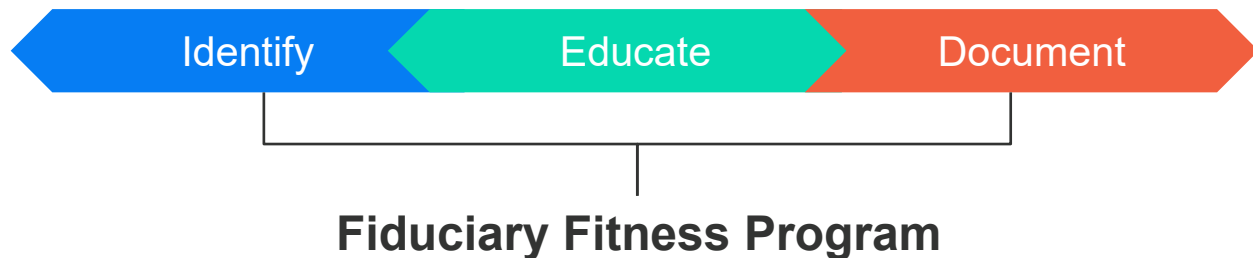




Fiduciary Fitness Program

The **Fiduciary Fitness Program** is a comprehensive fiduciary governance and compliance suite that allows advisors to measure the health of a retirement plan. This program provides resources to help advisors and plan sponsors identify potential weaknesses in a plan and remedy those weaknesses through education, diligence, and improved processes.

Retirement plans require prudent governance by plan sponsors and fiduciaries. **RPAG** developed the **Fiduciary Fitness Program** as a well-designed decision-making process to confirm and document proper roles and execution of responsibilities in a prudent manner.



Program Goals

- Identify plan fiduciaries and understand the extent of their specific responsibilities
- Attempt to comply with ERISA §404(a) and §404(c)
- Document the hiring process for service providers
- Identify parties in interest to the plan and take steps to monitor transactions
- Understand major exemptions under ERISA that permit transactions with parties in interest
- Review plan documents in light of current plan operations and make necessary updates
- Comply with reporting and disclosure requirements
- Ensure that individuals are properly bonded and covered by liability insurance and more

People

- ERISA Support Team with multiple former practicing ERISA attorneys

Process

- Fiduciary Diagnostic uncovers potential gaps in fiduciary governance

Documentation

- 20+ fiduciary education modules to educate plan sponsors
- Dozens of documentation models help implement a prudent process

Storage

- Fiduciary Briefcase offers secure, cloud-based storage of a plan's documents, processes and reports

Best Practices Approach

The program offers a holistic approach to fiduciary best practices, and encompasses key deliverables, education and documentation modules:

- **Fiduciary Diagnostic:** Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities
- **Fiduciary Plan Review:** Examines plan design and documents prudent processes
- **Documentation Modules:** Create positive evidence that fiduciaries' activities meet their responsibilities under ERISA and the Internal Revenue Code
- **Education Modules:** Contains 20 education modules on topics from fiduciary responsibilities to employer securities, real property, and mergers and acquisitions

Fiduciary Fitness Program Education Modules

Fiduciary Duties and Responsibilities	Employer Securities	Timely Deposit of Employee Elective Deferral Contributions	ERISA Section 404(c) Compliance
Maintaining Your Fiduciary File	Selecting and Monitoring Service Providers	Addressing the Participant Experience	Mergers and Acquisitions
Correction of Missed Contributions	Prohibited Transactions	Fees & Expenses	Missing Participants
Strategies to Help Minimize Fiduciary Liability	Target Date Funds	Control Groups	Disclosure and Notice Requirements
Claims and Appeals Procedures	Selecting and Monitoring Investments	Fee Levelization	Plan Terminations, Mergers, Transfers and Spin-offs

For more information about the Fiduciary Fitness Program, please contact support@rpag.com or call 949-305-3859.