



FIDUCIARY MONITORING SYSTEM AND INVESTMENT DUE DILIGENCE

Plan Sponsor Challenge: Managing Investment Responsibilities Properly

Meeting the obligations of a retirement plan fiduciary may be daunting. You must be sure the funds you offer to participants are appropriate, offering value and diversity. Choosing funds requires intensive research and comparison, and the ability to stay on top of performance trends.

Those are the reasons you work with an investment advisor who specializes in retirement plans. The problem is that your advisor may or may not be equipped to gather all of the necessary information, dedicate the time to oversight and even appropriately document decision-making.

How Can Your Retirement Plan Advisor Help You?

As an investment and retirement specialist, your advisor has access to a myriad of resources that help them help you.

Through our **Fiduciary Monitoring System**—developed in conjunction with one of the foremost names in the retirement fiduciary arena, the Center for Fiduciary Management—our advisors can quickly and easily assess your plan's investments. This system allows your advisor to help ensure the investment options are meeting the Investment Policy Statement objectives, document the analysis and any decisions or actions arising from the reviews, and schedule formal reviews based on the timing appropriate for your plan.

Even more research is available to advisors through our **Investment Due Diligence** solution. Through it, advisors have access to the very latest research and analysis from Morningstar Financial, a premium resource for investment professionals. Through our collaboration, we produce quarterly analysis for more than 400,000 investments, as well as scorecards, an expense ratio analyzer, market commentary and more.

With our fiduciary systems, the advisor on your team can help you manage your fiduciary concerns, while providing participants with the well-chosen investments they need and deserve.

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RFP DIRECTOR

Plan Sponsor Challenge: Improving the RFP Process

As the sponsor of a qualified retirement plan, one of your primary responsibilities is to ensure the plan is performing well. Your employees are counting on it, and your plan's success depends upon it.

As part of this important oversight, periodic reviews of the plan's vendors are necessary to ensure costs are in line with the benefits provided. Whether you are performing this review with a goal of replacing vendors, or simply to evaluate value and performance, you'll want to conduct a Request for Proposal, or RFP.

Yet vendor-provided RFP responses vary widely in their format, making it difficult and time-consuming to accurately assess expenses. An informed decision depends upon knowing how much the plan actually costs.

How Can Your Retirement Plan Advisor Help You?

Your advisor is fully equipped to assist you with the complexities inherent in the RFP process. A part of LPL's state-of-the-art Fiduciary Monitoring System, **RFP Director** allows you and your advisor to conduct an RFP process that is both automated and customizable for your particular plan.

With RFP Director, you get:

- Vital information about vendor administrative, recordkeeping, compliance and employee communication services, all delivered in a format that is easy to read and compare;
- Plan provider evaluation and benchmarking that streamlines the vendor selection and onboarding process;
- In-depth vendor questionnaires customized for your plan;
- Automated processes making it simple to view 'apples to apples' comparisons of provider capabilities.

The RFP Director allows you and your advisor to efficiently evaluate your current providers against those you are considering on key product, service and cost criteria, enabling you to make educated decisions for your plan participants.

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FUND LINE-UP COMPARISON/FEE COMPARISON/ EXPENSE ANALYZER

Plan Sponsor Challenge: Controlling Plan Expenses

Maintaining control over plan expenses has risen to the top of issues facing retirement plan fiduciaries. As a fiduciary, you are required to evaluate the expenses of the plan; to do that in a way that meets the plan's objectives as well as regulatory guidelines, you need objective information and comparative data for your plan and for alternative investment line-ups.

Your retirement plan investment advisor is in a position to help you, as long as the advisor has access to the appropriate resources. Does yours?

How Can Your Retirement Plan Advisor Help You?

Our advisors help you compare and evaluate your plan's expenses so you know the funds you're offering provide a real value for your participants. You can be confident knowing that the funds chosen for your plan match your objectives, or are soon replaced with more appropriate choices.

A few of the tools we use to help ensure proper oversight of your plan's investments:

- Our **Expense Analyzer** is a powerful resource developed with fee transparency in mind. It analyzes all fees for each fund, shows details about fees paid to all parties for their services, and provides you with a one-page, easy-to-read fee analysis summary.
- The **Fund Line-Up Comparison** allows your advisor to help you compare your plan's investment performance, and service provider and investment fees, so you can see the impact they have on plan assets. This unbiased comparison of up to five investment line-ups uses side-by-side comparisons allowing you to evaluate the relative strengths and weaknesses of available fund options. You will clearly see how plan fees impact investment returns, so you and your advisor are better positioned to make good choices.
- The **Fee Comparison and Analysis** system allows you with your advisor's help to maintain a tight rein on plan fees. The system allows for easy and thorough comparison of your plan's fees against your peer group's expense, design and benefits data. You can view a simple report that allows you to see how your plan fees stack up against those of your peers, getting a snapshot of the plan's real value.

Take advantage of all your advisor can deliver to add value to your plan. Your participants are counting on you, and you can count on us.

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Plan Sponsor Challenge: Quick, Accurate Answers to Complex Plan Questions

The world of retirement plans is one of complexity. When you have a question, or a situation develops that could threaten your plan's qualification, you need answers that are correct, thorough and quick. Getting those answers may require that you consult with experts ranging from ERISA attorneys to CPAs to employee benefits professionals.



How Can Your Retirement Plan Advisor Help You?

Because of our tight focus on the world of retirement plans, Retirement Partners has joined with the Technical Answer Group to deliver a resource our advisors can access when they need fast, accurate answers to your most intricate plan questions and issues. The ERISA Help Desk brings together the expertise of ERISA attorneys, actuaries, and other employee benefits professionals. At a single point of contact, you and your advisor get a wealth of industry-specific information and resources, and the answers you need—right away.

With the ERISA Help Desk, you and your advisor have access to research, court case examples, Department of Labor resources and industry periodical articles that can save hours of research time. Responses including citations are often returned in as little as four hours.

By working with an advisor who has access to the **ERISA Help Desk**, you can be confident that your most complex retirement plan questions can be appropriately addressed. Talk to one of our advisors about how you can benefit from this valuable service.

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Plan Sponsor Challenge: Storing and Accessing Vital Documentation

Retirement plans generate a lot of documentation, and finding what you need quickly can be troublesome. The plan's fiduciaries and members of the investment committee need to be prepared to retrieve information in a way that's easy and fast.

How Can Your Retirement Plan Advisor Help You?

Working with your advisor means enjoying the benefits of the **Fiduciary Vault**, an efficient, organized way to store and retrieve your important plan documentation. With the Fiduciary Vault, you can access what you need any time, anywhere.

The Fiduciary Vault is a centralized virtual location where you can access important plan information, like:

- Plan Reviews
- Investment Monitoring Reports
- Requests for Proposal

- Benchmarking Data
- Fee analyses
- Meeting notes
- Fund performance and changes
- Links to related websites, such as recordkeeper and Third Party Administrator
- Market Commentary and advisor newsletters

Your advisor may even place useful information, like White Papers, important announcements, or commentaries in your Fiduciary Vault, so you can view them at your convenience—and never wonder where you put them.

The Fiduciary Vault allows you to:

- Log in securely with a unique username and password, so that your plan documents may be viewed only by those you designate;
- Retrieve plan information anytime, from any location;
- Work paperless, taking advantage of a virtual document storage environment.

With the Fiduciary Vault, it is easier than ever to be efficient in locating, storing and retrieving vital plan documents.

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PLAN ADVICE MANAGER

Plan Sponsor Challenge: Maximizing Your Fund Line-Up

Choosing an appropriate array of investment options is one of the most important tasks of a retirement plan fiduciary. Your plan's advisor should be fully qualified and have the right resources available to make the job easier. At the same time, your advisor should carry out this responsibility using the highest of principles, resulting in unbiased guidance and recommendations for the plan.

How Can LPL Retirement Partners Help You?

When you use an LPL advisor as your retirement plan partner, you can relax knowing that your advisor is committed to a high standard code of ethics. Our advisors are not only trained and qualified to work with your plan and its investments, but they also have access to systems and resources not available to their competitors. Our resources help LPL Financial advisors stand out for their retirement plan advice and direction.

The **Plan Advice Manager** from LPL Financial is one among the many resources plan sponsors rely on to deliver plan results. The Plan Advice Manager helps manage the plan's investment selection process, archives related activities, and recommends fund selections based upon parameters set by the plan's fiduciaries.

The Plan Advice Manager:

- Organizes fund selection and replacement lists;
- Emails activity reports to you and others you designate;
- Prepares and archives your Investment Policy Statement; and
- Automatically creates an historical record of transactions.

Using PAM, you and your plan advisor can quickly identify funds that should be watched, and those that should be replaced. When the recommendations are approved, the system helps them to be efficiently carried out, saving time and allowing you to more easily manage your plan investments.

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RETIREMENT PLAN HEALTHCHECK

Plan Sponsor Challenge: Assessing the Plan's Success

While it may serve to meet other corporate goals, your retirement plan's ultimate goal is to help employees reach a state of retirement readiness. As a plan sponsor, you value your employees and want to see them face retirement with confidence, not concerns. Do you know how they're doing?



How Can Your Retirement Plan Advisor Help You?

Your advisor can provide you with the information you need to evaluate the health of your plan—and therefore the retirement readiness of your participants. The Retirement Plan HealthCheck is an effective way to see into the key metrics measuring the health of your plan and its participants.

The **Retirement Plan HealthCheck** provides a precise picture of the plan's overall health as compared to a carefully chosen group of your organization's peers. The comparison is based on multiple factors including participation rates, deferral rates,

account balances, and most importantly, data about the retirement readiness of individual participants. The in-depth evaluation includes easy-to-understand visual elements showing your plan's statistical quality measurements. You can organize reports by age, pay level, and other useful criteria, and your advisor can easily and quickly provide historical data about participation, portfolio diversification, plan fees, and more.

With the Retirement Plan HealthCheck, you will know how your plan is doing, and position yourself to make necessary changes to improve the plan's health. Talk to your advisor today to get started.

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