CASH BALANCE PLANS CONTINUE TO GROW

PLAN SIZE
2/3 of plans have assets under $1 million
61% of plans have less than 10 employees

What makes cash balance plans so attractive to micro business owners?
Cost efficiency and tax efficiency
Asset protection in case of bankruptcy
Catching up on retirement savings
Attracting and retaining talent

CASH BALANCE BY THE NUMBERS
9.4 million participants
22,657 plans
$1.2 trillion in assets
$24.3 billion in annual contributions

REGIONAL HIGHLIGHTS
27% of plans are in California and New York
10% Georgia
17% California
States with the largest plan growth*

84% Fixed rate of return increased in popularity for the interest crediting rate

PLANS BY INDUSTRY
HEALTHCARE FIRMS lead in adopting plans
37.7% Healthcare & social assistance
26.4% All others
7.3% Construction
7.4% Finance & insurance
21.2% Professional services

CONTACT US FOR:
End-to-end support • Cash balance sales strategies • Complimentary plan designs
866-929-2525 sales@futureplan.com futureplan.com

Download the full report or visit cashbalancedesign.com for more information.

*Projections are based on actual data through 2013. The projections are not a guarantee of future results. The projections are based on assumptions that may not be realized. Cash balance plans, guaranteed rate of return, and fixed rate of return are not tax-qualified retirement plans and do not provide tax-advantaged benefits. This material does not provide fiduciary advice, and the plan sponsor, the employer, and the plan administrator are solely responsible for the investment decisions made by the plan sponsor. A plan sponsor can provide its employees with investment advice, but it must also disclose to the employees the nature and scope of the advice they provide. This material does not provide fiduciary advice, and the plan sponsor, the employer, and the plan administrator are solely responsible for the investment decisions made by the plan sponsor. A plan sponsor can provide its employees with investment advice, but it must also disclose to the employees the nature and scope of the advice they provide.