

Tatte Bakery & Café

A Home Away from Home – Inspiring Customers by Inspiring Employees

Since 2007, Tatte Bakery, has been on a mission to inspire every person, neighborhood, and city through their inviting culture and passion for baking. With 8 stores in the greater Boston area, they've done just that. Tatte is one of the highest rated bakeries in the area, and a lot of that starts with their employees.



As a key member of the HR department at Tatte Bakery, Sylvie Chowdhry knows that making employees feel cared for is the key to providing a warm, welcoming environment that customers love.

And a big part of making employees feel cared for is helping them save for retirement.

But with a large, high-turnover workforce spread across 8 stores, offering a great 401(k) is no simple task. Keeping a plan compliant takes countless hours of tedious work every month – time that Sylvie could be spending inspiring employees. And traditional 401(k)s oftentimes suffer from low employee participation, which, among other problems, limits valuable employees from maxing out their contributions. With their success hinging on caring for their entire staff, the 401(k) needs to be easy to administer, encourage employee participation, and truly make a difference in their lives.

That's why Sylvie works with ForUsAll.

ForUsAll Results At-a-Glance		
78.8% Employee participation ¹	7.35% Average employee deferral rates ²	10 New employees onboarded every month ³

¹ Tatte Bakery participation rate as of April 2018.

² Average savings rate of Tatte Bakery participants as of April 2018.

³ 12 month average of Tatte Bakery employees onboarded per month as of April 2018.

A Simple, Easy 401(k) That Feels More Human

With ForUsAll, Tatte's employees receive a wealth of support. From the moment they're enrolled, they're educated and supported by ForUsAll's virtual advisor, DAVE. Employees also have access to financial experts who provide them with helpful financial advice on anything from their 401(k)s to personal savings goals to credit card debt.

On the administration side, ForUsAll provides 3(16) fiduciary services, synchronizes with payroll, tracks employee eligibility, takes care of the preparation and signing of form 5500, and archives important plan documents for easy access in the event of a DoL audit. ForUsAll's 401(k) technology runs 44 validation checks per payroll cycle to identify and resolve any discrepancies that might threaten the plan's compliance. ForUsAll also handles hardship withdrawals and loans, so employees can easily access their funds in the event of an emergency.

“HR, for me, is all about making a difference in employees' lives. That's why I love ForUsAll. Our 401(k) talks to our employees in a human way and helps show that we really care about them.”

–Sylvie Chowdhry, Tatte Bakery HR department

78.8% Participation⁴ in a Plan That Makes Employees Feel Cared For

Since partnering with ForUsAll, Tatte Bakery has seen a great response to their 401(k). The education, easy enrollment, and ongoing advisory services have done wonders for their employee engagement. The plan has garnered a 78.8% participation rate, with employees saving 7.35%⁵ of their paychecks on average. This makes it easier for Tatte's highly compensated employees to save more.

The best part? Employees love the plan. “Simple, easy, efficient. Saving for the future with a company match is a great benefit,” one employee said. “Excited to start saving!”⁶

Confidential – for illustrative purposes only – this case study is intended as an example and is not necessarily representative of every client's experience.

⁴ Tatte Bakery participation rate as of April 2018.

⁵ Average savings rate of Tatte Bakery participants as of April 2018.

⁶ Quotes pulled from the participant survey administered through ForUsAll virtual advisor.