Employers who offer a 401(k) plan have certain fiduciary responsibilities under ERISA—for instance, understanding 401(k) plan fees to determine if they are reasonable. This is an outline of the three main types of fees common to 401(k) plans. 401(k) plans may be charged just one type of fee, or any combination of the fees described here, depending on the service providers involved. To calculate the total 401(k) plan cost, all fee categories need to be included. You can often find all your plan fees in the 408(b)(2) disclosure.

Fisher Investments charges one easy-to-understand, transparent fiduciary & consulting fee (separate from the administrative fees and recordkeeper fees), which can be paid by the employer or participants, and is reviewed with you every year.

Call 866-607-5150 or Contact Us

*Source: 401(k) Advisors, Inc.
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