WORKERS IN NEW SURVEY HIGHLY VALUE 401(K)s...  
WHEN ASKED WHICH BENEFITS ARE "MUST HAVES" AFTER HEALTH INSURANCE...

...AND TEND TO MANAGE THEM ALONE.

BUT THEY MAY NOT BE SPENDING ENOUGH TIME...

...TO MAKE GOOD DECISIONS.

87% of participants consider the 401(k) plan a "must have" benefit.

Disability insurance (49%)
Life insurance (42%)
Extra vacation days (34%)
Ability to telecommute (15%)
Company gym memberships (4%)
On-site daycare (1%)

GET HELP CHANGING THEIR OIL
GET HELP INSTALLING A NEW FAUCET
GET HELP PREPARING THEIR INCOME TAXES
GET HELP LANDSCAPING
GET HELP ALLOCATING THEIR 401(K) DOLLARS

WORKERS GET PROFESSIONAL HELP WITH LOTS OF TASKS, BUT NOT SO MUCH WITH 401(K) INVESTMENTS

WHAT'S MORE CONFUSING, material explaining your company’s:

WHO 401(K) INVESTMENTS

HEALTH CARE BENEFITS

WHAT'S MORE CONFUSING, material explaining your company’s:

23% of those with access to professional advice have used it

49% of those not receiving professional advice believe they would achieve better investment results by getting help

70% say they would feel extremely or very confident in their ability to make the right investment decisions if they consulted with a financial professional

AT SCHWAB RETIREMENT PLAN SERVICES, INC., PARTICIPANTS WHO USED THIRD-PARTY, PROFESSIONAL 401(K) ADVICE:

TENDED TO INCREASE THEIR SAVINGS RATE
WERE BETTER DIVERSIFIED
STAYED THE COURSE IN THEIR INVESTING DECISIONS**

*Average time spent was calculated using these assigned values to possible responses: less than 1 hour = .5; 1-2 hours = 1.5; 2-3 hours = 2.5; 3-4 hours = 3.5; 4-5 hours = 4.5; 5+ hours = 6; and never did this = 0.

**Charles Schwab in conjunction with Koski Research, The New Rules of Engagement for 401(k) Plans, 2010. Retirement plan investment advice is formulated and provided by GuidedChoice Asset Management, Inc., which is not affiliated with or an agent of Charles Schwab & Co., Inc., a federally registered investment advisor; Schwab Retirement Plan Services, Inc.; or any of their affiliates.