

Many times employers are faced with the prospect of providing a 401k plan to their employees that is either highly costly or marginally effective. With the DCC 401k plan we have leveraged the all electronic platform built and operated by Digital Retirement Services and our 35 plus years of experience in providing customized asset management service to our clients to deliver a plan that is personal, service based, and cost-effective.

SAMPLE 401K PLAN COSTS

SAMPLE FIRM PROFILE

30 Plan Participants
\$1,500,000 of Plan Assets

ADMINISTRATION COSTS (DRS)

ETF Portfolio: \$4,120 per year or 0.27% of Plan Assets
Mutual Fund Portfolio: \$3,250 per year or 0.22% of Plan Assets

FINANCIAL PRODUCT COMPANY AND TRANSACTION COSTS

ETF Portfolio: \$4,950 or 0.33% of Plan Assets
Mutual Fund Portfolio: \$8,550 or 0.57% of Plan Assets

ASSET MANAGEMENT COSTS (DCC)

ETF Portfolio: \$7,800 or 0.52% of Plan Assets
Mutual Fund Portfolio: \$7,125 or 0.48% of Plan Assets

TOTAL COSTS

ETF Portfolio: \$16,950 or 1.13% of Plan Assets
Mutual Fund Portfolio: \$18,900 or 1.26% of Plan Assets

DCC SAVINGS VS. AVERAGE 401K PLAN TOTAL COST (FOR SMALL PLANS - 100 PARTICIPANTS OR LESS)

ETF Portfolio: \$13,650 or 0.91% of Plan Assets \$455 Per Participant/Year
Mutual Fund Portfolio: \$11,700 or 0.78% of Plan Assets \$390 Per Participant/Year

The sample plan indicated above is based on a model developed by DCC and reflects individual costs for that model. Depending on investment and administrative options selected and the characteristics of your individual firm, actual plan costs may be higher or lower than the sample depicted. Industry average costs source is a June 2009 study authored by Investment Company of America Defined Contribution/401k Fee Study.

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