



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 Charges One Clear Fee

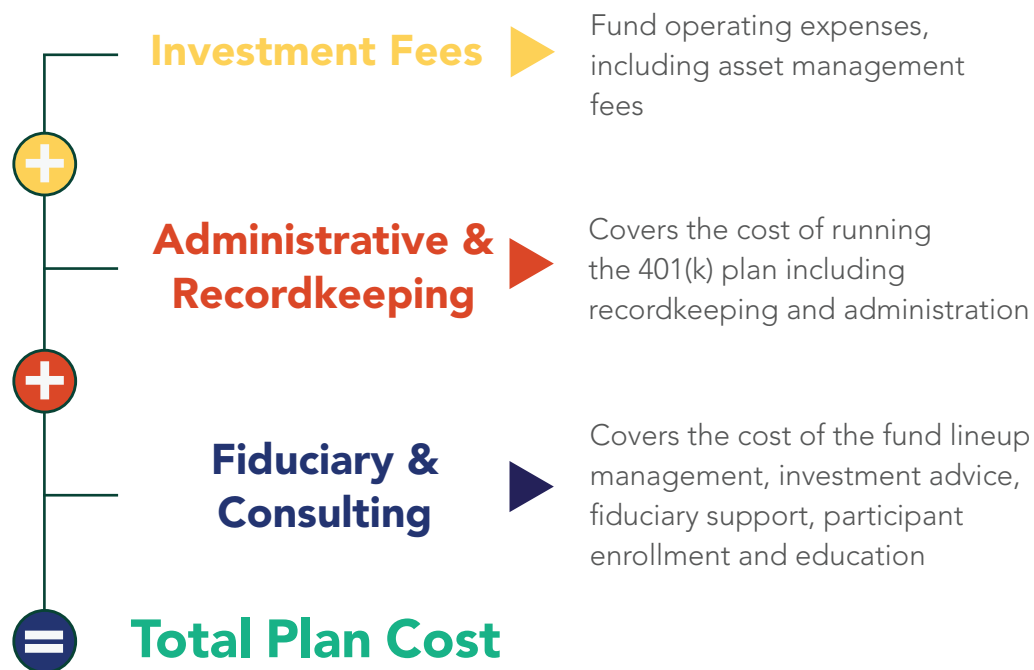
Fisher Investments charges one easy-to-understand, transparent fiduciary & consulting fee (separate from the administrative fees and recordkeeper fees), which can be paid by the employer or participants, and is reviewed with you every year.

Call 866-607-5150
or [Contact Us](#)

*Source: 401(k) Advisors, Inc.

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Clearing Up Your 401(k) Plan Fees



95%

of plan fees are paid for by employees.* Often, administrative fees are subsidized by investment fees, which can include indirect payments to fiduciaries and consultants. This process is referred to as *revenue sharing*, and is a common way to hide additional fees that you and your employees pay.