

## HOW WELL ARE YOU FULFILLING YOUR RESPONSIBILITIES?

Managing all that is required to run an effective and compliant employer-sponsored plan takes a thorough understanding of what is required and a commitment to getting it done right.

As an employer, you can take steps to help ensure your plan is successful. Answer the following questions to see how well you are fulfilling your responsibilities as a plan sponsor.

1. Have you reviewed how the recently enacted PPA will affect new initiatives for your plan? Yes  No  Not Sure
2. Do you have your plan's goals and objectives formally documented? Yes  No  Not Sure
3. Do you have a formal Investment Policy Statement *and* is it referenced during plan reviews? Yes  No  Not Sure
4. Do you formally review your plan investments against appropriate benchmarks at least annually? Yes  No  Not Sure
5. Do you understand how the IPS leads the investment selection and monitoring process? Yes  No  Not Sure
6. Do you document a review of each IPS annually to ensure committee members and other plan changes are updated? Yes  No  Not Sure
7. Do you know what your plan's expenses are *and* how your plan's features and expenses compare to industry averages? Yes  No  Not Sure
8. Do you feel the participant education program you have in place touches at least 90% of plan participants? Yes  No  Not Sure
9. Do you have a method to monitor the effectiveness of your employee education program (other than by participation rates alone)? Yes  No  Not Sure
10. Will most participants in your plan be able to retire comfortably at the current level of participation *and* contribution rates? Yes  No  Not Sure
11. Have you polled plan participants to see how well they understand the plan features, what information they need to make better investment decisions, *and* adjusted your education program accordingly? Yes  No  Not Sure
12. Do you use tools and checklists to help you monitor and manage your fiduciary responsibilities? Yes  No  Not Sure
13. Do you receive regular retirement industry updates *and* education on topics beneficial to make you a better fiduciary? Yes  No  Not Sure
14. Do you know what are considered "prohibited practices"? Yes  No  Not Sure

12-14 Points = A

You have completed many of the steps critical to managing your responsibilities in a manner consistent with the regulations outlined by ERISA. Great Job!

9-11 Points = B

You have completed several steps toward meeting the responsibilities of running a compliant retirement plan. There are a few issues remaining that should be addressed to help ensure plan success and compliance.

5-8 Points = C

Understanding what is required and taking steps to meet those obligations is a move in the right direction. You should implement a policy to meet and document compliance with ERISA's requirements.

0-4 Points = D

There may be serious shortfalls in the way your plan is being managed and you should take additional steps now to document a process to meet ERISA's guidance.

**Total Your Score—give yourself:**

**1 Point for every YES Answer:**  
(0 Points for NO or NOT SURE)

\_\_\_\_\_ TOTAL

**Consider a fund's investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information about the fund. Contact your financial professional for a prospectus and read it carefully before investing.**

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