

Plan-Level 3(21) Investment Fiduciary Services

✓ ADVICE REGARDING INVESTMENT POLICY STATEMENT (“IPS”)

Advisor will review with Sponsor the investment objectives, risk tolerance and goals of the Plan. If the Plan does not have an IPS, Advisor will provide recommendations to Sponsor to assist with establishing an IPS. If the Plan has an existing IPS, Advisor will review it for consistency with the Plan’s objectives. If the IPS does not represent the objectives of the Plan, Advisor will recommend to Sponsor revisions to align the IPS with the Plan’s objectives.

✓ ADVICE REGARDING DESIGNATED INVESTMENT ALTERNATIVES (“DIA”)

Based on the Plan’s IPS, Advisor will review the investment options available to the Plan and will make recommendations to assist Sponsor with selecting DIAs to be offered to Plan participants. Once Sponsor selects the DIAs, Advisor will, on a periodic basis and/or upon reasonable request, provide reports and information to assist Sponsor with monitoring the DIAs. If the IPS criteria require a DIA to be removed, Advisor will provide recommendations to assist Sponsor with replacing the DIA.

✓ ADVICE REGARDING QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (“QDIA”):

Based on the Plan’s IPS or other guidelines established by the Plan, Advisor will review the investment options available to the Plan and will make recommendations to assist Sponsor with selecting the Plan’s QDIA(s). Once Sponsor selects the Plan’s QDIA(s), Advisor will provide reports and information, on a periodic basis and/or upon reasonable request, to assist Sponsor in monitoring the QDIA(s). If the IPS criteria require a QDIA to be replaced, Advisor will provide recommendations to assist Sponsor with evaluating replacement QDIA(s).

RETIREMENT PLAN CONSULTING SERVICES

Administrative Support

- ✓ Assist plan sponsor in reviewing objectives and options available through the plan
- ✓ Review plan committee structure and administrative policies/procedures
- ✓ Assist with development/maintenance of fiduciary audit file and document retention policies
- ✓ Coordinate and reconcile participant disclosures under 404(a)(5)
- ✓ Develop requirements for responding to participant requests
- ✓ Recommend participant education and communication policies under ERISA 404(c)
- ✓ Deliver fiduciary training and/or education periodically or upon reasonable request

Oversight of Relationship with Service Provider

- ✓ Assist fiduciaries with a process to select, monitor and replace service providers
- ✓ Provide reports and/or information designed to assist fiduciaries with monitoring CSPs
- ✓ Assist with preparation and review of Requests for Proposals and/or Information
- ✓ Assist fiduciaries with review of Covered Service Providers (“CSP”) disclosures under ERISA 408(b)(2) and fee benchmarking
- ✓ Review ERISA Spending Accounts or Plan Expense Recapture Accounts
- ✓ Coordinate and assist with CSP replacement and conversion

Investment Monitoring & Reporting

- ✓ Periodic review of investment policy in the context of plan objectives
- ✓ Provide analysis of investment managers and model portfolios
- ✓ Educate plan committee members, as needed, regarding replacement of DIA(s) and/or QDIA(s)
- ✓ Assist the plan committee with monitoring investment performance
- ✓ Review and recommend Designated Investment Managers and/or third-party advice providers as necessary

Participant Services

- ✓ Facilitate group enrollment meetings
- ✓ Assist plan participants in understanding plan benefits, retirement readiness and impact of increasing deferrals
- ✓ Coordinate employee education regarding plan investments and fees