

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



The Ascensus Essentials 401(k) with OneDigital Direct 3(38) is a simple, cost-effective retirement solution that eases the administrative burden of offering a 401(k) plan to your employees. With a streamlined design and built-in investment management and administrative support, you can spend less time managing your retirement plan and more time focused on your business.

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

DESIGNED WITH YOU IN MIND

The Ascensus Essentials 401(k) with OneDigital Direct 3(38) solution saves you time, reduces investment fiduciary responsibility, and helps:

- Your business—Attract talent, retain employees, and maximize tax benefits. Read 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—OneDigital provides 3(38) investment management services to help reduce your investment fiduciary responsibilities, while Ascensus Essentials' built-in 3(16) administrative services simplify plan management.



Save time and improve outcomes—Online setup, enrollment, and payroll integration can save you time on plan administration and increase data accuracy. Participants also have access to the READY**SAVE**™ 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 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, this solution is designed to make saving for retirement simpler and easier for you and your employees. It includes 3(38) investment fiduciary services provided by OneDigital.



Enhance your participants' financial wellness—We offer Financial Wellness, a holistic program created by Financial Finesse. This 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

Pricing	Employer
	Implementation fee (one-time)..... \$500
	Base fee\$150/month
	Employee
	Recordkeeping fee.....\$7.50 per participant/month
	Annual custodial and trading fee.....0.07%
	Annual advisor service fee ¹set by fee-based advisor

Pricing is subject to change. Excludes investment expenses. Fees are billed quarterly.

A PARTNER YOU CAN TRUST

Ascensus is the largest independent recordkeeping services provider, third-party administrator, and government savings facilitator in the United States.²



254,000+ retirement plans³



2026 PLANSPONSOR Survey Awards

Won a total of 35 “Best in Class” awards for retirement plans up to \$200 million⁴



4.5+ M retirement plan participants³



PLANADVISER Adviser Choice Award

Winner in the recordkeeping category⁵



\$913+ B in assets under administration³



Retirement Leader of the Year⁶

¹Fees are shown in annual terms but are deducted monthly.

²Cerulli Associates. The Cerulli Report: U.S. Retirement Markets 2023. December 2023.

³As of March 31, 2026.

⁴PLANSPONSOR. 2025 Defined Contribution (DC) Survey. February 2026.

⁵PLANADVISER. 2025 Retirement Plan Adviser Survey. March 2026.

⁶With Intelligence. With Intelligence Mutual Fund & ETF Awards. February 2026.

Ascensus’ award-winning service, technology, expertise, and the simple plan design of the Ascensus Essentials 401(k) with OneDigital Direct 3(38) make offering your employees a retirement solution an easy decision.

 833-893-3233

 smallbusiness@ascensus.com

 ascensus.com

For plan sponsor use only. Not for distribution to plan participants or the public.

Before adopting any plan, consider benefits, risks, and costs. Retirement plans are complex and subject to changing legal and regulatory requirements. Certain products and services may not be appropriate for all workplace retirement plans. Plan sponsors and administrators should evaluate their specific circumstances.

Ascensus, LLC provides administrative and recordkeeping services. It is not a broker-dealer or an investment advisor and does not provide tax, legal, or accounting services. Ascensus® and the Ascensus logo are registered trademarks of Ascensus, LLC.

Copyright ©2026 Ascensus, LLC. All Rights Reserved. 3910300-RSB-3926250 (09/2026)