

HOW TO BUILD THE BEST 401(K) PLAN FOR YOUR INDUSTRY

Compare 401(k) programs across industries to see if you're getting what you need

The features of a successful 401(k) plan can vary widely, and what works for one business may not be the right fit for another. To help you find out what is common for organizations in different industries, we've gathered helpful data insights. Fisher Investments customizes services to address each industry's needs to drive 401(k) success.

Dive into the data:



MANUFACTURING

Make It Simpler for Employees to Enroll and Save

Average Percentage of Pay Saved



Second-Highest Rate of Participants Taking Full Advantage of Match



■ Manufacturing □ Other industries

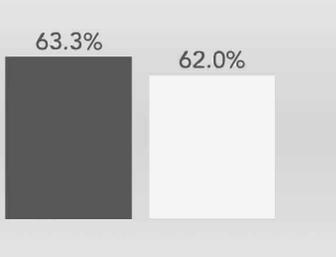
▲ INDUSTRY INSIGHTS

Manufacturing employees have above-average savings rates and the second-highest percentage of participants taking advantage of a company match. Manufacturing firms typically have a very diverse employee base and can benefit from enrollment and annual 401(k) presentations that are in-language and culturally relevant. Fisher Investments helps manufacturing companies by offering off-site meetings and one-on-one consultations.

PROFESSIONAL SERVICES

Attract Talent with a Feature-Rich 401(k) Plan

Plans That Offer Safe Harbor



■ Professional services □ Other industries

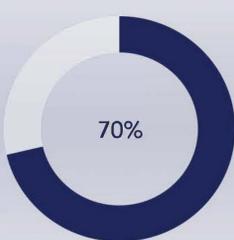
▲ INDUSTRY INSIGHTS

For professionals like lawyers, accountants, architects, and marketers, a 401(k) plan is a necessary recruitment and retention tool. There are many ways to make your company's 401(k) plan stand out, from more personalized employee services to specific plan design options. One option that professional services use more than average is **Safe Harbor**, a type of plan that allows high earners to invest more while allowing your company to be free of many types of compliance testing requirements. At Fisher, we help businesses attract talent with a feature-rich 401(k) plan with one-on-one employee guidance that can really set you apart from your competitors.

CONSTRUCTION

Boost 401(k) Enrollment

Average Participation Rate



■ Enrolled □ Not enrolled

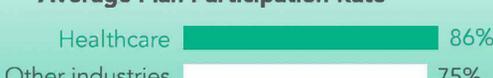
▲ INDUSTRY INSIGHTS

Recruitment and retention tools like 401(k) plans are a must in an industry where 80% of firms say it's hard to fill positions.¹ Plan participation among construction employees does lag slightly behind the average for all industries, but one reason is that it can be difficult for off-site employees to join 401(k) plan meetings in headquarters or find time to join a webinar. That's why Fisher Investments will travel to worksites for in-person, one-on-one meetings to help employees get the knowledge they need to create saving and investment strategies and enroll in their company's plan.

HEALTHCARE

Help All Employees Maximize Savings

Average Plan Participation Rate



Average Percentage of Pay Saved



■ Healthcare □ Other industries

▲ INDUSTRY INSIGHTS

Healthcare employees are savers, with higher participation and savings rates on average. However, there can be wide differences in salaries, which can impact the benefits that employees need from their 401(k) plans. At Fisher Investments, we offer customized solutions to help all levels of earners. We help them focus on long-term goals, investment style, and retirement time horizon, rather than just desired risk level, to help them set up their ideal investment strategy.

See the Source: The data in this infographic is sourced internally from Fisher Investments. [View the data here.](#)

GET THE MOST OUT OF YOUR 401(K) PLAN.

For companies in every industry, Fisher Investments can provide services tailored to the needs of you and your employees.

¹ Associated General Contractors of America, "Eighty Percent of Contractors Report Difficulty Finding Qualified Craft Workers to Hire as Association Calls for Measure to Rebuild Workforce," August 29, 2018

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