Designing and maintaining a retirement plan that meets employee needs, complies with regulations and mitigates fiduciary liability is a complex and challenging job. But as with any job, it is easier to accomplish when you have the appropriate tools.

**Plan management tools**
Your financial advisor can help you take advantage of tools that can help you:
- Fulfill your fiduciary responsibilities as plan sponsor.
- Mitigate fiduciary liability.
- Gauge the effectiveness of your plan for your company and employees.
- Ensure that your plan’s investment menu meets the demographic needs of participants.
- Pinpoint plan design issues that need addressing.
- Ensure that your plan fees and expenses are reasonable.

The chart below explains what each of these helpful tools do and why it’s important to use each tool.

<table>
<thead>
<tr>
<th>Tool</th>
<th>What it does</th>
<th>Why use it</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fiduciary responsibility checklist</strong></td>
<td>Enables you to periodically assess the extent that your plan conforms to fiduciary guidelines</td>
<td>Helps you manage your fiduciary responsibility as plan sponsor</td>
</tr>
<tr>
<td><strong>404(c) checklist</strong></td>
<td>Helps your plan comply with ERISA Section 404(c), one of the most important tools for managing your fiduciary responsibility as a plan sponsor</td>
<td>Potentially reduces your fiduciary liability by allowing plan participants to make their own investment decisions</td>
</tr>
<tr>
<td><strong>404(c) participant notification letter</strong></td>
<td>Fulfills the 404(c) requirement that plan participants receive a formal letter of notification that your plan intends to comply with 404(c)</td>
<td>Ensures that the letter includes all required information required by Section 404(c)</td>
</tr>
<tr>
<td><strong>Investment policy statement (IPS)</strong></td>
<td>Helps you fulfill your fiduciary responsibility to select and monitor plan investment options and enables you to demonstrate sound procedural practices</td>
<td>Facilitates investment decisions and potentially helps protect employers from liability should plan participants experience investment losses</td>
</tr>
<tr>
<td><strong>Education plan statement (EPS)</strong></td>
<td>Helps with the development of a customized education program based on employee needs and company demographics</td>
<td>To formalize services to be provided by financial advisor</td>
</tr>
<tr>
<td><strong>Annual plan review meeting agenda</strong></td>
<td>Helps you conduct a thorough plan review</td>
<td>Ensures that all relevant issues pertaining to fiduciary responsibility are included in the meeting</td>
</tr>
</tbody>
</table>
Benchmarking tools

Benchmarking plays an important role in helping you meet your fiduciary responsibilities as a plan sponsor. Invesco has partnered with some of the most respected names in the business; fi360, PlanSponsor and 401ksourc.com, to help provide invaluable benchmarking information to help you manage your fiduciary duties.

fi360 fiduciary reports

These reports help you fulfill your fiduciary responsibility for investment selection and monitoring.

- The fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management.
- The criteria include total returns, risk-adjusted returns, expenses, and other portfolio statistics. For a complete list of criteria contact your financial advisor.
- Investments are ranked according to their ability to meet due diligence criteria every month. The rank becomes the fi360 Fiduciary Score.

### fi360 Fiduciary Score®

#### Breakdown

<table>
<thead>
<tr>
<th>Investment Name</th>
<th>Peer Group</th>
<th>1/17</th>
<th>2/17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Cap Index</td>
<td>Large Value</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Large Cap Index</td>
<td>Large Blend</td>
<td>100%</td>
<td>100%</td>
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</table>

**For illustrative purposes only.**
Invesco DC PlanAnalyzer iPad® app and interactive tool
Using statistics from 4,425 plan sponsors across 40 industries compiled for PlanSponsor’s DC Survey, this tool allows you to compare your plan design, investments, participant behavior and plan oversight data with similar data of all plans and plans of similar size in the same or similar industry. The data helps you evaluate how effectively your plan serves your company and participants.

Now available on your desktop and iPad!

For illustrative purposes only.

Invesco 401ksource.com fee-benchmarking report
According to Department of Labor (DOL) regulations, one of your roles as a fiduciary is to ensure plan fees are “reasonable” — and comparing your plan with other plans in the marketplace is the most effective way to determine that. 401ksource.com fee-benchmarking report is also available on the DC PlanAnalyzer iPad app and as an interactive tool on invesco.com/TheBusinessOfRetirement.

Now available on your desktop and iPad!

For illustrative purposes only.

Access the tools
Ask your financial advisor about how to utilize these web-based fiduciary management tools to create a more compliant plan that best serves the needs of your employees and your company.
DC PlanAnalyzer
Featuring 401(k) cost comparison

Get it today in two convenient ways!

App for iPad
iPad users visit the App Store℠ from your iPad and search for “PlanAnalyzer.”

Interactive website tool
Visit invesco.com/TheBusinessOfRetirement and click on the interactive retirement tools quick link.

Brought to you by
The Business of Retirement

The Business of Retirement connects DC-focused advisors, consultants, RIAs and platforms with Invesco’s Value First commitment to Your Business of Retirement. For more information, visit invesco.com/TheBusinessOfRetirement.