



TOP 50 DC PLAN HIGHLIGHTS

Insights into how \$563B in DC plans custodied at Northern Trust are helping participants reach their retirement goals through DC plan design.

Nudging participants to save more

70%

Use autoenrollment between 2% & 6%

84%

Offer company match – majority match between 4% and 6%

Minimizing volatility and disruption for participants

74% of plans use single and multi-manager white label options to create broader investment options which can help minimize volatility

Streamlining the Investment Process

Single & Multi-White Labeled funds grew from 70% in 2019 to 74% in 2021

Average plan AUM invested in target date funds is 30%

30% of plans include factor-based strategies

More plans offer target date funds today

92% in 2021

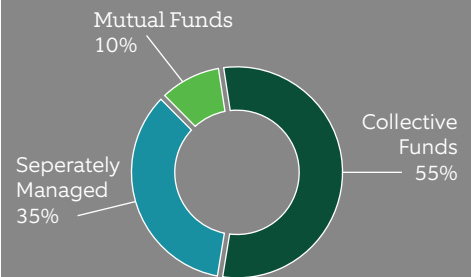


88% in 2019

30% Offer custom solutions

70% Offer off-the-shelf options

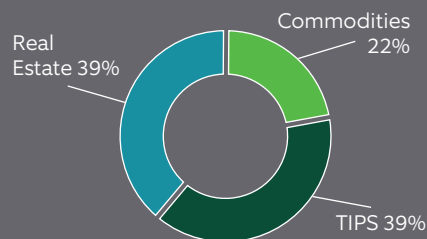
Plans have widely adopted collective funds



48% offer inflation-sensitive strategies

67% Single Asset Class

33% Multi-Asset Class



Simplifying the investment decision-making process

12 Average number of options offered

Source: Northern Trust Retirement Solutions; Top 50 Defined Contribution clients serviced by Northern Trust as of 12/31/2021

ABOUT US

Northern Trust Asset Management is a global investment manager that helps investors navigate changing market environments, so they can confidently realize their long-term objectives.

Entrusted with \$1.2 trillion in assets,¹ we understand that investing ultimately serves a greater purpose and believe investors should be compensated for the risks they take — in all market environments and any investment strategy. That's why we combine robust capital markets research, expert portfolio construction and comprehensive risk management to craft innovative and efficient solutions that deliver targeted investment outcomes.

As engaged contributors to our communities, we consider it a great privilege to serve our investors and our communities with integrity, respect, and transparency.



LEARN MORE

For more information, please contact **John Abunassar** at 312.630.6494 or email Retirement_Solutions@ntrs.com

¹Assets under management as of March 31, 2022

IMPORTANT INFORMATION. The information contained herein is intended for use with current or prospective clients of Northern Trust Investments, Inc. The information is not intended for distribution or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation. Northern Trust and its affiliates may have positions in and may effect transactions in the markets, contracts and related investments different than described in this information. This information is obtained from sources believed to be reliable, and its accuracy and completeness are not guaranteed. Information does not constitute a recommendation of any investment strategy, is not intended as investment advice and does not take into account all the circumstances of each investor. Opinions and forecasts discussed are those of the author, do not necessarily reflect the views of Northern Trust and are subject to change without notice.

This report is provided for informational purposes only and is not intended to be, and should not be construed as, an offer, solicitation or recommendation with respect to any transaction and should not be treated as legal advice, investment advice or tax advice. Recipients should not rely upon this information as a substitute for obtaining specific legal or tax advice from their own professional legal or tax advisors. References to specific securities and their issuers are for illustrative purposes only and are not intended and should not be interpreted as recommendations to purchase or sell such securities. Indices and trademarks are the property of their respective owners. Information is subject to change based on market or other conditions.

Northern Trust Asset Management is composed of Northern Trust Investments, Inc. Northern Trust Global Investments Limited, Northern Trust Fund Managers (Ireland) Limited, Northern Trust Global Investments Japan, K.K, NT Global Advisors, Inc., 50 South Capital Advisors, LLC, Belvedere Advisors LLC, Northern Trust Asset Management Australia Pty Ltd, and investment personnel of The Northern Trust Company of Hong Kong Limited and The Northern Trust Company, to offer investment products and services to personal and institutional markets. For purpose of compliance with the Global Investment Performance Standards (GIPS®) the firm is defined as Northern Trust Asset Management Services, a subset of NTAM, and includes those investment products managed by NTI, NTGIL, NTKK, TNTCHK and TNTC that are distributed through global channels.

© 2022 Northern Trust Corporation. Head Office: 50 South La Salle Street, Chicago, Illinois 60603 U.S.

F-070522-2273969-070523