



TOP 50 DC PLAN HIGHLIGHTS

Insights into how \$511B in DC plans custodied at Northern Trust are helping participants reach their retirement goals through DC plan design.

Nudging participants to save more

68% Use autoenrollment between 2% & 6%

98% Offer company match – majority match between 4% and 6%

Minimizing volatility and disruption for participants

76% of plans use single and multi-manager white label options to create broader investment options which can help minimize volatility

Streamlining the Investment Process

Single & Multi-White Labeled funds grew from 72% in 2019 to 76% in 2020

Average plan AUM invested in target date funds is

26%

28% of plans include factor based strategies

More plans offer target date funds today

92% in 2020

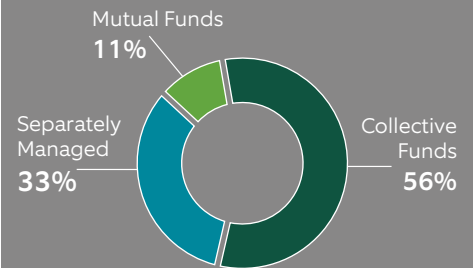


88% in 2019

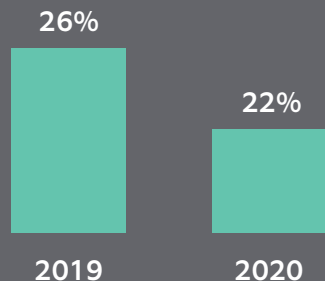
35% Offer custom solutions

65% Offer off-the-shelf options

Plans have widely adopted collective funds



Noticeable decline in the use of single, white label options



Simplifying the investment decision making process

13 Average number of options offered

Source: Northern Trust Retirement Solutions; Top 50 Defined Contribution clients serviced by Northern Trust as of 12/31/2020

ABOUT US

Northern Trust Asset Management is a global investment manager that helps investors navigate changing market environments, so they can confidently realize their long-term objectives.

Entrusted with \$1.2 trillion in assets,¹ we understand that investing ultimately serves a greater purpose and believe investors should be compensated for the risks they take — in all market environments and any investment strategy. That's why we combine robust capital markets research, expert portfolio construction and comprehensive risk management to craft innovative and efficient solutions that deliver targeted investment outcomes.

As engaged contributors to our communities, we consider it a great privilege to serve our investors and our communities with integrity, respect, and transparency.



For more information, please contact John Abunassar at 312.630.6494 or email Retirement_Solutions@ntrs.com

¹Assets under management as of June 30, 2021

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