

Benchmark the Plan Fees

Under the Employee Retirement Income Security Act (ERISA), sponsors are bound by a fiduciary obligation to ensure that the fees they pay service providers and asset managers are “reasonable.”

This questionnaire and the plan fee benchmarking report generated from it will help you determine how the fees that a plan pays compare to plans of the same size and in the same industry.

Client Name _____ **Advisor Name** _____

	Your Client
What are the assets under management of your plan?	
<\$1 Million	<input type="checkbox"/>
\$1 – 5 Million	<input type="checkbox"/>
\$6 – 25 Million	<input type="checkbox"/>
\$26 – 50 Million	<input type="checkbox"/>
\$51 – 100 Million	<input type="checkbox"/>
\$101 – 200 Million	<input type="checkbox"/>
\$201– 500 Million	<input type="checkbox"/>
>\$500 Million	<input type="checkbox"/>
What is your industry?	
Agriculture, mining and construction	<input type="checkbox"/>
Business, professional and nonprofit	<input type="checkbox"/>
Education and health	<input type="checkbox"/>
Finance, insurance and real estate	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>
Media, entertainment and leisure	<input type="checkbox"/>
Transportation, utilities and communications	<input type="checkbox"/>
Wholesale and retail trade	<input type="checkbox"/>
Other (benchmarking to “all”)	<input type="checkbox"/>
What is your Total Plan Cost?	
The total cost of the plan includes all fees paid by the plan, the participant and/or the plan sponsor. This includes: fees from underlying investments, explicit fees on top of investment fees, other fees collected by plan service providers, fees for ancillary participant (including managed account and SDA account services), and fee ‘treatments’ (flow of revenue sharing for participant credit, and utilization of ERISA spending account credit).	_____ %
What is your Total Recordkeeper Cost?	
The amount of money collected by the recordkeeper for delivery of services from all sources (wrap fees, revenue and fees charged to the plan sponsor).	_____ %
What is your Total Money Manager Cost?	
The amount of the total expense ratio going to the money manager on a net basis after all revenue shares and other fund expenses are debited from the investment options expense ratio (Total Expense Ratio – Revenue Sharing – Fund Operating Costs). The comparison total money manager cost in this tool is an aggregate average of the database, by plan size and may include all types of investment options.	_____ %
What is your Total Advisor/Consultant Cost?	
This represents the total compensation paid to the advisor or consultant for a plan of this size regardless of source (investments or plan sponsor).	_____ %
Do you use an ERISA spending account?	
Erisa Spending Accounts are defined as Plans whose bundled recordkeeper has returned monies collected in excess of revenue needs to the plan for use on plan-related expenses AND Plans where all plan generated revenue is credited to the trust, from which service provider fees are paid.	<input type="checkbox"/> yes <input type="checkbox"/> no

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	Your Client
Participant Success Measures:	
Plan Participation rate	_____ %
Median Employee Deferral Rate	_____ %
Average Employee Deferral Rate	_____ %
% of Participants Contributing Max	_____ %
Average Account Balance	\$ _____
Median Account Balance	\$ _____
% of participants with a loan	_____ %
% of account balance in loan	_____ %
Average Loan Amount	\$ _____
What percentage of your plan assets is allocated to:	
Company Stock	_____ %
Diversified Equity Funds	_____ %
Target-Date Funds	_____ %
Other Balanced Funds	_____ %
Bond Funds	_____ %
Money Market / Stable Value	_____ %
Total Equity	_____ %

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While FBI data has been chosen for this tool because of quality of content and relevance, RidgeWorth Investments does not warrant its accuracy or completeness.

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