.4%	0.0%	1.6%	NA	0.0%	0.0%	0.0%	0.0%
Other plan types	6.4%	7.9%	3.4%	4.3%	7.0%	10.2%	4.7%	NA	25.0%	0.0%	0.0%	6.6%

**Multiple employer plan/Pooled employer plan*
†Employee stock ownership plan/Combined 401(k) and ESOP
‡Savings incentive match plan for employees' individual retirement account

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Does your organization offer any of the following workplace retirement or savings plans to employees?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Defined benefit plan - traditional	63.8%	79.3%	66.1%	56.9%	47.2%	48.2%	48.0%	NA	100.0%	50.0%	52.9%	42.0%
Defined benefit plan - cash balance	6.3%	3.3%	1.1%	3.3%	8.0%	26.3%	22.7%	NA	0.0%	0.0%	5.9%	32.0%
Defined benefit plan - hybrid/Other formula	2.9%	2.2%	1.1%	1.6%	5.6%	7.9%	6.7%	NA	0.0%	50.0%	0.0%	8.0%
Equity compensation (e.g., stock) plan	10.7%	1.4%	3.3%	10.6%	27.2%	34.2%	58.7%	NA	0.0%	100.0%	58.8%	64.0%
Health savings accounts	49.3%	26.4%	41.6%	67.5%	69.6%	79.8%	81.3%	NA	0.0%	100.0%	70.6%	92.0%
Retiree health benefits	28.9%	41.3%	16.1%	16.3%	28.0%	44.7%	40.0%	NA	33.3%	50.0%	11.8%	52.0%
None – do not offer any of these benefit plans	32.4%	33.0%	33.7%	42.3%	29.0%	18.0%	11.8%	NA	25.0%	0.0%	19.0%	9.1%

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Is your 403(b) plan subject to the Employee Retirement Income Security Act (i.e., is it an ERISA plan)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	54.7%	33.3%	56.7%	65.5%	41.7%	81.3%	50.0%	NA	NA	NA	NA	50.0%
No	29.1%	53.3%	13.3%	20.7%	41.7%	18.8%	50.0%	NA	NA	NA	NA	50.0%
Unsure	16.2%	13.3%	30.0%	13.8%	16.7%	0.0%	0.0%	NA	NA	NA	NA	0.0%

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Which of the following do you offer employees to assist with the cost of higher or continuing education?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
529 college savings plan (via employee payroll deductions)	6.5%	2.6%	3.4%	13.6%	11.0%	12.9%	11.4%	NA	0.0%	0.0%	0.0%	16.3%
Tuition assistance program (i.e., employer contribution to 529 plan)	4.9%	1.4%	2.3%	7.7%	11.1%	10.7%	11.9%	NA	0.0%	0.0%	18.8%	10.9%
Tuition reimbursement program (i.e., expense reimbursement outside of 529)	38.8%	13.1%	36.6%	66.1%	57.4%	76.3%	80.9%	NA	50.0%	100.0%	81.3%	83.0%
Student loan 401(k) match program (i.e., based on student loans payments)	1.7%	0.9%	1.1%	0.8%	0.8%	6.9%	10.1%	NA	0.0%	0.0%	6.3%	12.5%
Other student loan programs (i.e., direct contributions toward loans for recent graduates, etc.)	3.7%	0.6%	3.4%	5.9%	6.1%	8.9%	10.3%	NA	0.0%	50.0%	6.3%	10.6%
None – offers no assistance with higher or continuing education expenses	55.8%	83.9%	59.3%	27.7%	28.9%	19.5%	15.7%	NA	50.0%	0.0%	12.5%	14.3%

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What type of employee contributions does your DC plan allow?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Catch-up contributions	55.4%	51.6%	50.8%	67.2%	83.0%	87.8%	91.0%	NA	75.0%	33.3%	100.0%	98.4%
After-tax contributions	24.2%	18.7%	19.5%	30.1%	44.3%	57.1%	63.0%	NA	50.0%	33.3%	53.8%	72.1%
Roth contributions	77.8%	60.2%	87.6%	91.8%	93.5%	95.5%	91.0%	NA	75.0%	33.3%	92.3%	100.0%
Not applicable (i.e., participants may not contribute to the plan)	7.8%	18.0%	6.8%	3.6%	3.0%	1.9%	2.0%	NA	0.0%	33.3%	0.0%	0.0%
Unsure	1.6%	6.5%	0.3%	0.3%	0.0%	0.6%	1.0%	NA	0.0%	33.3%	0.0%	0.0%

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Does your DC plan allow for in-plan Roth conversions?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	40.9%	23.8%	37.8%	48.2%	63.3%	58.9%	59.8%	NA	50.0%	0.0%	69.2%	59.3%
No	48.3%	49.5%	54.2%	45.6%	31.7%	37.1%	34.8%	NA	50.0%	100.0%	19.2%	39.0%
Unsure	10.8%	26.7%	8.0%	6.2%	5.0%	4.0%	5.4%	NA	0.0%	0.0%	11.5%	1.7%

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Is your DC plan a safe harbor plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	36.7%	35.4%	36.9%	39.6%	35.7%	35.3%	46.3%	NA	75.0%	33.3%	50.0%	43.3%
No	56.9%	49.4%	59.2%	58.0%	60.0%	60.3%	51.6%	NA	25.0%	66.7%	50.0%	53.3%
Unsure	6.4%	15.2%	3.9%	2.4%	4.3%	4.5%	2.1%	NA	0.0%	0.0%	0.0%	3.3%

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Plan Loans and Withdrawals



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Does your DC plan include a provision allowing for participant loans?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	77.8%	58.1%	81.0%	86.0%	87.3%	92.3%	93.6%	NA	75.0%	33.3%	100.0%	96.7%
No	20.6%	37.2%	18.2%	14.0%	11.0%	7.7%	6.4%	NA	25.0%	66.7%	0.0%	3.3%
Unsure	1.6%	4.7%	0.7%	0.0%	1.8%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%

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Do you charge an initiation or origination fee for new retirement plan loans?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – fee is $100 or more	40.8%	34.2%	58.0%	30.6%	14.7%	5.7%	5.7%	NA	0.0%	0.0%	12.0%	3.4%
Yes – fee is between $50 and $100	25.1%	17.4%	17.2%	40.1%	42.9%	39.0%	27.3%	NA	0.0%	100.0%	28.0%	27.6%
Yes – fee is $50	14.5%	12.0%	9.2%	13.9%	27.2%	38.3%	45.5%	NA	66.7%	0.0%	40.0%	48.3%
Yes – fee is >$50	2.2%	0.8%	0.7%	3.1%	5.8%	8.5%	8.0%	NA	0.0%	0.0%	8.0%	8.6%
No	7.7%	14.8%	6.0%	4.8%	7.9%	6.4%	11.4%	NA	33.3%	0.0%	12.0%	10.3%
Unsure	9.7%	20.7%	8.9%	7.5%	1.6%	2.1%	2.3%	NA	0.0%	0.0%	0.0%	1.7%

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How many loans can a participant have open at one time?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
1	63.8%	76.3%	65.1%	61.3%	54.5%	47.4%	49.4%	NA	66.7%	0.0%	61.5%	43.1%
2	29.1%	20.1%	27.3%	31.0%	39.0%	41.6%	41.6%	NA	33.3%	100.0%	34.6%	44.8%
3	4.4%	2.7%	4.1%	5.0%	4.5%	8.8%	6.7%	NA	0.0%	0.0%	3.8%	8.6%
4 or more	2.7%	1.0%	3.5%	2.7%	2.0%	2.2%	2.2%	NA	0.0%	0.0%	0.0%	3.4%

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If loans are offered, what percentage of plan participants have outstanding loans?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	10.7%	7.5%	9.1%	11.0%	13.8%	16.2%	19.3%	NA	1.4%	25.0%	18.7%	20.4%
Median	8.4%	5.0%	7.0%	9.0%	11.0%	14.0%	19.6%	NA	1.4%	25.0%	18.0%	20.5%

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What is the average loan balance for participants with open or outstanding loans?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	$10,575	$9,069	$10,191	$10,756	$11,442	$12,467	$11,225	NA	$4,548	$9,862	$9,347	$12,491
Median	$9,656	$5,700	$9,154	$9,718	$10,897	$11,694	$10,000	NA	$4,548	$9,862	$8,051	$11,001

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What is the average account balance for participants with open or outstanding loans?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	$128,883	$84,318	$117,369	$143,186	$152,858	$188,579	$161,545	NA	$95,100	$102,609	$137,590	$182,306
Median	$86,295	$40,000	$74,393	$94,371	$112,034	$154,000	$116,042	NA	$95,100	$102,609	$81,013	$151,485

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Does your plan allow separated employees to continue to make loan payments after termination?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – feature has been or will soon be implemented in our plan	22.3%	10.8%	16.7%	25.8%	34.3%	68.0%	61.5%	NA	33.3%	0.0%	30.8%	78.3%
No – but feature may be added in the future	3.8%	4.7%	4.6%	2.5%	1.4%	2.0%	1.1%	NA	0.0%	0.0%	0.0%	1.7%
No – feature is not currently available and has not been discussed	55.6%	42.1%	64.3%	61.5%	57.1%	21.8%	30.8%	NA	0.0%	100.0%	61.5%	18.3%
Unsure	18.3%	42.4%	14.4%	10.2%	7.1%	8.2%	6.6%	NA	66.7%	0.0%	7.7%	1.7%

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Which of the following restrictions, if any, does your plan place on a participant's ability to take out a loan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Loans may not be taken from Roth contributions	13.8%	6.8%	18.6%	17.2%	12.0%	9.7%	15.0%	NA	NA	NA	18.2%	13.8%
Maximum loan amounts must be lower than IRS limits (i.e., $50,000, or whichever is less)	55.7%	47.5%	54.0%	67.2%	62.0%	50.0%	52.5%	NA	NA	NA	54.5%	51.7%
Access to loans is limited to qualifying reasons (i.e., only emergencies, hardships, first home, etc.)	18.4%	37.3%	16.8%	21.9%	8.0%	8.1%	7.5%	NA	NA	NA	0.0%	10.3%
Loans may not be taken from employer contributions	19.0%	6.8%	15.0%	15.6%	24.0%	37.1%	30.0%	NA	NA	NA	36.4%	27.6%
Other restrictions	20.7%	20.3%	17.7%	12.5%	24.0%	32.3%	25.0%	NA	NA	NA	18.2%	27.6%
None – excluding federal limits and/or restrictions	75.7%	82.0%	78.1%	74.4%	74.4%	56.0%	54.0%	NA	100.0%	NA	56.0%	50.8%

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Which of the following in-service distribution options are allowed by your plan document?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Hardship withdrawals	87.7%	89.8%	86.3%	86.1%	89.7%	91.5%	94.7%	NA	66.7%	100.0%	100.0%	93.4%
Distributions connected to attainment of a specific age	90.5%	81.0%	92.7%	91.6%	95.1%	95.4%	90.4%	NA	100.0%	33.3%	88.0%	95.1%
Distributions to active duty military personnel (as defined in the Heroes Earning Assistance and Tax Relief, HEART, Act)	26.1%	17.5%	21.6%	29.3%	38.8%	54.2%	59.6%	NA	66.7%	0.0%	68.0%	60.7%
Distribution of rollover assets previously received from the employee	73.3%	64.4%	74.0%	76.8%	79.9%	77.1%	78.7%	NA	66.7%	33.3%	76.0%	83.6%
Distribution of after-tax dollars	23.2%	10.6%	16.8%	30.1%	42.0%	58.2%	59.6%	NA	66.7%	0.0%	36.0%	72.1%
Other	2.6%	2.0%	0.7%	2.3%	5.8%	11.8%	10.6%	NA	0.0%	66.7%	8.0%	9.8%
None – we do not allow in-service distributions of any type	8.5%	16.0%	8.3%	5.2%	2.2%	0.6%	2.1%	NA	25.0%	0.0%	0.0%	0.0%

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If allowed, what percentage of plan participants have made hardship withdrawals in the past year?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	4.7%	2.1%	3.5%	4.2%	7.8%	10.5%	8.3%	NA	0.1%	1.0%	9.8%	9.1%
Median	0.5%	0.0%	0.0%	1.0%	1.0%	3.0%	2.0%	NA	0.1%	0.0%	2.0%	3.5%

Note: The median for some asset ranges is 0.0% due to the majority of respondents reporting the % of hardship withdrawals as 0.0%

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'Auto' Features



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Does your plan offer automatic enrollment?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	47.1%	20.4%	45.1%	67.7%	69.4%	75.6%	71.3%	NA	25.0%	0.0%	60.0%	85.0%
No	51.7%	75.5%	54.6%	31.8%	30.1%	24.4%	28.7%	NA	75.0%	100.0%	40.0%	15.0%
Unsure	1.2%	4.1%	0.3%	0.5%	0.4%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%

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Which, if any, of the following types of re-enrollment have your plan used or tried in the past 3 years (since 2021)?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Re-enrolled employees not participating in the plan	Have done once	5.6%	3.2%	6.7%	4.9%	5.7%	8.4%	6.5%	NA	0.0%	0.0%	0.0%	10.0%
	Have done twice	9.7%	2.0%	16.6%	11.1%	2.4%	0.6%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Have done 3+ times	0.2%	0.2%	0.1%	0.3%	0.0%	0.6%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Do this annually	2.9%	3.4%	1.6%	2.9%	4.7%	6.5%	4.3%	NA	0.0%	0.0%	0.0%	6.7%
	Not applicable	81.5%	91.1%	75.0%	80.8%	87.2%	83.8%	89.1%	NA	100.0%	100.0%	100.0%	83.3%
Re-enrolled participants saving below the default deferral rate	Have done once	15.3%	5.4%	23.7%	16.3%	5.4%	3.2%	3.3%	NA	0.0%	0.0%	0.0%	5.0%
	Have done twice	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Have done 3+ times	0.1%	0.0%	0.1%	0.3%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Do this annually	2.9%	3.8%	1.3%	2.6%	5.4%	6.5%	4.3%	NA	0.0%	0.0%	0.0%	6.7%
	Not applicable	81.7%	90.8%	74.8%	80.7%	89.2%	90.3%	92.4%	NA	100.0%	100.0%	100.0%	88.3%

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Which, if any, of the following types of re-enrollment have your plan used or tried in the past 3 years (since 2021)?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Re-enrolled participants not invested in the default investment	Have done once	3.9%	2.2%	6.4%	2.3%	0.5%	2.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Have done twice	9.7%	2.0%	16.6%	11.1%	2.5%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Have done 3+ times	0.2%	0.2%	0.1%	0.3%	0.0%	0.7%	1.2%	NA	0.0%	0.0%	0.0%	1.8%
	Do this annually	1.3%	2.6%	0.4%	1.0%	2.0%	1.4%	2.3%	NA	0.0%	0.0%	0.0%	3.6%
	Not applicable	84.9%	92.9%	76.4%	85.2%	95.0%	95.9%	96.5%	NA	100.0%	100.0%	100.0%	94.6%
Re-enrolled participants not enrolled in auto-escalation into auto-escalation	Have done once	2.9%	0.5%	6.1%	1.8%	0.8%	3.3%	3.5%	NA	0.0%	NA	0.0%	5.0%
	Have done twice	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	NA	0.0%	0.0%
	Have done 3+ times	0.1%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	NA	0.0%	0.0%
	Do this annually	3.2%	2.3%	1.5%	5.3%	4.2%	6.5%	5.3%	NA	0.0%	NA	0.0%	7.5%
	Not applicable	93.8%	96.8%	92.4%	93.0%	94.9%	90.2%	91.2%	NA	100.0%	NA	100.0%	87.5%

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What is the default investment for automatic enrollment?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Target-date fund (all types)	64.3%	41.1%	71.2%	68.2%	56.4%	77.6%	76.5%	NA	66.7%	100.0%	61.5%	80.4%
Risk-based lifestyle fund	1.8%	1.5%	2.0%	2.2%	2.2%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Balanced fund	2.6%	2.3%	3.1%	1.9%	3.4%	0.8%	4.4%	NA	0.0%	0.0%	15.4%	2.0%
Professionally managed account (participant-level allocation model)	3.7%	5.0%	3.3%	3.1%	4.5%	3.2%	4.4%	NA	0.0%	0.0%	0.0%	5.9%
Stable value fund or guaranteed interest contract	1.2%	3.2%	1.2%	0.0%	0.0%	0.8%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Money market fund	0.7%	1.5%	0.4%	0.9%	0.6%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Other	1.9%	3.5%	1.7%	0.9%	1.7%	2.4%	7.4%	NA	0.0%	0.0%	15.4%	5.9%
Unsure	23.8%	42.0%	17.1%	22.7%	31.3%	15.2%	7.4%	NA	33.3%	0.0%	7.7%	5.9%

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Which of the following best describes the type of target-date fund used as the default investment for your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Retail fund or single-manager fund (active management)	53.7%	48.9%	61.7%	51.6%	40.0%	25.3%	20.8%	NA	100.0%	0.0%	28.6%	15.8%
Retail/Single-manager fund (indexed)	25.4%	29.0%	27.9%	22.0%	21.2%	14.7%	18.8%	NA	0.0%	100.0%	14.3%	18.4%
Pre-packaged institutional investment (e.g., single- or multi-manager collective investment trust, etc.)	9.0%	5.3%	3.3%	8.1%	23.5%	38.9%	35.4%	NA	0.0%	0.0%	28.6%	39.5%
Custom target-date fund (using investments from plan lineup)	7.3%	9.2%	3.4%	11.3%	12.9%	16.8%	16.7%	NA	0.0%	0.0%	14.3%	18.4%
Other fund structure	4.6%	7.6%	3.6%	7.0%	2.4%	4.2%	8.3%	NA	0.0%	0.0%	14.3%	7.9%

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What is the default deferral rate as a percentage of the employee's salary?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
1.0% - 2.0%	7.9%	13.8%	6.4%	10.6%	3.1%	7.6%	4.4%	NA	0.0%	NA	0.0%	5.9%
2.1% - 3.0%	29.7%	27.6%	33.8%	25.6%	31.3%	18.6%	23.5%	NA	0.0%	NA	42.9%	19.6%
3.1% - 4.0%	10.6%	9.8%	9.1%	15.0%	11.0%	8.5%	8.8%	NA	0.0%	NA	14.3%	7.8%
4.1% - 5.0%	13.7%	7.5%	13.8%	15.8%	12.3%	19.5%	16.2%	NA	0.0%	NA	7.1%	19.6%
5.1% - 6.0%	18.7%	5.7%	13.3%	20.5%	33.1%	40.7%	33.8%	NA	0.0%	NA	14.3%	41.2%
More than 6.0%	2.5%	2.3%	2.0%	2.9%	3.7%	3.4%	7.4%	NA	33.3%	NA	7.1%	5.9%
Other rates	16.9%	33.3%	21.6%	9.5%	5.5%	1.7%	5.9%	NA	66.7%	NA	14.3%	0.0%

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Does your DC plan offer automatic escalation (i.e., automatic deferral increases)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – participants are defaulted into auto-escalation at time of enrollment unless they opt out; all other participants may opt in at any time	25.2%	6.7%	22.6%	37.9%	47.7%	49.0%	48.3%	NA	0.0%	0.0%	38.1%	59.6%
Yes – participation is voluntary and participants must opt in to auto escalation	14.1%	19.9%	7.3%	13.6%	25.2%	26.5%	32.2%	NA	25.0%	33.3%	42.9%	29.8%
No – plan does not offer auto-escalation to participants	56.4%	62.5%	67.8%	45.7%	24.8%	24.5%	18.4%	NA	75.0%	66.7%	14.3%	10.5%
Unsure	4.3%	11.0%	2.3%	2.8%	2.3%	0.0%	1.1%	NA	0.0%	0.0%	4.8%	0.0%

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Which of the following best describes, as a percentage of salary, your organization's default automatic escalation rate?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 1%	7.8%	2.7%	5.0%	11.9%	13.6%	4.1%	0.0%	NA	NA	NA	0.0%	0.0%
Exactly 1%	77.6%	73.0%	71.8%	77.0%	84.5%	90.4%	95.2%	NA	NA	NA	100.0%	94.1%
More than 1%	5.6%	10.8%	7.5%	5.9%	0.0%	4.1%	4.8%	NA	NA	NA	0.0%	5.9%
Not applicable – do not have a default or recommended auto-escalation rate	8.1%	13.5%	14.5%	4.4%	1.9%	0.0%	0.0%	NA	NA	NA	0.0%	0.0%
Unsure	0.8%	0.0%	1.2%	0.7%	0.0%	1.4%	0.0%	NA	NA	NA	0.0%	0.0%

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Excluding IRS limits, does your automatic escalation policy have a cap limit (e.g., increase 1% per year up to 10% of salary)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	48.8%	26.2%	36.8%	52.1%	66.7%	77.2%	70.4%	NA	33.3%	NA	53.3%	77.4%
No	45.3%	64.1%	57.3%	43.3%	26.7%	19.3%	21.1%	NA	66.7%	NA	26.7%	17.0%
Unsure	5.9%	9.7%	5.9%	4.7%	6.7%	3.5%	8.5%	NA	0.0%	NA	20.0%	5.7%

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Participation and Eligibility



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How many participants are in your designated defined contribution plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Fewer than 50	21.9%	69.5%	12.6%	0.5%	0.9%	0.0%	1.1%	NA	0.0%	0.0%	0.0%	0.0%
50 - 99	12.7%	16.7%	18.9%	1.4%	0.9%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
100 - 499	30.3%	11.2%	52.7%	23.5%	1.8%	0.0%	4.3%	NA	50.0%	66.7%	0.0%	0.0%
500 - 999	9.1%	1.5%	9.4%	24.6%	6.7%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
1,000 - 4,999	16.1%	0.7%	5.9%	47.0%	55.6%	9.2%	13.8%	NA	25.0%	33.3%	34.6%	3.3%
5,000 - 9,999	3.8%	0.2%	0.4%	1.6%	22.2%	18.3%	19.1%	NA	0.0%	0.0%	46.2%	10.0%
10,000 - 19,999	2.8%	0.2%	0.1%	1.1%	7.6%	27.5%	26.6%	NA	25.0%	0.0%	15.4%	33.3%
20,000 or more	3.4%	0.0%	0.1%	0.3%	4.4%	45.1%	35.1%	NA	0.0%	0.0%	3.8%	53.3%

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What is the participation rate in your DC plan among eligible employees?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	76.1%	70.7%	75.1%	80.0%	80.6%	83.6%	82.5%	NA	76.0%	61.5%	79.8%	85.6%
Median	84.9%	77.0%	80.0%	89.1%	91.9%	93.0%	92.8%	NA	79.0%	70.6%	92.0%	93.3%

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What is the average participant account balance?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	$132,348	$90,377	$135,534	$139,994	$152,671	$196,962	$181,897	NA	$101,611	$279,925	$113,284	$212,786
Median	$86,635	$49,262	$85,740	$95,220	$117,871	$175,768	$163,214	NA	$101,611	$273,658	$99,000	$196,564

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What is the average contribution or salary deferral rate among active participants?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM- $200MM	>$200MM- $1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM- $200MM	>$200MM- $1B	>$1B
Average	9.3%	11.9%	8.0%	8.7%	9.0%	9.3%	9.0%	NA	12.0%	9.9%	8.0%	9.3%
Median	8.0%	7.3%	7.2%	8.0%	8.8%	9.4%	9.0%	NA	12.0%	10.3%	8.0%	9.4%

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When are full-time employees eligible to participate in the plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Immediately upon hire	40.5%	30.9%	31.9%	46.7%	63.7%	77.1%	79.8%	NA	75.0%	66.7%	83.3%	82.0%
Within 3 months of employment	25.0%	18.2%	26.6%	33.4%	25.1%	13.4%	18.1%	NA	25.0%	33.3%	16.7%	16.4%
After 4 - 11 months of employment	7.5%	10.4%	8.4%	6.9%	4.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
After 1 year of employment	11.0%	26.6%	10.7%	3.0%	2.2%	0.6%	2.1%	NA	0.0%	0.0%	0.0%	1.6%
After more than 1 year of employment	0.5%	1.8%	0.3%	0.3%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Unsure	15.4%	12.0%	22.1%	9.7%	4.9%	8.9%	0.0%	NA	0.0%	0.0%	0.0%	0.0%

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Employer Contributions



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Does your organization offer a non-elective or profit-sharing contribution to participant accounts?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	49.5%	40.8%	57.7%	45.4%	40.5%	47.2%	58.3%	NA	75.0%	33.3%	60.0%	58.2%
No	29.7%	46.2%	18.3%	27.1%	37.0%	42.4%	38.1%	NA	25.0%	66.7%	40.0%	36.4%
Unsure	20.8%	13.0%	24.1%	27.4%	22.5%	10.4%	3.6%	NA	0.0%	0.0%	0.0%	5.5%

Note: These contributions generally do not require participant contributions/deferrals.

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Which of the following profit-sharing or non-matching plan types are associated with your designated DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
"Pro-rata" profit sharing plan (i.e. same percentage for all employees)	6.5%	4.8%	3.3%	8.0%	21.4%	21.5%	29.4%	NA	0.0%	NA	71.4%	20.0%
"New comparability" plan (i.e., groups receive different rates)	4.2%	6.2%	2.4%	6.0%	5.8%	6.2%	5.9%	NA	0.0%	NA	0.0%	8.0%
"Age-weighted" profit sharing plan (i.e., older employees receive a greater % of profit sharing)	0.4%	0.3%	0.0%	0.0%	0.0%	6.2%	8.8%	NA	0.0%	NA	0.0%	12.0%
"Fixed-dollar" profit sharing plan (i.e., same fixed amount for all)	0.8%	1.0%	0.4%	0.5%	2.9%	1.5%	5.9%	NA	0.0%	NA	14.3%	4.0%
Non-elective safe harbor contribution (e.g., 3% or more of pay to all eligible employees)	3.8%	4.1%	1.6%	5.0%	6.8%	18.5%	11.8%	NA	0.0%	NA	14.3%	12.0%
Other plan type	30.6%	18.6%	40.5%	22.5%	17.5%	23.1%	23.5%	NA	0.0%	NA	0.0%	32.0%
Unsure	53.7%	64.9%	51.9%	58.0%	45.6%	23.1%	14.7%	NA	100.0%	NA	0.0%	12.0%

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Which range best reflects your organization's profit-sharing or non-matching contribution, as a percentage of pay, for the most recent plan year?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 3%	16.7%	22.2%	16.6%	11.8%	20.3%	9.1%	15.9%	NA	0.0%	0.0%	40.0%	9.7%
Exactly 3%	14.6%	14.8%	14.6%	13.2%	16.2%	13.6%	20.5%	NA	0.0%	0.0%	20.0%	19.4%
>3% - 5%	19.5%	25.0%	16.6%	13.2%	14.9%	28.8%	22.7%	NA	100.0%	0.0%	10.0%	25.8%
>5% - 7%	6.3%	7.4%	3.8%	7.4%	6.8%	9.1%	11.4%	NA	0.0%	0.0%	10.0%	12.9%
>7% - 10%	8.2%	8.3%	7.6%	8.8%	9.5%	7.6%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
More than 10%	5.3%	4.6%	4.5%	11.8%	2.7%	4.5%	2.3%	NA	0.0%	0.0%	0.0%	3.2%
Other amount	29.4%	17.6%	36.3%	33.8%	29.7%	27.3%	27.3%	NA	0.0%	100.0%	20.0%	29.0%

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How frequently are profit-sharing or non-matching contributions made to plan participant accounts?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Per pay period	24.8%	27.3%	19.7%	21.5%	16.7%	48.5%	45.8%	NA	100.0%	0.0%	25.0%	51.5%
Non-pay period - biweekly (26 times per year)	0.2%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Non-pay period - twice monthly (24 times per year)	0.7%	0.8%	1.0%	0.0%	1.3%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Non-pay period - monthly	1.4%	0.0%	0.5%	3.8%	3.8%	1.5%	2.1%	NA	0.0%	0.0%	0.0%	3.0%
Non-pay period - quarterly	2.1%	0.8%	1.9%	3.8%	3.8%	1.5%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Non-pay period - annually	57.9%	59.1%	56.7%	63.3%	62.8%	47.1%	45.8%	NA	0.0%	0.0%	66.7%	42.4%
Other	12.9%	12.1%	19.7%	7.6%	11.5%	1.5%	6.3%	NA	0.0%	100.0%	8.3%	3.0%

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Does your organization offer a matching contribution to participant accounts?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	63.0%	55.6%	64.2%	63.2%	65.7%	72.0%	91.3%	NA	100.0%	66.7%	95.5%	91.8%
No	17.4%	32.2%	12.9%	13.0%	15.0%	17.3%	5.4%	NA	0.0%	33.3%	4.5%	3.3%
Unsure	19.7%	12.2%	22.8%	23.8%	19.3%	10.7%	3.3%	NA	0.0%	0.0%	0.0%	4.9%

Note: These contributions generally do require participant contributions.

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If you provide a match, which of the following best describes your match formula?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Simple traditional match (e.g., 100% of first 3% of employee contribution, or similar)	25.1%	24.3%	21.2%	29.9%	27.3%	36.3%	29.9%	NA	25.0%	0.0%	20.8%	35.7%
Simple stretch match (i.e., 50% of first 6% of employee contributions, or similar)	11.8%	7.5%	10.1%	18.6%	17.3%	15.0%	16.1%	NA	0.0%	0.0%	29.2%	12.5%
Tiered match (e.g., 100% of the first 4% of employee contributions and 50% of the next 2%, or similar)	14.2%	9.9%	13.3%	17.0%	17.3%	22.1%	27.6%	NA	0.0%	100.0%	25.0%	26.8%
Fixed dollar (e.g., 50 cents per dollar regardless of % of employee contribution)	1.2%	1.8%	0.7%	0.5%	1.3%	2.7%	2.3%	NA	0.0%	0.0%	0.0%	3.6%
Multiple formulas (i.e., plan has multiple match formulas that cover different segments of participants)	2.3%	1.5%	0.9%	1.5%	6.7%	7.1%	8.0%	NA	25.0%	0.0%	0.0%	10.7%
Other strategy	7.9%	7.2%	5.3%	7.7%	15.3%	14.2%	13.8%	NA	0.0%	0.0%	25.0%	10.7%
Unsure	37.6%	47.7%	48.6%	24.7%	14.7%	2.7%	2.3%	NA	50.0%	0.0%	0.0%	0.0%

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What is the maximum employer-matching contribution available to participants in your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 3%	4.4%	6.5%	3.6%	4.4%	4.4%	5.1%	1.3%	NA	0.0%	0.0%	0.0%	1.9%
3%	9.2%	13.0%	6.7%	11.3%	11.9%	8.5%	14.5%	NA	0.0%	0.0%	35.3%	9.6%
4%	17.7%	25.3%	15.4%	18.6%	18.1%	13.6%	21.1%	NA	0.0%	50.0%	35.3%	15.4%
5%	6.4%	6.1%	3.1%	7.7%	10.6%	21.2%	19.7%	NA	0.0%	50.0%	5.9%	25.0%
6%	5.5%	3.2%	3.7%	5.1%	6.9%	22.0%	19.7%	NA	25.0%	0.0%	0.0%	26.9%
More than 6%	3.0%	1.8%	2.2%	2.9%	6.3%	6.8%	7.9%	NA	0.0%	0.0%	5.9%	9.6%
Other amount (i.e., not tied to percentage of salary)	14.0%	14.4%	17.3%	8.4%	8.8%	10.2%	9.2%	NA	25.0%	0.0%	11.8%	7.7%
Unsure	39.9%	29.6%	47.8%	41.6%	33.1%	12.7%	6.6%	NA	50.0%	0.0%	5.9%	3.8%

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What amount does the participant need to contribute in order to receive the maximum employer-matching contribution?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 3%	2.5%	3.3%	2.4%	2.2%	1.9%	2.5%	2.6%	NA	0.0%	0.0%	0.0%	3.8%
3%	3.3%	7.3%	2.7%	3.3%	1.9%	0.0%	1.3%	NA	0.0%	0.0%	5.9%	0.0%
4%	8.2%	13.1%	7.0%	8.7%	6.9%	5.9%	3.9%	NA	0.0%	0.0%	5.9%	3.8%
5%	12.8%	17.9%	9.8%	15.9%	10.1%	18.5%	18.4%	NA	0.0%	50.0%	17.6%	17.3%
6%	15.3%	8.0%	10.3%	17.4%	30.2%	42.0%	52.6%	NA	25.0%	50.0%	64.7%	51.9%
More than 6%	3.6%	4.0%	2.1%	3.3%	9.4%	6.7%	7.9%	NA	25.0%	0.0%	0.0%	9.6%
Other amount (i.e., not tied to percentage of salary)	13.8%	15.3%	17.2%	7.6%	6.9%	10.9%	6.6%	NA	0.0%	0.0%	5.9%	7.7%
Unsure	40.5%	31.0%	48.6%	41.7%	32.7%	13.4%	6.6%	NA	50.0%	0.0%	0.0%	5.8%

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Excluding IRS limits, is your employer match subject to a limit or cap on employer matching contributions?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	15.5%	9.7%	12.2%	21.2%	21.8%	25.9%	24.7%	NA	25.0%	50.0%	20.0%	25.9%
No	42.3%	36.6%	43.8%	35.9%	46.7%	59.5%	67.9%	NA	25.0%	50.0%	75.0%	68.5%
Unsure	42.2%	53.7%	44.0%	42.9%	31.5%	14.7%	7.4%	NA	50.0%	0.0%	5.0%	5.6%

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Does your plan match catch-up contributions?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	43.6%	23.5%	44.5%	62.5%	58.2%	52.2%	51.7%	NA	0.0%	50.0%	68.0%	46.4%
No	33.7%	52.0%	21.5%	17.4%	34.9%	41.6%	40.2%	NA	33.3%	0.0%	24.0%	50.0%
Not applicable	2.7%	3.6%	3.1%	2.1%	2.1%	0.9%	1.1%	NA	0.0%	50.0%	0.0%	0.0%
Unsure	19.9%	20.9%	30.9%	18.1%	4.8%	5.3%	6.9%	NA	66.7%	0.0%	8.0%	3.6%

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Does your plan include a provision to “true up” matching contributions?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	25.4%	8.6%	17.5%	41.4%	47.6%	46.0%	45.5%	NA	25.0%	50.0%	48.0%	44.6%
No	46.5%	57.9%	44.4%	39.3%	37.4%	43.4%	40.9%	NA	25.0%	50.0%	32.0%	46.4%
Unsure	28.1%	33.4%	38.1%	19.3%	15.0%	10.6%	13.6%	NA	50.0%	0.0%	20.0%	8.9%

Note: A true-up match can be used to restore matching contributions "lost" when an employee reaches the annual contribution limit prior to year-end and thus foregoes the opportunity to receive match money his employer had scheduled to pay him over the rest of the year. In such situations, a plan may elect to "true-up" the employer matching contributions at year-end.

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How frequently are employer matching contributions made to plan participant accounts?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Per pay period	76.3%	70.4%	71.8%	80.8%	82.5%	83.0%	89.0%	NA	50.0%	50.0%	91.3%	92.6%
Non-pay period - biweekly (26 times per year)	2.0%	3.7%	1.2%	2.4%	2.4%	0.0%	1.2%	NA	50.0%	0.0%	0.0%	0.0%
Non-pay period - twice monthly (24 times per year)	0.4%	0.6%	0.4%	0.0%	0.8%	0.0%	1.2%	NA	0.0%	0.0%	0.0%	0.0%
Non-pay period - monthly	1.8%	3.1%	1.6%	0.8%	1.6%	1.9%	1.2%	NA	0.0%	0.0%	0.0%	1.9%
Non-pay period - quarterly	1.8%	1.2%	1.2%	0.0%	4.8%	2.8%	3.7%	NA	0.0%	0.0%	4.3%	3.7%
Non-pay period - annually	10.2%	12.3%	9.8%	12.0%	7.1%	9.4%	2.4%	NA	0.0%	0.0%	4.3%	1.9%
Other frequency	7.5%	8.6%	13.9%	4.0%	0.8%	2.8%	1.2%	NA	0.0%	50.0%	0.0%	0.0%

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Once an employee is eligible to contribute to your DC plan, is the person immediately eligible to receive matching contributions?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – participants immediately qualify to receive matching contributions once eligible	57.9%	47.0%	53.7%	65.1%	75.2%	71.8%	75.3%	NA	25.0%	100.0%	77.3%	76.8%
No – eligible participants must wait up to 1 year before qualifying to receive matching contributions	20.2%	15.3%	29.8%	23.5%	7.5%	11.8%	10.6%	NA	50.0%	0.0%	13.6%	7.1%
No – eligible participants must wait 1 year or more before qualifying to receive matching contributions	4.0%	2.3%	3.0%	4.0%	5.3%	10.9%	8.2%	NA	25.0%	0.0%	0.0%	10.7%
Unsure	17.9%	35.3%	13.6%	7.4%	12.0%	5.5%	5.9%	NA	0.0%	0.0%	9.1%	5.4%

Note: Matching contributions may be subject to a separate vesting schedule (see next page); this question is focused on when participants qualify for matching contributions.

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How long before participants are 100% vested in the employer match?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Immediately upon enrollment	29.2%	19.5%	28.2%	37.7%	31.3%	45.5%	47.1%	NA	0.0%	50.0%	27.3%	57.1%
1 year or less	2.6%	4.5%	1.6%	1.4%	4.8%	2.7%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
2 years	5.4%	1.8%	5.0%	5.9%	11.6%	8.9%	11.8%	NA	0.0%	0.0%	18.2%	10.7%
3 years	9.2%	3.3%	6.8%	14.1%	15.0%	24.1%	18.8%	NA	0.0%	50.0%	31.8%	14.3%
4 years	3.2%	1.5%	3.7%	4.5%	2.7%	2.7%	3.5%	NA	0.0%	0.0%	4.5%	3.6%
5 years	11.9%	12.0%	11.7%	11.4%	16.3%	7.1%	9.4%	NA	25.0%	0.0%	9.1%	8.9%
More than 5 years	15.7%	13.5%	21.3%	13.6%	6.8%	4.5%	3.5%	NA	25.0%	0.0%	4.5%	1.8%
Unsure	22.9%	44.0%	21.7%	11.4%	11.6%	4.5%	5.9%	NA	50.0%	0.0%	4.5%	3.6%

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Are employer matching contributions vested on a cliff or a graded basis or schedule?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Cliff vesting – employees become fully (100%) vested at a designated time of service	28.8%	15.1%	27.5%	33.7%	42.6%	63.9%	61.5%	NA	50.0%	50.0%	70.0%	57.7%
Graded vesting – mployees become partially vested in increasing amounts over time, until fully vested	46.9%	37.5%	53.0%	52.4%	40.9%	27.9%	30.8%	NA	50.0%	0.0%	25.0%	34.6%
Unsure	24.3%	47.4%	19.6%	13.9%	16.5%	8.2%	7.7%	NA	0.0%	50.0%	5.0%	7.7%

Note: Question only asked of respondents who have plans with vesting schedules of 2 years or more.

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What percentage of active participants do you estimate are deferring enough salary to take full advantage of the maximum employer match?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
All or nearly all participants (90% or more)	19.9%	29.5%	15.8%	16.2%	15.8%	28.9%	25.9%	NA	33.3%	0.0%	8.7%	32.1%
Vast majority (75% or more)	17.3%	15.0%	11.6%	13.6%	22.8%	36.4%	36.5%	NA	0.0%	100.0%	34.8%	37.5%
More than average (more than 50% but less than 75%)	12.3%	8.8%	12.7%	14.1%	13.5%	12.4%	22.4%	NA	0.0%	0.0%	43.5%	16.1%
Less than average (more than 25% but less than 50%)	6.7%	6.2%	5.3%	6.1%	12.3%	5.0%	3.5%	NA	0.0%	0.0%	4.3%	3.6%
A few (between 10% and 25%)	2.3%	4.1%	1.9%	2.5%	1.8%	0.8%	1.2%	NA	0.0%	0.0%	0.0%	1.8%
Very few (<10%)	1.4%	2.1%	1.7%	1.0%	1.8%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Unsure	40.0%	34.2%	51.0%	46.5%	32.2%	16.5%	10.6%	NA	66.7%	0.0%	8.7%	8.9%

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Plan Investments



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Which investment vehicles are currently being used by your organization in its DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Mutual funds	68.0%	77.8%	52.4%	77.7%	90.3%	86.5%	90.8%	NA	100.0%	100.0%	100.0%	86.2%
Separate accounts	46.0%	38.7%	58.6%	33.2%	27.5%	41.2%	44.8%	NA	0.0%	66.7%	45.5%	44.8%
Collective investment trust	31.7%	32.6%	16.4%	36.7%	64.7%	70.3%	72.4%	NA	0.0%	33.3%	63.6%	82.8%
Exchange-traded funds	5.6%	7.1%	4.9%	6.6%	5.3%	4.1%	6.9%	NA	50.0%	0.0%	9.1%	5.2%
Self-directed brokerage window	29.8%	33.5%	17.8%	29.2%	56.5%	59.5%	49.4%	NA	0.0%	0.0%	45.5%	56.9%
Mutual fund window	8.7%	4.5%	5.3%	12.5%	24.2%	12.8%	10.3%	NA	0.0%	0.0%	9.1%	12.1%
Professionally managed account services (for participants)	47.9%	49.2%	52.6%	36.7%	42.0%	45.9%	52.9%	NA	0.0%	0.0%	54.5%	56.9%
None – do not use any of these investment vehicles	3.5%	8.7%	2.0%	1.2%	1.4%	2.0%	4.4%	NA	33.3%	0.0%	4.3%	1.7%

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Which of the following investment classes or options are available to your plan participants?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Domestic equity funds (e.g., S&P 500, Russell 2000, etc.)	95.7%	93.6%	97.0%	94.5%	97.1%	94.6%	96.6%	NA	100.0%	100.0%	95.7%	96.6%
Domestic bond funds	93.8%	88.1%	96.5%	94.9%	93.2%	91.9%	90.9%	NA	100.0%	66.7%	95.7%	89.7%
International equity fund (e.g., Europe/Asia, global market, etc.)	93.5%	88.1%	95.9%	93.8%	92.2%	94.6%	93.2%	NA	100.0%	66.7%	87.0%	96.6%
International bond funds	63.6%	72.3%	74.9%	52.1%	36.4%	34.9%	34.1%	NA	100.0%	0.0%	34.8%	31.0%
Target-date funds	92.8%	88.9%	95.9%	91.1%	89.8%	92.6%	88.6%	NA	100.0%	100.0%	87.0%	89.7%
Target-risk funds (e.g., growth, conservative, etc.)	57.5%	65.8%	72.1%	44.2%	29.1%	16.1%	23.9%	NA	100.0%	33.3%	39.1%	13.8%
Balanced funds	78.1%	80.4%	86.0%	77.1%	67.0%	43.6%	48.9%	NA	100.0%	0.0%	56.5%	44.8%
Money market funds	78.6%	80.4%	85.3%	76.4%	66.5%	55.7%	55.7%	NA	100.0%	66.7%	56.5%	51.7%

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Which of the following investment classes or options are available to your plan participants?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Employer stock	3.9%	0.2%	1.0%	3.4%	9.7%	22.8%	39.8%	NA	0.0%	33.3%	39.1%	43.1%
Stable value fund	80.6%	68.3%	84.8%	82.9%	81.1%	83.9%	86.4%	NA	100.0%	33.3%	87.0%	89.7%
Real estate/REITS	33.3%	44.1%	20.5%	39.0%	53.9%	37.6%	29.5%	NA	0.0%	0.0%	30.4%	32.8%
Alternative investments (e.g., hedge funds, private equity, etc.)	3.9%	6.4%	1.9%	2.1%	7.8%	7.4%	13.6%	NA	0.0%	0.0%	13.0%	15.5%
Sector funds	17.1%	38.4%	9.7%	15.1%	14.1%	10.1%	13.6%	NA	0.0%	0.0%	13.0%	15.5%
Commodity funds (e.g., gold, metals, oil, etc.)	4.4%	6.7%	2.8%	6.2%	3.4%	6.0%	5.7%	NA	0.0%	0.0%	4.3%	6.9%
Environmental, social and governance fund(s)	39.5%	28.5%	57.5%	31.2%	14.6%	16.1%	11.4%	NA	0.0%	0.0%	21.7%	8.6%
None – do not offer any of the investment types offered above	6.3%	13.1%	4.6%	5.8%	1.4%	1.3%	3.3%	NA	33.3%	0.0%	0.0%	1.7%

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Do you offer any indexed and/or passive investments in your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	64.2%	55.2%	57.3%	69.4%	77.8%	86.5%	80.9%	NA	0.0%	33.3%	73.9%	91.4%
No	7.0%	9.5%	5.4%	6.4%	7.4%	6.4%	6.7%	NA	0.0%	33.3%	4.3%	6.9%
Unsure	28.8%	35.3%	37.3%	24.3%	14.8%	7.1%	12.4%	NA	100.0%	33.3%	21.7%	1.7%

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Which of the following, if any, index funds are offered in your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Target-date index fund	62.1%	87.4%	68.5%	43.6%	44.3%	51.2%	40.0%	NA	NA	0.0%	28.6%	44.4%
Domestic equity index fund (e.g., S&P 500, Russell 2000, etc.)	78.4%	83.5%	62.5%	82.3%	89.9%	94.4%	92.9%	NA	NA	100.0%	78.6%	96.3%
Domestic bond index funds	50.0%	67.0%	36.1%	38.7%	55.1%	71.2%	77.1%	NA	NA	100.0%	85.7%	74.1%
International equity index fund (e.g., Europe/Asia, global market, etc.)	49.4%	68.0%	35.8%	32.6%	53.8%	76.0%	72.9%	NA	NA	100.0%	50.0%	77.8%
International bond index funds	24.8%	57.8%	16.6%	12.2%	19.0%	19.2%	21.4%	NA	NA	0.0%	35.7%	18.5%
Other categories of index funds	23.7%	52.9%	17.2%	9.4%	16.5%	24.0%	17.1%	NA	NA	0.0%	7.1%	20.4%
None – We do not offer index funds of any type	37.0%	32.9%	52.9%	30.4%	8.7%	5.3%	7.9%	NA	100.0%	0.0%	12.5%	1.8%

Note: Question only asked of respondents that reported offering index funds as an investment option in their organization's plan.

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Does your investment lineup include multiple target-date fund families?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	13.7%	15.4%	13.8%	12.9%	8.8%	18.0%	15.0%	NA	0.0%	0.0%	9.5%	18.9%
No	54.8%	59.3%	46.6%	45.8%	67.0%	72.2%	76.3%	NA	0.0%	66.7%	85.7%	75.5%
Unsure	31.4%	25.2%	39.6%	41.3%	24.2%	9.8%	8.8%	NA	100.0%	33.3%	4.8%	5.7%

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How many investment options are offered in your DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	25.5	23.2	27.4	26.0	23.9	24.3	18.2	NA	30.5	16.0	18.1	18.0
Median	24.0	22.0	25.0	24.5	23.0	17.0	16.0	NA	30.5	16.0	17.0	16.0

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What is the average number of investment options held by your DC plan participants?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Average	4.7	5.4	4.5	4.6	5.0	3.6	4.6	NA	1.5	4.7	6.1	4.2
Median	3.0	4.0	3.0	3.0	3.0	3.0	3.0	NA	1.5	5.0	3.0	3.0

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How often do you formally evaluate or review the investment options included in your investment lineup?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Quarterly	37.5%	16.1%	32.8%	56.6%	66.5%	77.5%	70.6%	NA	0.0%	33.3%	69.6%	75.4%
Twice per year	12.9%	6.9%	19.8%	16.7%	9.9%	5.3%	8.4%	NA	0.0%	0.0%	8.7%	6.6%
Annually	31.0%	42.3%	35.4%	20.1%	18.7%	11.9%	11.8%	NA	50.0%	33.3%	17.4%	8.2%
Less than once per year	5.1%	11.0%	3.9%	1.0%	1.0%	2.0%	1.7%	NA	0.0%	0.0%	0.0%	3.3%
Unsure	13.5%	23.7%	8.1%	5.6%	3.9%	3.3%	7.6%	NA	50.0%	33.3%	4.3%	6.6%

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Which of the following options does your plan offer to help participants with creating/managing retirement income?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Systematic withdrawal plan (SWP) option	50.8%	53.3%	41.4%	58.4%	64.5%	78.7%	73.7%	NA	50.0%	100.0%	57.1%	79.6%
In-plan insurance-based products that guarantee income (e.g., annuities, GMIBs*, GMWBs†, etc.)	19.2%	38.7%	12.0%	10.2%	8.3%	13.6%	9.3%	NA	0.0%	0.0%	0.0%	13.2%
In-plan managed account service (i.e., Financial Engines Income+, Morningstar with Income Secure, etc.)	46.5%	43.1%	47.1%	45.8%	49.2%	51.1%	47.5%	NA	25.0%	0.0%	12.5%	62.5%
In-plan managed payout fund(s) designed to generate steady cash flow without a guarantee	6.1%	2.8%	7.2%	8.1%	5.4%	9.9%	13.7%	NA	50.0%	0.0%	6.7%	15.4%
Out-of-plan annuity purchase or bidding service (i.e., Hueler, etc.)	17.6%	36.4%	10.5%	6.6%	10.5%	11.6%	10.8%	NA	0.0%	0.0%	6.3%	13.5%
None – do not offer any income-oriented products	32.9%	41.3%	35.7%	27.5%	22.6%	13.9%	20.7%	NA	25.0%	0.0%	41.2%	14.0%

**Guaranteed minimum income benefit*

†Guaranteed minimum withdrawal benefit

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Do you anticipate being able to offer any of the following in-plan retirement income solutions to participants by June 30, 2025?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Systematic withdrawal plan (i.e., scheduled series of withdrawals from plan at retirement)	Yes	0.2%	0.0%	0.3%	0.0%	0.9%	0.0%	0.0%	NA	0.0%	NA	0.0%	0.0%
	Maybe	2.6%	1.7%	3.8%	1.3%	2.6%	1.8%	0.0%	NA	0.0%	NA	0.0%	0.0%
	No	46.5%	60.9%	45.5%	40.8%	38.6%	40.0%	48.5%	NA	100.0%	NA	42.9%	47.1%
	Unsure	50.7%	37.4%	50.3%	58.0%	57.9%	58.2%	51.5%	NA	0.0%	NA	57.1%	52.9%
In-plan insurance-based products that guarantee monthly future income (e.g., fixed/variable annuities, QLAC*, GMIBs, GMWBs, etc.)	Yes	0.2%	0.4%	0.2%	0.0%	0.0%	0.8%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Maybe	2.3%	1.7%	1.8%	1.8%	3.4%	4.7%	6.3%	NA	0.0%	0.0%	5.3%	7.5%
	No	49.2%	51.5%	44.3%	47.1%	54.2%	58.6%	59.5%	NA	33.3%	100.0%	42.1%	66.0%
	Unsure	48.3%	46.4%	53.7%	51.1%	42.5%	35.9%	34.2%	NA	66.7%	0.0%	52.6%	26.4%
In-plan managed account that also helps with retirement income (e.g., Financial Engines Income+, Morningstar Income Secure, etc.)	Yes	0.3%	0.0%	0.3%	1.3%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Maybe	2.1%	1.9%	2.3%	0.7%	2.7%	4.0%	4.3%	NA	50.0%	0.0%	0.0%	4.2%
	No	58.6%	56.5%	53.6%	65.1%	61.9%	69.3%	59.6%	NA	0.0%	100.0%	41.2%	75.0%
	Unsure	38.9%	41.5%	43.8%	32.9%	35.4%	26.7%	36.2%	NA	50.0%	0.0%	58.8%	20.8%

**Qualified longevity annuity contract*

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Do you anticipate being able to offer any of the following in-plan retirement income solutions to participants by June 30, 2025?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
In-plan managed payout fund(s) (e.g., traditional mutual funds offering monthly, non-guaranteed income)	Yes	0.3%	0.3%	0.2%	0.0%	0.5%	0.8%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Maybe	1.8%	1.2%	1.7%	0.9%	3.3%	3.8%	5.4%	NA	0.0%	0.0%	0.0%	8.0%
	No	43.6%	36.0%	39.4%	47.6%	48.9%	63.6%	59.5%	NA	0.0%	100.0%	44.4%	66.0%
	Unsure	54.3%	62.6%	58.6%	51.5%	47.3%	31.8%	35.1%	NA	100.0%	0.0%	55.6%	26.0%
Out-of-plan annuity purchase or bidding service (e.g., Hueler Income Solutions, etc.)	Yes	0.1%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
	Maybe	1.4%	0.8%	1.5%	0.9%	2.3%	2.3%	1.3%	NA	0.0%	0.0%	0.0%	2.0%
	No	49.0%	53.7%	43.1%	47.6%	50.3%	62.3%	60.5%	NA	33.3%	100.0%	38.9%	68.6%
	Unsure	49.4%	45.5%	55.3%	51.1%	47.4%	35.4%	38.2%	NA	66.7%	0.0%	61.1%	29.4%

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Is, or will, your in-plan retirement income solution be connected to or embedded in the plan's default investment option?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	16.3%	14.6%	25.8%	14.3%	3.7%	11.2%	17.5%	NA	66.7%	0.0%	7.1%	17.8%
No	26.6%	9.3%	18.9%	31.1%	47.8%	50.0%	58.7%	NA	0.0%	100.0%	78.6%	55.6%
Unsure	57.1%	76.1%	55.3%	54.7%	48.5%	38.8%	23.8%	NA	33.3%	0.0%	14.3%	26.7%

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Fees and Expenses



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What is the approximate average asset-weighted expense ratio of all investment options in your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 0.25% (less than 25 basis points)	40.1%	20.2%	40.4%	38.7%	40.9%	60.6%	57.1%	NA	NA	0.0%	36.4%	65.1%
0.25% - .50% (25-50 bps)	38.5%	32.1%	37.0%	44.8%	42.3%	32.1%	33.9%	NA	NA	100.0%	54.5%	27.9%
>0.50% - .75% (51-75 bps)	12.7%	15.6%	16.1%	12.9%	11.7%	3.7%	3.6%	NA	NA	0.0%	0.0%	2.3%
>0.75% - 1% (76-100 bps)	5.0%	18.3%	4.8%	2.6%	1.5%	0.9%	1.8%	NA	NA	0.0%	0.0%	2.3%
>1% - 1.5% (101-150 bps)	1.9%	11.0%	0.4%	0.0%	1.5%	0.0%	0.0%	NA	NA	0.0%	0.0%	0.0%
More than 1.5% (more than 150 bps)	1.8%	2.8%	1.3%	1.0%	2.2%	2.8%	3.6%	NA	NA	0.0%	9.1%	2.3%

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Does your investment lineup include mutual funds that pay 12b-1 and/or sub-TA fees to recordkeepers/TPAs (i.e., share revenue with recordkeepers)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	31.8%	30.9%	21.6%	38.9%	50.5%	33.1%	30.3%	NA	33.3%	33.3%	31.8%	30.5%
No	30.3%	20.7%	32.9%	28.3%	31.0%	50.3%	52.8%	NA	0.0%	33.3%	50.0%	57.6%
Unsure	37.9%	48.4%	45.5%	32.8%	18.5%	16.6%	16.9%	NA	66.7%	33.3%	18.2%	11.9%

Note: Certain mutual fund share classes pay a 12b-1 fee and/or sub-transfer agency fee to recordkeepers/TPAs to assist with distribution and administration services -- a practice that is commonly called "revenue sharing."

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With regard to any revenue-sharing credits generated by your plan, does your organization have a policy to address fee equalization?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – a policy is in place	31.2%	45.5%	18.5%	28.7%	38.5%	39.1%	44.2%	NA	0.0%	100.0%	40.0%	48.3%
No – but we plan to implement one in the next 12 months	0.4%	0.8%	0.3%	0.0%	0.7%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
No – but we are currently trying to understand the impact and may develop one in the future	5.5%	6.3%	9.7%	0.6%	0.7%	1.4%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
No – and we have no plans to research this in the short term	15.9%	13.3%	21.1%	11.6%	11.1%	17.4%	7.0%	NA	0.0%	0.0%	10.0%	6.9%
Unsure	47.1%	34.1%	50.4%	59.1%	48.9%	42.0%	48.8%	NA	100.0%	0.0%	50.0%	44.8%

Note: Fee equalization, also called fund revenue equalization, credits participants for revenue sharing paid by their investments that exceeds their share of the recordkeeping fee. Or, conversely, should a fund not pay sufficient revenue sharing to cover the required revenue by the recordkeeper, a participant will have to pay the difference directly from his account assets.

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Does your plan employ an ERISA account or plan-expense reimbursement account to capture appropriate revenue-sharing credits?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	26.6%	2.7%	15.9%	51.4%	56.0%	49.3%	46.8%	NA	0.0%	100.0%	41.7%	51.6%
No	46.8%	67.5%	46.4%	24.9%	37.6%	47.9%	46.8%	NA	33.3%	0.0%	58.3%	45.2%
Unsure	26.6%	29.8%	37.8%	23.8%	6.4%	2.8%	6.4%	NA	66.7%	0.0%	0.0%	3.2%

Note: Question only asked of respondents who sponsor plans that receive revenue-sharing payments.

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How are the following plan expenses paid?

Recordkeeping Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	61.4%	59.1%	53.2%	62.8%	72.4%	69.4%	60.9%	NA	0.0%	33.3%	72.7%	61.0%
Employer	30.0%	32.4%	38.3%	32.1%	18.1%	17.4%	23.0%	NA	100.0%	66.7%	18.2%	18.6%
Both	8.6%	8.4%	8.5%	5.1%	9.5%	13.2%	16.1%	NA	0.0%	0.0%	9.1%	20.3%

Trustee Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	40.1%	22.9%	35.2%	56.3%	56.8%	45.3%	50.6%	NA	0.0%	50.0%	68.2%	46.3%
Employer	39.4%	32.4%	48.1%	38.1%	33.5%	43.8%	35.8%	NA	100.0%	50.0%	27.3%	35.2%
Both	20.5%	44.7%	16.7%	5.6%	9.7%	10.9%	13.6%	NA	0.0%	0.0%	4.5%	18.5%

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How are the following plan expenses paid?

Participant Communications and Education Expenses

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	54.7%	60.4%	51.0%	58.3%	52.9%	47.6%	40.2%	NA	0.0%	33.3%	52.2%	37.7%
Employer	36.8%	34.3%	42.4%	34.0%	34.4%	37.1%	41.5%	NA	0.0%	66.7%	39.1%	39.6%
Both	8.5%	5.2%	6.7%	7.6%	12.7%	15.3%	18.3%	NA	100.0%	0.0%	8.7%	22.6%

Audit/Legal/Compliance Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	26.4%	14.8%	23.2%	40.0%	35.3%	32.5%	28.0%	NA	0.0%	33.3%	44.4%	23.5%
Employer	66.6%	80.5%	70.7%	53.3%	53.7%	57.7%	61.3%	NA	100.0%	66.7%	50.0%	62.7%
Both	7.0%	4.7%	6.1%	6.7%	11.0%	9.8%	10.7%	NA	0.0%	0.0%	5.6%	13.7%

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How are the following plan expenses paid?

Investment Management Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	73.8%	68.8%	71.1%	76.4%	79.5%	80.6%	77.4%	NA	0.0%	100.0%	82.6%	76.8%
Employer	18.5%	22.1%	18.7%	19.6%	15.4%	13.2%	15.5%	NA	100.0%	0.0%	17.4%	12.5%
Both	7.7%	9.1%	10.3%	4.1%	5.1%	6.2%	7.1%	NA	0.0%	0.0%	0.0%	10.7%

Investment Consulting Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	59.1%	69.1%	58.3%	55.4%	55.1%	49.1%	41.7%	NA	0.0%	0.0%	52.2%	38.3%
Employer	34.8%	25.6%	31.3%	41.3%	41.3%	45.4%	50.0%	NA	100.0%	100.0%	39.1%	53.2%
Both	6.1%	5.4%	10.4%	3.3%	3.6%	5.6%	8.3%	NA	0.0%	0.0%	8.7%	8.5%

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How are the following plan expenses paid?

Custodial Fees

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Plan (via participants)	28.7%	8.2%	32.9%	47.4%	46.0%	40.7%	40.6%	NA	NA	NA	42.9%	41.7%
Employer	65.6%	91.0%	59.5%	42.1%	47.6%	48.1%	50.0%	NA	NA	NA	57.1%	45.8%
Both	5.7%	0.7%	7.6%	10.5%	6.3%	11.1%	9.4%	NA	NA	NA	0.0%	12.5%

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For the prior plan year, did you calculate the total fees (all sources) paid to your DC plan provider/recordkeeper?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – and we externally benchmarked our plan's fees as part of the process	26.9%	11.7%	21.9%	31.6%	40.2%	55.8%	56.6%	NA	50.0%	0.0%	41.2%	65.5%
Yes – and we plan to externally benchmark our plan's fees in the near future	4.0%	1.5%	3.5%	4.4%	6.1%	8.7%	9.6%	NA	0.0%	0.0%	11.8%	10.3%
Yes – but we did not externally benchmark our plan's fees	6.6%	8.2%	6.9%	4.4%	5.6%	6.5%	3.6%	NA	0.0%	0.0%	0.0%	5.2%
No – but we intend to calculate total fees in the next six months	1.4%	0.9%	1.8%	2.2%	0.0%	1.4%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
No – but we may do it at some point in the future	7.4%	16.0%	4.6%	4.4%	5.0%	2.9%	7.2%	NA	0.0%	66.7%	5.9%	3.4%
Unsure	53.7%	61.8%	61.2%	52.9%	43.0%	24.6%	22.9%	NA	50.0%	33.3%	41.2%	15.5%

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How often do you formally review actual administrative fees?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Annually	44.4%	57.9%	37.2%	30.0%	42.9%	56.6%	57.1%	NA	25.0%	0.0%	58.8%	62.1%
Every 1 - 2 years	7.5%	7.9%	7.8%	6.5%	6.9%	7.6%	8.3%	NA	25.0%	33.3%	0.0%	8.6%
Every 2 - 3 years	5.4%	2.9%	5.7%	6.1%	6.9%	8.3%	7.1%	NA	0.0%	0.0%	5.9%	6.9%
Every 3 - 4 years	4.3%	1.1%	2.0%	10.0%	9.0%	5.5%	6.0%	NA	0.0%	33.3%	5.9%	5.2%
Every 4 - 5 years	1.9%	1.3%	0.4%	1.7%	4.2%	4.8%	3.6%	NA	0.0%	0.0%	0.0%	5.2%
Every 5+ years	0.5%	1.1%	0.2%	0.9%	0.0%	0.0%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Unsure	36.0%	27.9%	46.7%	44.8%	30.2%	17.2%	17.9%	NA	50.0%	33.3%	29.4%	12.1%

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Defined Contribution Providers



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For how long has your provider been the recordkeeper for your designated DC plan(s)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Less than 1 year	3.8%	4.3%	4.6%	3.3%	1.6%	0.0%	1.9%	NA	0.0%	0.0%	0.0%	0.0%
More than 1 year but less than 3 years	11.9%	14.2%	13.3%	7.3%	10.8%	5.0%	5.7%	NA	0.0%	0.0%	13.6%	4.2%
More than 3 years but less than 5 years	12.9%	17.1%	12.4%	11.0%	13.0%	8.3%	12.3%	NA	0.0%	0.0%	18.2%	12.5%
More than 5 years but less than 7 years	12.1%	12.4%	15.1%	13.5%	10.3%	5.0%	10.4%	NA	0.0%	0.0%	22.7%	4.2%
More than 7 years	59.3%	52.0%	54.6%	64.9%	64.3%	81.7%	69.8%	NA	100.0%	100.0%	45.5%	79.2%

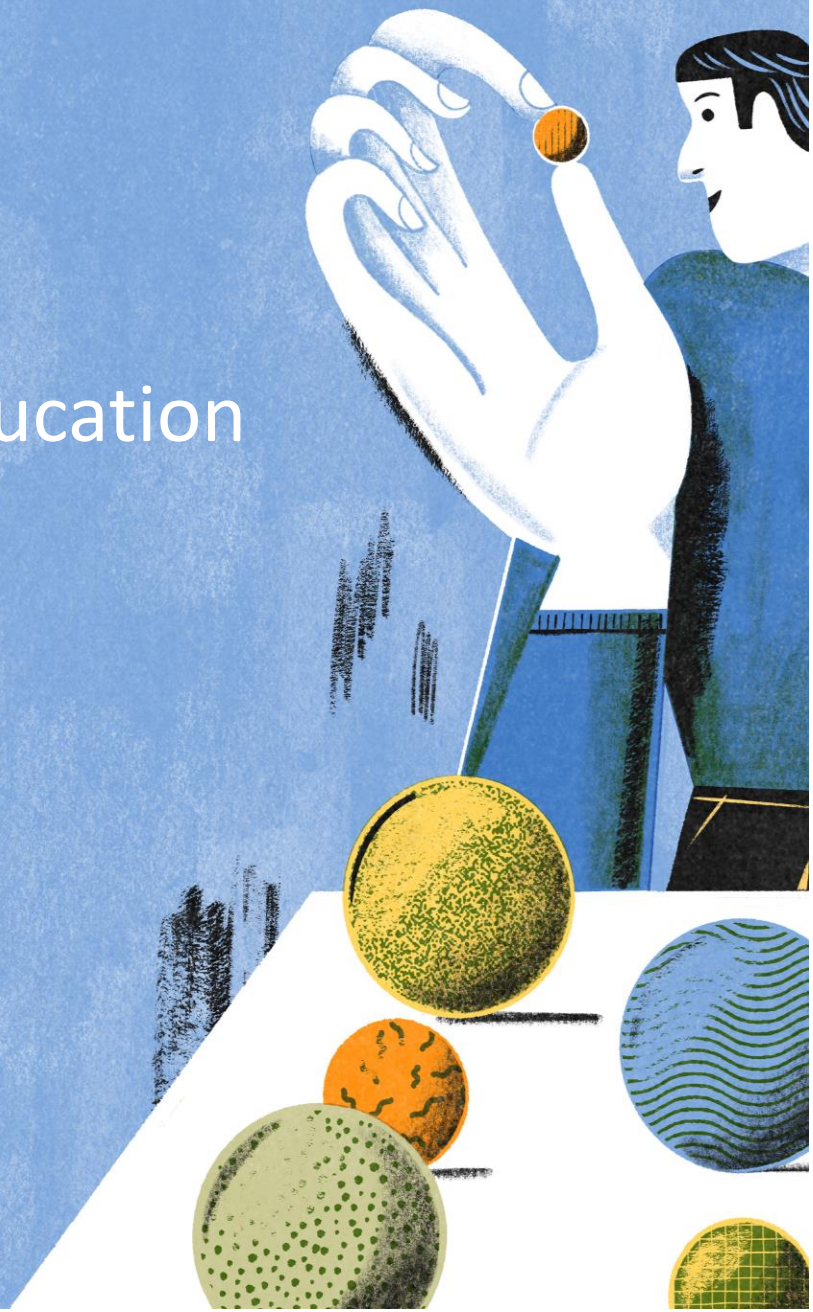
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How often do you formally evaluate or review your recordkeeper's overall performance?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Annually	31.1%	36.9%	38.1%	29.0%	26.0%	28.3%	27.4%	NA	75.0%	66.7%	30.8%	31.7%
Every 1 to 2 years	9.9%	10.6%	10.7%	8.6%	8.4%	3.9%	7.3%	NA	25.0%	0.0%	7.7%	5.0%
Every 2 to 3 years	5.4%	5.8%	5.6%	7.3%	6.0%	6.6%	4.8%	NA	0.0%	0.0%	7.7%	3.3%
Every 3 to 5 years	11.3%	9.3%	10.0%	11.6%	17.2%	19.7%	17.7%	NA	0.0%	0.0%	23.1%	20.0%
Every 5+ years	32.9%	20.5%	28.8%	37.6%	36.3%	39.5%	39.5%	NA	0.0%	33.3%	26.9%	38.3%
Unsure	9.4%	16.8%	6.8%	5.9%	6.0%	2.0%	3.2%	NA	0.0%	0.0%	3.8%	1.7%

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Financial Advice and Education



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Is individualized investment advice (for DC accounts) offered to participants in your DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – through one-on-one meetings with a financial planner or adviser outside of the plan	36.6%	62.8%	25.5%	33.1%	38.2%	38.1%	40.8%	NA	0.0%	100.0%	42.1%	39.6%
Yes – using a 3rd party (e.g., Financial Engines, Morningstar, etc.) independent of our recordkeeper	37.5%	46.6%	22.0%	47.3%	57.2%	55.6%	69.7%	NA	100.0%	100.0%	57.9%	73.6%
Yes – using proprietary services or tools offered through our recordkeeper	68.5%	67.0%	78.6%	54.8%	53.8%	61.9%	61.8%	NA	100.0%	0.0%	68.4%	62.3%
Other advice	1.6%	1.9%	1.3%	1.3%	1.2%	3.2%	1.3%	NA	0.0%	0.0%	0.0%	1.9%
No – advice is not currently offered to participants	32.2%	56.0%	28.0%	28.0%	19.7%	21.4%	16.5%	NA	75.0%	66.7%	9.5%	11.7%

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Which DC plan feature do you believe will have the greatest impact on improving participant outcomes?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Holistic financial wellness tools	19.5%	5.7%	7.9%	33.6%	42.0%	27.7%	31.0%	NA	0.0%	50.0%	42.9%	28.9%
In-plan guaranteed income products or solutions	4.0%	8.3%	3.0%	1.8%	2.0%	3.6%	1.7%	NA	0.0%	0.0%	0.0%	2.6%
Personalized asset allocation through managed accounts	5.2%	8.3%	5.4%	3.5%	4.0%	2.4%	5.2%	NA	33.3%	0.0%	0.0%	5.3%
One-on-one financial planning advice with an adviser	19.4%	21.0%	18.7%	16.8%	21.0%	19.3%	17.2%	NA	0.0%	0.0%	21.4%	18.4%
Default investment or qualified default investment alternative fund performance	5.9%	1.3%	4.9%	4.4%	7.0%	18.1%	15.5%	NA	0.0%	0.0%	7.1%	21.1%
Participant education	46.0%	55.4%	60.1%	39.8%	24.0%	28.9%	29.3%	NA	66.7%	50.0%	28.6%	23.7%

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Does your organization provide formal financial education or guidance to participants on these topics?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Saving strategies/ prioritization	93.4%	88.1%	95.1%	95.2%	93.4%	92.9%	95.3%	NA	NA	100.0%	95.2%	95.0%
Budgeting tools	91.9%	84.9%	94.7%	91.6%	90.7%	95.0%	94.1%	NA	NA	50.0%	100.0%	93.3%
Financial markets and investing basics	91.8%	87.5%	94.8%	90.4%	89.6%	90.8%	91.8%	NA	NA	50.0%	95.2%	91.7%
Other credit/debt management (excluding student loans/debt)	78.0%	80.4%	85.2%	70.8%	65.4%	64.5%	62.4%	NA	NA	50.0%	66.7%	61.7%
Student loan debt	75.3%	77.8%	83.3%	61.6%	64.8%	65.2%	69.4%	NA	NA	50.0%	76.2%	68.3%
Home buying	73.0%	78.1%	82.6%	62.0%	58.8%	49.6%	54.1%	NA	NA	0.0%	66.7%	53.3%
Saving for college	76.1%	78.8%	84.1%	69.6%	61.0%	59.6%	63.5%	NA	NA	100.0%	76.2%	60.0%
Tax/Estate planning	79.0%	79.1%	85.2%	73.6%	70.9%	66.0%	68.2%	NA	NA	100.0%	85.7%	63.3%

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Does your organization provide formal financial education or guidance to participants on these topics?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Retirement health-care costs, savings and Medicare	86.1%	83.9%	90.4%	82.8%	86.3%	73.8%	70.6%	NA	NA	50.0%	81.0%	68.3%
Social Security withdrawal options/strategies	82.0%	81.0%	87.6%	78.0%	72.5%	74.5%	69.4%	NA	NA	50.0%	66.7%	71.7%
Rolling over past balances into the plan (for newly hired employees)	82.5%	90.4%	88.0%	74.8%	70.9%	64.5%	63.5%	NA	NA	50.0%	66.7%	63.3%
Rollover options for terminated or separating employees	84.9%	89.1%	90.1%	77.6%	78.0%	70.2%	69.4%	NA	NA	50.0%	66.7%	70.0%
None – plan does not currently offer any education on these topics	21.7%	36.3%	18.3%	20.4%	15.0%	6.6%	8.6%	NA	100.0%	33.3%	12.5%	0.0%

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Which option below best denotes the service providers, if any, that, in the past year, helped your organization deliver its financial wellness program?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
My recordkeeper primarily	49.9%	52.4%	53.7%	43.2%	44.3%	48.9%	52.4%	NA	50.0%	66.7%	52.6%	51.9%
My recordkeeper and other service providers	30.5%	10.8%	30.3%	49.5%	44.8%	38.0%	36.6%	NA	0.0%	0.0%	31.6%	44.4%
Service providers not affiliated with our recordkeeper	7.4%	9.0%	7.2%	5.5%	6.0%	8.8%	7.3%	NA	0.0%	33.3%	15.8%	3.7%
We do not currently have a financial wellness program, but are planning on developing/deploying one	2.2%	4.6%	1.9%	0.5%	1.1%	0.7%	2.4%	NA	25.0%	0.0%	0.0%	0.0%
We do not currently have a financial wellness program, and do not plan to develop/deploy one	9.9%	23.1%	6.9%	1.4%	3.8%	3.6%	1.2%	NA	25.0%	0.0%	0.0%	0.0%

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In the past 12 months, which of the following channels have your organization used to support formal education and communication campaigns?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Email	94.7%	90.6%	95.8%	95.5%	95.3%	96.7%	96.6%	NA	100.0%	100.0%	95.8%	96.6%
Postal mail	75.3%	65.6%	82.3%	81.2%	65.7%	64.0%	62.5%	NA	0.0%	33.3%	58.3%	67.2%
Recordkeeper's participant website	91.6%	80.6%	94.1%	94.2%	96.2%	94.0%	96.6%	NA	0.0%	100.0%	100.0%	96.6%
Corporate intranet or employee website	39.7%	39.5%	24.4%	50.7%	59.6%	72.0%	62.5%	NA	0.0%	0.0%	62.5%	67.2%
Mobile apps	75.1%	67.5%	81.8%	76.7%	72.8%	58.0%	59.1%	NA	0.0%	33.3%	75.0%	55.2%
On-site group meetings	47.4%	53.5%	37.9%	56.8%	54.9%	54.0%	51.1%	NA	100.0%	66.7%	41.7%	53.4%
Webinars (i.e., interactive virtual meetings)	57.6%	54.3%	42.1%	70.5%	81.2%	89.3%	84.1%	NA	100.0%	66.7%	79.2%	87.9%
Videos (i.e., static, pre-produced content)	50.1%	46.8%	39.7%	60.3%	73.2%	60.7%	60.2%	NA	0.0%	66.7%	70.8%	56.9%
Digital media (e.g., social media, podcasts, etc.)	29.9%	43.0%	22.1%	37.3%	30.5%	24.0%	13.6%	NA	0.0%	0.0%	20.8%	12.1%
Indirect channels (e.g., in-office posters, etc.)	25.4%	41.7%	18.6%	21.9%	25.8%	26.7%	21.6%	NA	0.0%	0.0%	29.2%	20.7%
NONE – we did not complete formal education/communication campaigns in the past 12 months	12.2%	23.9%	12.0%	7.3%	0.9%	0.7%	5.4%	NA	75.0%	0.0%	0.0%	1.7%

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Plan Oversight and Administration



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Does your company have a formal administrative or investment committee for your designated DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	82.0%	62.7%	87.7%	98.5%	99.5%	97.9%	96.5%	NA	50.0%	100.0%	100.0%	98.3%
No	18.0%	37.3%	12.3%	1.5%	0.5%	2.1%	3.5%	NA	50.0%	0.0%	0.0%	1.7%

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If your company has a formal administrative or investment committee, are the members internal, external or a mix?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Committee includes only internal employees	47.2%	26.9%	43.6%	49.6%	62.7%	67.6%	74.6%	NA	50.0%	100.0%	70.0%	78.3%
Committee includes only people external to our company	3.7%	3.6%	2.5%	2.6%	2.1%	4.1%	4.4%	NA	0.0%	0.0%	5.0%	5.0%
Committee includes a mix of internal and external people	33.0%	24.4%	37.9%	43.4%	31.6%	24.8%	16.7%	NA	50.0%	0.0%	25.0%	11.7%
Unsure of composition of investment committee	2.5%	3.6%	1.7%	1.8%	0.5%	1.4%	1.8%	NA	0.0%	0.0%	0.0%	0.0%
Unsure	13.7%	41.6%	14.3%	2.6%	3.1%	2.1%	2.6%	NA	0.0%	0.0%	0.0%	5.0%

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Have you or your retirement plan committee members received or participated in any formal fiduciary training within the past two years (since 2022)?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	43.9%	23.3%	36.3%	55.3%	65.8%	81.6%	77.6%	NA	100.0%	100.0%	69.6%	80.0%
No	35.7%	55.7%	40.5%	24.6%	18.6%	7.5%	7.8%	NA	0.0%	0.0%	8.7%	5.0%
Unsure	20.4%	21.0%	23.2%	20.1%	15.6%	10.9%	14.7%	NA	0.0%	0.0%	21.7%	15.0%

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Do you have a written investment policy statement (IPS) for your DC plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	55.1%	33.2%	53.2%	73.1%	86.1%	91.0%	86.4%	NA	66.7%	33.3%	86.4%	91.7%
No	16.8%	27.9%	16.3%	7.4%	4.1%	4.1%	3.4%	NA	0.0%	0.0%	0.0%	3.3%
Unsure	28.1%	39.0%	30.6%	19.6%	9.8%	4.8%	10.2%	NA	33.3%	66.7%	13.6%	5.0%

Note: An investment policy statement is a separate document from the summary plan description and outlines procedures for evaluating investment options.

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If you have an IPS, does it specifically cover target-date funds and their underlying funds?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes	68.4%	60.5%	67.5%	74.6%	70.1%	72.7%	70.6%	NA	100.0%	100.0%	63.2%	65.5%
No	12.1%	11.3%	12.1%	11.7%	12.8%	14.4%	11.8%	NA	0.0%	0.0%	5.3%	14.5%
Unsure	19.5%	28.2%	20.4%	13.7%	17.1%	12.9%	17.6%	NA	0.0%	0.0%	31.6%	20.0%

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Does your plan employ a third party (TPA, adviser, recordkeeper, etc.) as a 3(16) fiduciary?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Yes – and the third party has broad-scope acceptance of the administrator role, to include being named as the plan administrator in the plan document	26.5%	26.8%	33.6%	26.4%	17.4%	13.9%	15.0%	NA	50.0%	33.3%	9.1%	8.2%
Yes – but the third party has only limited-scope acceptance of some (vs. all) of the functions of the plan administrator; responsibility for actions outside of scope is retained by plan officials	27.8%	22.2%	30.9%	32.5%	34.3%	35.8%	35.0%	NA	25.0%	0.0%	45.5%	34.4%
No	29.4%	28.6%	22.7%	28.4%	39.8%	46.4%	45.0%	NA	0.0%	66.7%	31.8%	55.7%
Unsure	16.4%	22.4%	12.9%	12.7%	8.5%	4.0%	5.0%	NA	25.0%	0.0%	13.6%	1.6%

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In your opinion, what is the primary reason that your organization offers a defined contribution retirement plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
To attract and retain talent (via a competitive benefits package)	43.2%	36.4%	45.1%	50.5%	53.9%	44.7%	51.2%	NA	50.0%	50.0%	69.2%	44.8%
To incentivize performance (via profit-sharing or other contributions tied to company success)	2.7%	2.9%	3.0%	1.3%	1.0%	1.3%	0.8%	NA	0.0%	0.0%	0.0%	0.0%
To minimize the company's tax burden (since match contributions, administrative expenses, etc., are tax deductible)	1.8%	4.1%	1.0%	0.7%	1.0%	1.3%	0.0%	NA	0.0%	0.0%	0.0%	0.0%
Because we are required to offer one	3.8%	3.5%	1.5%	0.7%	2.9%	5.3%	2.5%	NA	25.0%	0.0%	0.0%	0.0%
Because it's the right thing to do (i.e., the company values helping employees save for retirement, become more financially secure, etc.)	47.0%	51.7%	48.8%	46.2%	40.3%	46.7%	44.6%	NA	25.0%	50.0%	30.8%	55.2%
Other	1.4%	1.4%	0.5%	0.7%	1.0%	0.7%	0.8%	NA	0.0%	0.0%	0.0%	0.0%

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Please indicate your level of agreement with each of the following statements:

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Most of our employees will achieve their retirement goals by age 65	40.4%	40.4%	39.7%	36.4%	39.8%	48.7%	42.9%	NA	66.7%	33.3%	17.4%	49.2%
It is important that our plan offer participants a means to guarantee some level of retirement income	75.3%	78.0%	79.4%	75.6%	67.5%	57.0%	62.2%	NA	100.0%	33.3%	65.2%	59.0%
Our company has a responsibility to improve the financial wellness of our employees	63.5%	57.0%	64.1%	69.4%	71.2%	68.5%	68.3%	NA	100.0%	33.3%	73.9%	60.7%
When offered, financial wellness programs are very useful to employees/participants	69.3%	64.0%	68.9%	75.1%	76.1%	68.5%	65.0%	NA	66.7%	66.7%	73.9%	59.0%
The value of financial wellness programs to our organization is clear and easy to measure	38.0%	43.5%	39.3%	37.8%	39.3%	32.7%	35.2%	NA	66.7%	33.3%	34.8%	29.5%
I am confident that sensitive participant data on our provider's recordkeeping system is safe from cyberthreats	80.7%	80.0%	86.7%	91.5%	91.0%	86.6%	89.3%	NA	100.0%	100.0%	100.0%	88.5%

Note: Values reflect the percent that "strongly agree" or "moderately agree" with each statement

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Which of the following measures, if any, do you use to gauge the success of your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Participation rate(s)	88.9%	81.6%	91.1%	91.2%	93.4%	93.9%	96.6%	NA	100.0%	100.0%	95.7%	96.7%
Average deferral rate(s)	60.3%	37.8%	62.9%	73.9%	83.3%	83.0%	88.1%	NA	33.3%	50.0%	95.7%	88.5%
Average account balance	42.0%	30.2%	38.4%	47.4%	60.1%	63.9%	53.4%	NA	0.0%	0.0%	47.8%	63.9%
% of participants meeting projected monthly retirement income goals (i.e., $X per month in retirement)	25.2%	24.3%	24.7%	26.1%	21.7%	26.5%	25.4%	NA	33.3%	0.0%	26.1%	21.3%
% of participants meeting retirement income replacement ratio goals (i.e., will replace X% of income in retirement)	17.9%	10.4%	16.9%	21.0%	21.2%	30.6%	34.7%	NA	33.3%	0.0%	26.1%	39.3%
% of participants saving to match	48.3%	38.2%	45.9%	52.9%	57.1%	68.7%	74.6%	NA	33.3%	50.0%	65.2%	82.0%
% of participants with appropriate asset allocations (i.e., close to target-date glide path, etc.)	19.9%	10.1%	15.7%	22.1%	33.8%	44.2%	43.2%	NA	100.0%	50.0%	39.1%	44.3%

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Which of the following measures, if any, do you use to gauge the success of your plan?

	All Industries						Fortune 1000					
	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
% of participants accessing account online within past year (or other period)	22.6%	16.0%	20.3%	27.9%	29.3%	37.4%	32.2%	NA	33.3%	0.0%	26.1%	29.5%
External, cxompetitive plan benchmarking	40.3%	21.2%	36.4%	55.1%	55.6%	61.2%	61.0%	NA	33.3%	0.0%	60.9%	65.6%
% of participants who increased deferral rates in the prior 12 months (or other period)	25.5%	19.4%	24.7%	29.0%	27.8%	40.1%	36.4%	NA	66.7%	0.0%	39.1%	37.7%
% of participants who re-balanced account in prior year (or other period)	6.5%	3.1%	6.2%	10.3%	5.1%	8.8%	10.2%	NA	0.0%	0.0%	0.0%	8.2%
% of participants using advice tools or seminars offered through the plan	26.3%	14.6%	22.7%	32.7%	36.9%	49.7%	46.6%	NA	33.3%	0.0%	30.4%	54.1%
Employee satisfaction with plan (through survey)	39.7%	48.3%	37.4%	33.1%	29.8%	36.7%	31.4%	NA	33.3%	0.0%	34.8%	29.5%
Other measures	2.2%	1.7%	1.8%	1.8%	4.0%	3.4%	4.2%	NA	0.0%	0.0%	8.7%	4.9%
None – plan does not track any of the plan success measures noted	14.8%	28.0%	10.7%	5.9%	2.5%	2.0%	3.3%	NA	25.0%	33.3%	0.0%	0.0%

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Which of the following third-party services are, or would be, most valuable to you in your role as a retirement plan sponsor?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Helps our organization comply with fiduciary responsibilities	Average	4.4	4.2	4.6	4.7	4.5	4.2	4.2	NA	5.0	5.0	4.7	4.2
	Median	5.0	5.0	5.0	5.0	5.0	4.5	5.0	NA	5.0	5.0	5.0	4.0
Manages plan fees and fee benchmarking	Average	4.1	3.9	4.2	4.3	4.4	3.9	4.3	NA	4.5	5.0	4.0	4.3
	Median	4.0	4.0	4.0	5.0	5.0	4.0	4.5	NA	4.5	5.0	4.0	4.0
Manages plan administration requirements and reporting	Average	4.4	4.1	4.5	4.6	4.4	4.2	4.3	NA	5.0	5.0	4.4	4.2
	Median	5.0	5.0	5.0	5.0	5.0	4.0	5.0	NA	5.0	5.0	4.5	4.5
Helps select/monitor our core investment menu	Average	4.0	3.7	4.1	4.3	4.2	3.5	4.2	NA	5.0	3.0	4.6	4.1
	Median	4.0	4.0	4.0	5.0	4.0	4.0	5.0	NA	5.0	3.0	5.0	5.0
Helps select/monitor target-date fund(s)	Average	3.8	3.5	3.8	4.0	3.9	3.2	3.7	NA	5.0	NA	4.2	3.4
	Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	NA	5.0	NA	4.0	4.0
Helps select/monitor managed account services	Average	3.7	3.6	3.7	3.8	3.6	2.9	3.2	NA	5.0	1.0	3.6	3.0
	Median	4.0	4.0	4.0	4.0	4.0	3.0	3.0	NA	5.0	1.0	4.0	3.0

Rated on a 5 point scale, with 1 being the lowest value and 5 being the highest value

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Which of the following third-party services are, or would be, most valuable to you in your role as a retirement plan sponsor?

		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Conducts recordkeeper due diligence	Average	4.3	4.0	4.3	4.4	4.5	4.3	4.3	NA	5.0	4.5	4.4	4.3
	Median	5.0	4.0	5.0	5.0	5.0	5.0	5.0	NA	5.0	4.5	5.0	4.5
Provides investment committee education	Average	3.8	3.6	3.9	4.0	4.1	3.6	3.9	NA	5.0	1.7	3.9	4.1
	Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	NA	5.0	1.0	4.0	4.0
Provides participants with one-on-one planning advice	Average	4.1	3.9	4.1	4.3	4.1	3.9	4.0	NA	5.0	NA	4.3	3.9
	Median	4.0	4.0	4.0	4.5	4.0	4.0	4.0	NA	5.0	NA	4.0	4.0
Develops and evaluates financial wellness programs	Average	3.7	3.5	3.8	3.8	3.7	3.8	3.8	NA	4.5	NA	4.1	3.8
	Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	NA	4.5	NA	4.0	4.0
Develops participant communication strategy	Average	3.9	3.4	4.0	4.0	4.1	3.9	4.2	NA	5.0	4.0	4.3	4.0
	Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	NA	5.0	4.0	4.0	4.0
Conducts employee enrollment meetings	Average	3.4	3.3	3.6	3.4	3.1	3.1	3.2	NA	4.0	4.0	2.9	3.2
	Median	4.0	3.0	4.0	4.0	3.0	3.0	3.0	NA	4.0	4.0	3.0	3.0

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Which of the following third-party services are, or would be, most valuable to you in your role as a retirement plan sponsor?

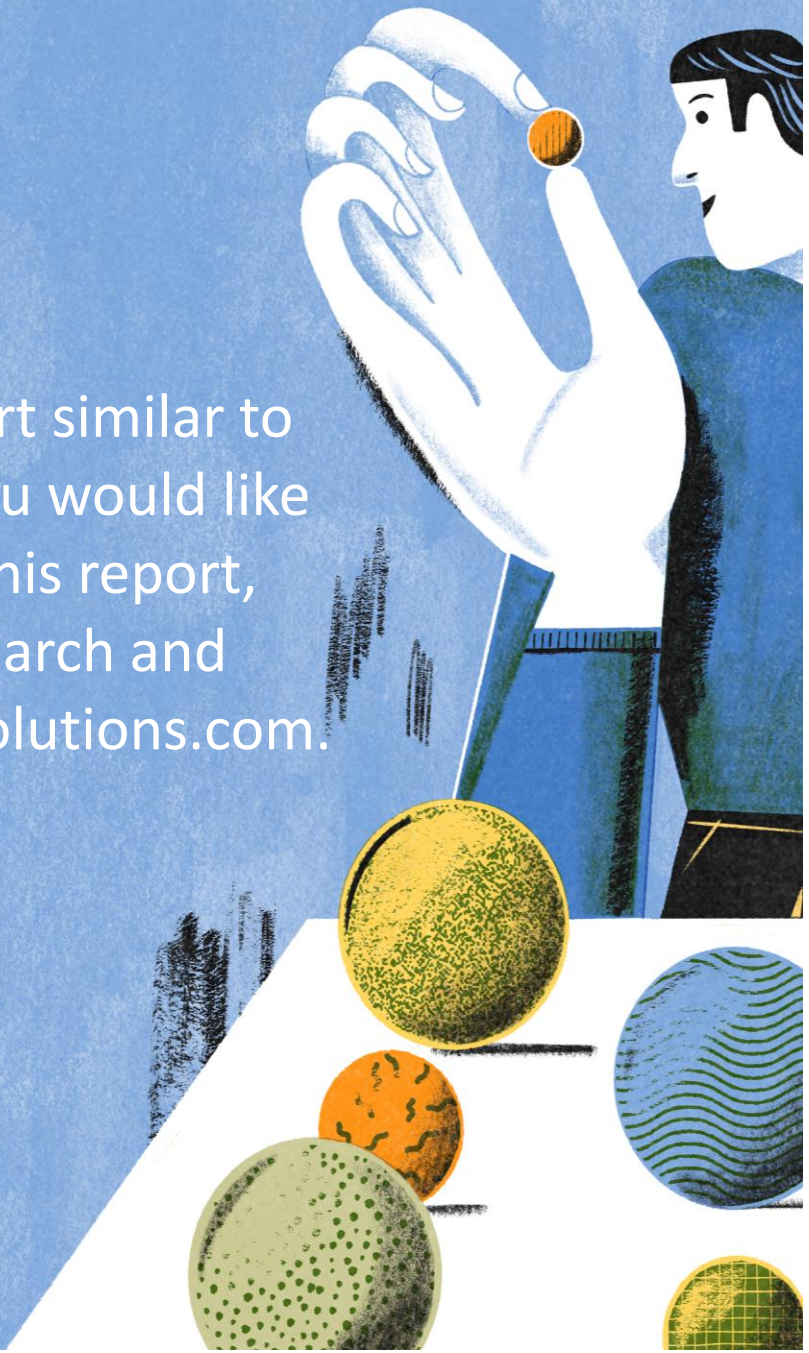
		All Industries						Fortune 1000					
		Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B	Overall	<$5MM	$5MM - $50MM	>$50MM-$200MM	>$200MM-$1B	>$1B
Provides cybersecurity guidance on participant data protection	Average	3.8	3.5	3.8	3.9	4.2	4.1	4.2	NA	5.0	3.0	4.7	4.2
	Median	4.0	4.0	4.0	4.0	4.0	4.0	5.0	NA	5.0	3.0	5.0	4.0
Develops and evaluates student loan repayment programs	Average	2.2	2.0	2.1	2.4	2.3	2.1	2.4	NA	2.3	1.0	2.5	2.2
	Median	2.0	1.0	2.0	2.0	2.0	2.0	2.0	NA	1.0	1.0	3.0	2.0
Develops the investment menu option in our Health Savings Account (HSA)	Average	2.1	2.2	2.1	1.9	2.2	2.0	2.1	NA	NA	1.0	1.8	2.0
	Median	1.0	2.0	1.0	1.0	1.0	1.0	2.0	NA	NA	1.0	1.0	2.0
Selects HSA provider	Average	1.8	2.0	1.8	1.6	1.5	1.7	1.8	NA	NA	1.0	1.3	2.1
	Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	NA	NA	1.0	1.0	2.0
Helps select and monitor retirement income and decumulation strategies	Average	3.5	3.4	3.5	3.6	3.8	3.3	3.6	NA	NA	2.5	4.1	3.4
	Median	4.0	3.0	4.0	4.0	4.0	3.0	4.0	NA	NA	2.5	4.0	3.0

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Law Firm
Manufacturing – Consumer Products
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