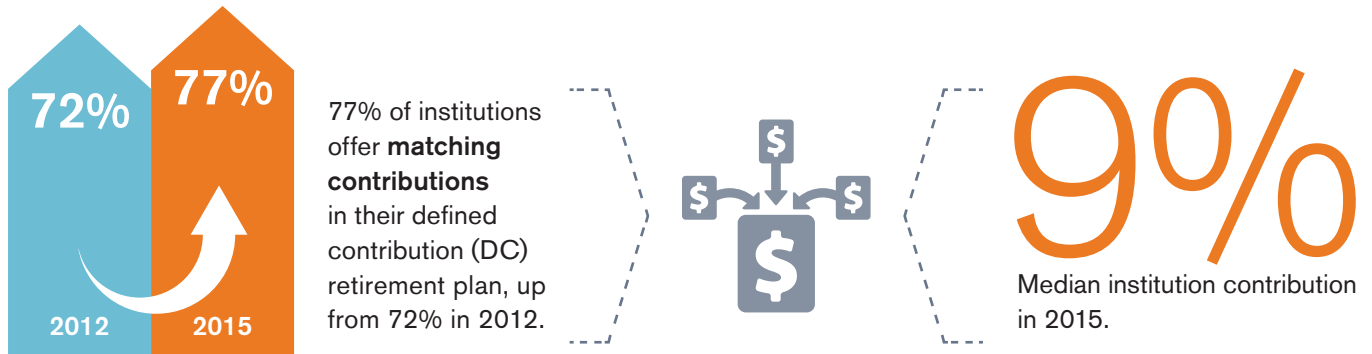
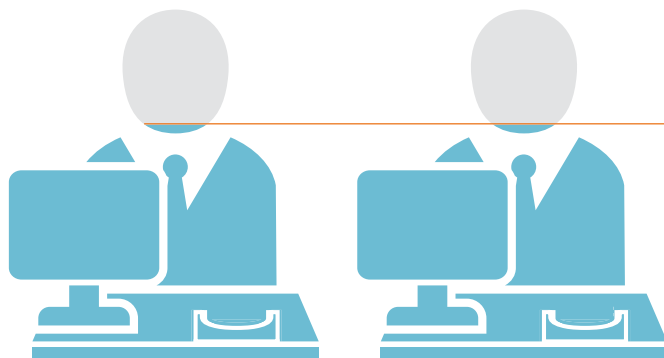
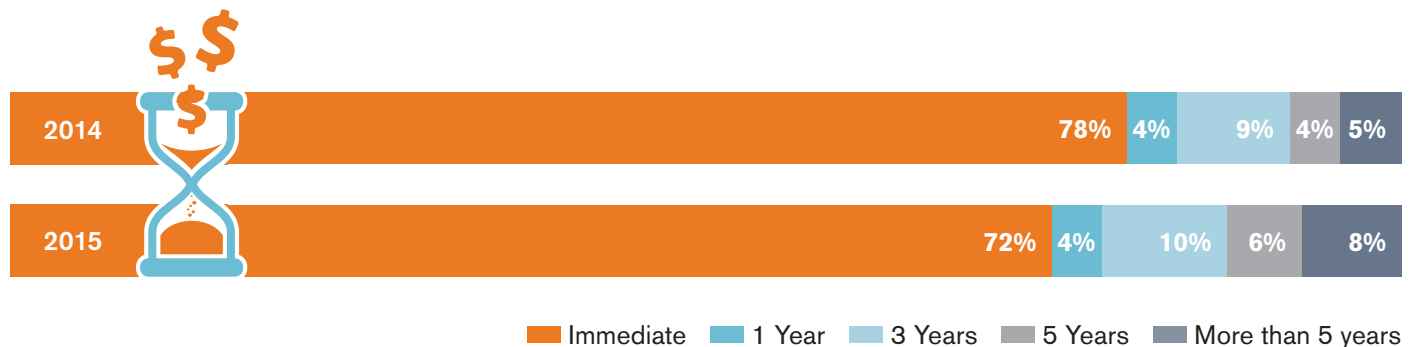


# Changes in Defined Contribution Plans for Higher Ed Employees

Sibson Consulting's *College and University Benefits Study (CUBS)* shows detailed information about benefits offered by more than 450 public and private higher education institutions.\*



Institutions are **slowly moving away from immediate vesting** in DC retirement plans towards delayed vesting.



66%

**Two-thirds** of institutions have **two or more** DC plan administration vendors, leaving room for further consolidation, which simplifies administration and may lower expenses.

\* Except where noted, results are based on 2015 data.

For a copy of the full CUBS report, or if you would you like to benchmark your institution's plan to these findings, please contact [Leonard Spangher](#) or [Norman Jacobson](#).