

America's Low-Cost 401k

Recordkeeping & Administration Services



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Your 401k Partner

Welcome to Employee Fiduciary, your low cost 401k advocate! We believe small businesses and their employees should have access to retirement plans that offer the same low prices, investment choices and quality service as plans sponsored by our country's largest corporations.

With that guiding principle in mind, we have made it our mission to keep our fees low while delivering plan services and investment choices that equal or exceed the nation's best since 2004!

Why Employee Fiduciary?

Retirement plan providers are not all the same. It is important to understand the key differences between providers to find the best fit for your needs. The benefits of Employee Fiduciary services include...





Low Costs

Fees can dramatically affect a retirement plan account balance. Assuming a 7% investment return, a 1% difference in fees and expenses over 35 years can reduce your account balance at retirement by 28 percent!

We charge low fees that let you keep more of your retirement savings.



Investment Choice

Many 401k providers limit investment options to high-priced mutual funds that pay them hidden compensation (known as “revenue sharing”).

Not us. We allow any investment you want, including low cost Vanguard index funds and ETFs, without limitation or markup!





Expert Care

Founded in 2004, we serve 70,000 participants with \$2.4B in assets. Our services have been sharpened by decades of experience to make 401k plan sponsorship easy, safe and cost-effective for small businesses.

We'll earn your trust with our competence and expertise.

Our Fees

We are proud of our low prices and are committed to keeping them simple and straightforward to help you easily manage your 401k expenses.

Plan Establishment Fees:

New (Start-Up) Plans - \$500

Existing (Conversion) Plans - \$1,000

Annual Administration and Recordkeeping Fees:

Base Fee - \$1,500 per year (includes up to 30 eligible employees) + \$30 for each additional employee

Asset-Based Fee – 0.08% of plan assets per year

We retain no hidden compensation! If you select mutual funds that pay revenue sharing, we will offset our fees by that compensation.



So What's Included in Our Low Fees?

We know your time is valuable. Our services are designed to help you understand and meet your plan sponsor responsibilities with minimal effort.





Highlights

- ✓ A dedicated plan relationship manager
- ✓ Custom plan designs to meet your unique goals and budget
- ✓ Credentialed staff for expert advice
- ✓ Customer service standards for all major processes
- ✓ Certified trust statements for no additional charge





Recordkeeping Services

- ✓ 24/7 online account access for participants and sponsors
- ✓ Contributions, loan, and distribution processing
- ✓ Quarterly benefit statements
- ✓ Fee disclosure notices
- ✓ Participant call center





Administration Services

- ✓ Plan Document and SPD preparation
- ✓ Annual ERISA compliance, including testing and Form 5500
- ✓ Advanced plan design

Employee Fiduciary in the News

Haven't heard of us? Employee Fiduciary's CEO Eric Droblyen is regularly cited in financial and industry media for his expert viewpoints on 401(k) industry trends, recordkeeping and transparency (or lack thereof) in 401(k) fees.

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