



Is it time to unbundle your PEO 401(k)?



Jon Greenwich, CPFA®
Managing Executive

An Independent Certified Plan Fiduciary Advisor, helping retirement plan sponsors with full-service investment management, fiduciary guidance, and employee wellness.



4250 N Fairfax Dr.
Suite 600
Arlington, VA 22203
O: (571) 527-4955
M: (703) 635-4172
jgreenwich@virtuscap.com

While Professional Employer Organizations (PEOs) provide convenience, there are compelling reasons why modernizing your 401(k) plan away from your PEO can be a savvy financial move. Here's why...

Enhanced Flexibility and Control: Choosing an independent 401(k) provider with a wider array of options and customizable features empowers you to tailor your plan to suit the specific needs of your business and employees.

Personalized Support: PEOs often offer limited personalized support. Separating your 401(k) allows you to select a provider and advisor who can deliver superior customer service, comprehensive educational resources, and personalized guidance, aiding employees in making better-informed retirement decisions.

Lower Fees and Transparency: PEOs typically impose higher administrative fees for managing your 401(k), often obscured within invoices. These fees can significantly impact retirement savings over time. Unbundling your 401(k) may reduce fees and provide access to a transparent fee structure.

Expanded Investment Options: PEOs often restrict investment choices to a small selection. Modernizing your 401(k) broadens access to a wider range of investment options, offering greater choice to employees which can improve long-term retirement outcomes.

If you currently rely on your PEO for 401(k) management, discover how to maximize your retirement plan benefits by reaching out to us or scan the QR code to schedule a time.