

401(k) Buyer Guide Worksheet		401GO	Competitor
Responsibility and Compliance	What services do you provide?	All possible	
	Recordkeeper	yes	
	TPA or 3(16) administrator	yes, both	
	3(21) or 3 (38) investment fiduciary	3(38)	
	Custodian	Matrix Trust	
	How do you monitor for noncompliance issues?	continuously	
	Do you calculate employer contributions?	yes	
	Eligibility tracking	yes	
	Enrollment tracking	yes	
	How long to complete plan takeover?	ASAP	
	Do you handle employee notifications?	yes	
Technical Aspects	Do you provide the fidelity bond, does that cost extra?	yes-included	
	Do you prepare the 5500 report?	yes	
	Sign and file	yes	
	Do you provide account rebalancing?	Automatic	
	Do you integrate with our payroll or HR provider?	yes, all	
Setup and Costs	How long does plan design and setup take?	15 minutes	
	How long until the plan document is ready?	same day	
	How long until I have access to the account?	same day	
	How long until employees can begin setting up?	same day	
	What will the plan cost?		
	Setup fee	none	
	Base fee	\$0 - \$29	
	Per user fee (discounts for 50+ employees)	\$4-9	
	AUM fee	0.0% - 0.30%	
	What other fees should I be aware of?		
	Plan document preparation	none	
	Plan document amendments	none	
	Report preparation none	none	
	Plan termination none	none	
	Loan origination	\$50	
	Distributions	\$30 - \$100	
	Stop Payment (re-issue)	\$35	
	Wire fees	\$30	
	Profit-sharing calculations	\$0 - \$100	
Compliance testing	none		
Perks and Extras	Do you provide live customer support for employees?	yes	
	Dedicated relationship manager for employers	yes	
	Do you offer financial education for participants?	yes	
	Retirement planning tools	yes	
	A.I. powered personalized insights	yes	