HOW TO ADD VALUE FOR DEFINED CONTRIBUTION CLIENTS
RPG FAMILY WEALTH ADVISORY FRAMEWORK

FIDUCIARY CONSIDERATIONS

April 2, 2020

- ✓ Ensure that our approach is grounded in the applicable fiduciary duties and fiduciary best practices for our clients.
- ✓ Develop deep case law and legal precedent knowledge to proactively ensure operational compliance and guard against enforcement action and litigation.
- ✓ Monitor the evolving fiduciary landscape to anticipate the direction of judiciary rulings and regulation as well as the subsequent enforcement actions and litigation in order to build fiduciary safeguards.
- ✓ Conduct thorough and ongoing training to educate clients on relevant fiduciary considerations, including the key differences between the 3(21) and 3(38) fiduciary services.

INVESTMENT POLICY STATEMENT

- ✓ Build a solid relationship with our clients when partnering to create a comprehensive and durable investment policy statement (IPS) that addresses portfolio objective, asset allocation policy, risk management principles, and governance procedures.
- ✓ Support the relationship with our client and our ability as a behavioral coach to help our clients adhere to the IPS over the long term. Opportunities for this include making manager hire/fire decisions, promoting positive investment committee behaviors, rebalancing, and benchmarking the portfolio.
- ✓ Monitor the IPS on an ongoing basis to ensure its alignment with the client's circumstances. This involves establishing and maintaining a process for reviewing and updating the IPS when material inputs to the IPS change, clearly documenting the rationale for any changes.

PLAN DESIGN AND MONITORING

- ✓ Apply the tiered method to construct an appropriate investment lineup that will help achieve the primary goal of the plan sponsor as well as that of the plan participants.
- ✓ Develop a deep understanding of participant behavior. Leverage this understanding when implementing intelligent choice architecture to drive participant wealth creation.
- ✓ Employ an informed monitoring strategy for measuring participant wealth creation and evaluating plan effectiveness

Please read and refer to important disclosures that follow.

RPg Family Wealth Advisory LLC
25 Burlington Mall Road / Suite 307 / Burlington, MA 01803
(781) 547-8660 / www.RPgFamilyWealth.com

Important Disclosures:
Source: Vanguard

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