

A streamlined 401(k) retirement solution designed for small businesses



Ascensus Essentials is a simple, cost-effective 401(k) retirement plan that eases the administrative burden of offering a 401(k) plan to your employees. Through a clear, skillfully selected 401(k) plan design, Ascensus Essentials allows you to free up your time to focus on running your business.

- Straightforward, transparent pricing
- Low cost investment menus
- Automatic enrollment and increases
- Plan Health Report with customizable metrics

DESIGNED WITH YOU IN MIND

Ascensus Essentials saves you time, reduces investment fiduciary responsibility, and helps:

- Your business—Attract talent, retain employees, and maximize tax benefits. Read more about more potential tax benefits that may be available to you through SECURE 2.0.
- Your participants—Auto-enroll gets employees started on the path to retirement readiness and increases plan participation rates.
- You as the plan sponsor—Ascensus Essentials offers built-in 3(16) Administrative Services that simplify plan management so you can focus on running your business.



Save time and improve outcomes—Ascensus Essentials' online setup, enrollment, and payroll integration can save you time on administration and increase data accuracy. Participants also have access to the **READYSAVE™** mobile app for improving plan engagement and retirement readiness.



Reduce administrative burden—With built-in 3(16) Administrative Services, plan administration becomes simpler and more efficient. Ascensus manages key responsibilities such as participant notices, eligibility monitoring, and Form 5500 filing. This helps ensure compliance and creates a smoother experience for your clients.



Manage your risk—With research-based plan tools and education backed by a team of support specialists, the Ascensus Essentials 401(k) is designed to make saving for retirement simpler and easier for you and your employees. Ascensus Essentials 401(k) plans offer investment fiduciary coverage¹ and services including professionally managed investment portfolios from Newport Group Consulting, a national 3(38) investment manager.



Enhance your employees' financial wellness—Ascensus Essentials offers Financial Wellness, a holistic program created by Financial Finesse, that provides employees with free access to unbiased, personalized resources and guidance—including virtual financial coaching—to help them pursue financial well-being.



A STREAMLINED, COST-EFFECTIVE SOLUTION

Investments Available	Professionally managed portfolios* Individual investments *Five investment allocation models (Income, Conservative, Moderate, Growth, and Aggressive)
Pricing	Employer Implementation fee (one time).....\$500 Base fee\$150/month Employee Recordkeeping fee\$7.50 per participant/month Annual custodial and trading fee ²0.07% Annual investment fiduciary fee ²0.25%

Pricing is subject to change. Excludes investment expenses.

A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.³



254,000+ retirement plans⁴



2026 PLANSPONSOR Survey Awards

Won a total of 35 “Best in Class” awards for retirement plans up to \$200 million⁵



4.5+ M retirement plan participants⁴



PLANADVISER Adviser Choice Award

Winner in the recordkeeping category⁶



\$913+ B in assets under administration⁴



Retirement Leader of the Year⁷

¹Investment fiduciary services are offered through Newport Group Consulting, LLC, an SEC registered investment adviser.

²Fees are shown in annual terms but are deducted monthly.

³Cerulli Associates. The Cerulli Report: U.S. Retirement Markets 2023. December 2023.

⁴As of March 31, 2026.

⁵PLANSPONSOR. 2025 Defined Contribution (DC) Survey. February 2026.

⁶PLANADVISER. 2025 Retirement Plan Adviser Survey. March 2026.

⁷With Intelligence. With Intelligence Mutual Fund & ETF Awards. February 2026.

Ascensus’ award-winning service, technology, expertise, and the simple plan design of a Ascensus Essentials 401(k) makes offering your employees a retirement solution an easy decision.



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