



# TOP 50 DC PLAN HIGHLIGHTS

Insights into how \$563B in DC plans custodied at Northern Trust are helping participants reach their retirement goals through DC plan design.

## Nudging participants to save more

70%

Use autoenrollment between 2% & 6%

84%

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

## Minimizing volatility and disruption for participants

74% 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 70% in 2019 to 74% in 2021

Average plan AUM invested in target date funds is 30%

30% of plans include factor-based strategies

## More plans offer target date funds today

92% in 2021

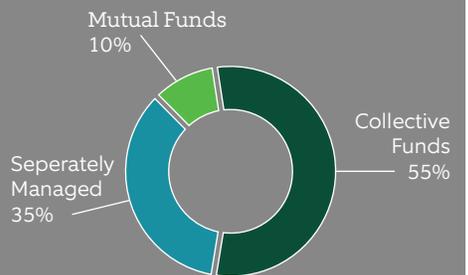


88% in 2019

30% Offer custom solutions

70% Offer off-the-shelf options

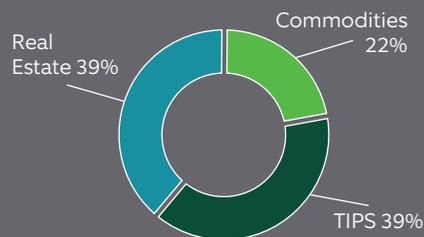
## Plans have widely adopted collective funds



## 48% offer inflation-sensitive strategies

67% Single Asset Class

33% Multi-Asset Class



## Simplifying the investment decision-making process

12 Average number of options offered

Source: Northern Trust Retirement Solutions; Top 50 Defined Contribution clients serviced by Northern Trust as of 12/31/2021

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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,<sup>1</sup> 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.



## LEARN MORE

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<sup>1</sup>Assets under management as of March 31, 2022

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