Fiduciary Decisions
Independent · Comprehensive · Actionable

Investment Profile

Company ABC's 401(k) Plan

PRESENTED BY

John Smith

DCIO Company

john.smith@DCIOcompany.com

PLAN ASSETS	DATA AS OF	REPORT GENERATED	REPORT ID
$11,914,485	**March 31, 2026**	**April 15, 2026**	**548676**

Benchmark Group

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BMG: **7,048 Plans · $10–$15MM in Assets**

The benchmark group (BMG) is the basis for every comparison in this report. The peer universe is drawn from the FDI database, which is managed by four data-quality standards that govern how plan data is sourced, reviewed, and maintained.

1

HIGH-QUALITY SOURCES

Data is collected directly from recordkeepers and service-provider fee disclosures, ensuring accuracy and reliability.

2

REGULAR UPDATES

Monthly data collection with quarterly benchmark updates maintains current insights.

3

SUPERIOR DATA STANDARDS

Form 5500 / public-filing data is NOT used, maintaining higher accuracy standards across the FDI data set.

4

RIGOROUS REVIEW PROCESS

A comprehensive review and normalization process ensures proper comparisons across all data points.

FDI PLAN DATABASE

TOTAL PLANS IN DATABASE

375,000

defined-contribution plans

The benchmark group is filtered from this database to plans of comparable asset size.

BENCHMARK GROUP CHARACTERISTICS

$84.2B COMBINED BENCHMARK-GROUP ASSETS

SAMPLED PLANS	NUMBER OF FIRMS	NUMBER OF OPTIONS
7,048	312	78,540
PLAN ASSETS — LOW	**PLAN ASSETS — MID**	**PLAN ASSETS — HIGH**
$10.0MM	$12.4MM	$15.0MM

Line-up Characteristics

BMG: **7,048 Plans · $10–$15MM in Assets**

Line-ups can vary by market segment in the number of choices offered, asset classes represented, and active / passive mix. A plan's total weighted investment cost is a function of the underlying choices offered; this mix should be considered when benchmarking cost.

ASSET-WEIGHTED INVESTMENT COST

25th	50th	75th
0.33%	**0.42%**	**0.49%**

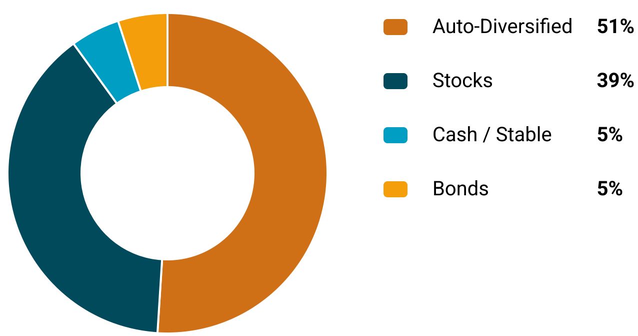
Total expense ratio across all benchmark-group plans, weighted by assets.

AVERAGE NUMBER OF OPTIONS

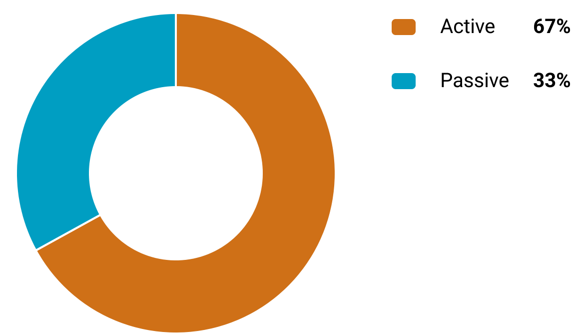
30

investment choices per plan

AVERAGE PLAN ASSET ALLOCATION



ACTIVE VS. PASSIVE ALLOCATION



MEASURE	TARGET DATE	RISK BASED	CORE FUNDS
% OF PLANS OFFERING	89%	70%	100%
# OF CHOICES	12	2	16
% OF ASSETS	47%	4%	49%
% ACTIVE	69%	92%	65%

Typical Asset Classes & Their Costs

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ASSET CLASS	% BMG OFFERING	ACTIVE / PASSIVE UTILIZATION (Active / Passive)	ACTIVE INVESTMENTS			PASSIVE INVESTMENTS		
			25th	50th	75th	25th	50th	75th
"HELP" OPTIONS								
Target Date Funds	89%		0.43%	0.71%	1.01%	0.08%	0.10%	0.19%
Risk Based Funds	71%		0.59%	0.78%	1.15%	0.22%	0.33%	0.46%
Model Based Portfolios	6%	–	–	–	–	–	–	–
Managed Accounts	2%	–	–	–	–	–	–	–
CORE OPTIONS								
Money Market	63%		0.21%	0.45%	0.58%	–	–	–
Stable Value	21%		0.40%	0.64%	0.95%	0.22%	0.22%	0.22%
Fixed Income	98%		0.42%	0.60%	0.89%	0.04%	0.14%	0.31%
High Yield	46%		0.66%	0.86%	1.12%	0.25%	0.35%	0.40%
Large Value	67%		0.65%	0.89%	1.16%	0.07%	0.17%	0.36%
Large Core	96%		0.59%	0.81%	1.16%	0.12%	0.17%	0.40%
Large Growth	94%		0.65%	0.91%	1.20%	0.08%	0.28%	0.58%
Mid Value	41%		0.75%	0.99%	1.25%	0.15%	0.35%	0.47%
Mid Core	46%		0.82%	1.00%	1.32%	0.05%	0.25%	0.58%
Mid Growth	46%		0.80%	1.02%	1.29%	0.07%	0.15%	0.21%
Small Value	42%		0.86%	1.18%	1.46%	0.07%	0.18%	0.38%
Small Core	54%		0.86%	1.07%	1.31%	0.08%	0.25%	0.56%
Small Growth	45%		0.87%	1.09%	1.33%	0.08%	0.19%	0.57%
International	92%		0.82%	1.00%	1.33%	0.07%	0.29%	0.61%
Emerging Markets	65%		0.97%	1.12%	1.49%	0.22%	0.36%	0.66%
Company Stock	0%	–	–	–	–	–	–	–
Self-Directed Acct / Fund Window	3%	–	–	–	–	–	–	–

* This page shows total expense ratio fee ranges (25th / 50th / 75th percentile).

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