



Finally. A Retirement Plan That Makes Sense.

Start here by finding out which plan is right
for your business, *for free*.

Get My Free Plan Analysis

[Learn more ▼](#)

Benefits That Truly Benefit

Why settle for a cookie cutter retirement plan that doesn't meet your needs? HFA401K™ provides a team of investment advisors who provide solutions that actually benefit *everyone* in the plan.



Automatic enrollment for participants ensures that everyone contributes more to their accounts and that the costs are shared appropriately. Our financial planners will help participants, assess their risk tolerance, and make sure they understand the plan, investment options, and how beneficial it can truly be.



As a 3(38) Investment Manager, we are a fiduciary and we protect the plan sponsor from liability for the selection, management, and monitoring of the plan investments. Not many investment advisors provide this option or they do it as an added cost.



Employees and owners will have ongoing customer support and access to their online accounts to monitor their performance. Participants can also customize their portfolio's allocation, or use one of our professionally managed models.



Transparent Costs

On average, we save companies **25% - 50%** on the total cost of their prior retirement plan. The chart below is our cost.

	Assets Under Management	Annual Fee
The First	\$1,000,000	0.80%
The Next	\$1,000,001 to \$3,000,000	0.68%
The Next	\$3,000,001 to \$5,000,000	0.42%
The Next	\$5,000,001 to \$10,000,000	0.35%
Over \$10,000,000 please call us for a quote - 973.557.2933		

Our average investment expense is about 0.31%.

Here are some examples of our cost as shown above (investment expense not included):

Total Assets: \$500,000



Show Cost

Total Assets: \$1,500,000

Show Cost

Total Assets: \$3,000,000

Show Cost

Every business retirement plan needs a [record keeper and a plan administrator](#). We partner with **EMPLOYEE FIDUCIARY**, "America's low cost 401k" so you obtain the best price and service possible. Their cost is \$375 per quarter for plans with 1 - 30 participants and an extra \$30/yr for each participant over 30.



Ask us to Compare Your
Current Providers Fees With Ours ▼

Getting Started is Easy

Start by finding out which retirement plan is best for you at the [top of this page](#), or contact us below and we'll have one of our advisors get back to you. If you want to call us right away you can reach us at [973.557.2933](tel:973.557.2933). (Open 9am-5pm, Mon-Fri)

Full Name *

Email *

How'd You Find Us? * ▼

Comments:

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Get Started

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HFA401K™ is provided by HIGHLAND Financial Advisors, LLC. Learn More About Their Financial Planning Services Below

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[Our Financial Planning Blog](#)

Contact HFA401K™



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Disclosures: ¹We have saved our current clients 25% - 50% on their retirement plan fees when they have switched from a previous retirement plan provider. This website may contain links to articles or other websites that have the quotes or opinions of other individuals, professionals, businesses, or organizations that are not directly endorsed or affiliated with HIGHLAND Financial Advisors, LLC. Information on this website or a linked website should always be discussed directly with a professional advisor before it is considered actionable advice. Use of any information obtained from such addresses is voluntary, and reliance on it should only be undertaken after an independent review of its accuracy, completeness, efficacy, and timeliness. | Template: [Templated](#)