

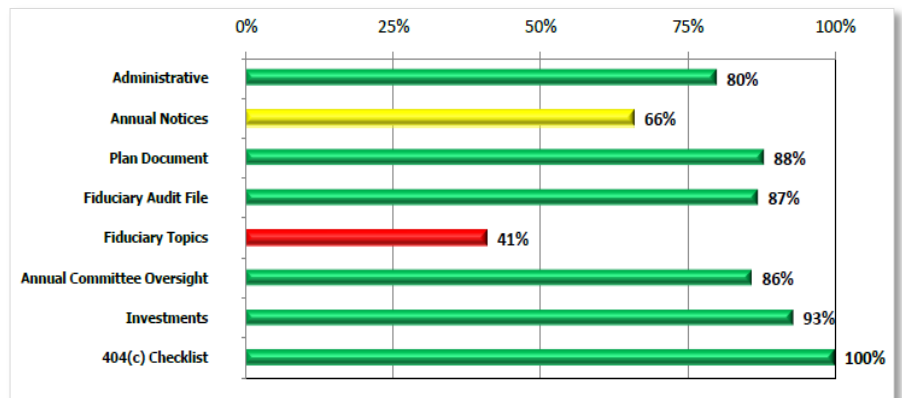
FIDUCIARY RISK MANAGEMENT PROFILE



LOCKTON RETIREMENT SERVICES

Mitigate Fiduciary Risk Before the DOL Arrives

Evaluates notices, documents, audit files, committee oversight, investment reviews, and 404(c) compliance.



Provides a scorecard highlighting areas of potential compliance risk and suggests mitigation options to alleviate exposure.

	Yes	No	N/A	Client Score	Comments
31. Did you distribute the Summary Annual Report as instructed?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		27%	i
32. Did you properly notify your participants of the plan's intent to follow a safe harbor plan design in the coming year? (Note: between 10/01 and 11/30 for 12/31 PYE.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0%	i
33. Did you properly notify your participants of the plan's intent to be QDIA compliant?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15%	i
34. Is the QDIA notice included in enrollment kits for new employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6%	i
35. Is the auto enrollment notice included in enrollment kits for new employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9%	i
36. Was the annual auto enrollment (auto escalation feature) notice prepared and mailed to plan participants?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15%	i
37. Did the plan or recordkeeper properly provide initial and annual fee disclosures information to participants?	<input type="checkbox"/>	<input checked="" type="checkbox"/>		0%	i
38. Did the plan or recordkeeper properly provide quarterly fee disclosure information to participants?	<input checked="" type="checkbox"/>	<input type="checkbox"/>		7%	i
				78%	

Lockton-advised plans were audited nearly **30 times** per year over the last five years, and there have been **0 findings**.

¹As of 2016

Lockton may not be considered your legal counsel. Communications with Lockton's compliance services group are not privileged under the attorney-client privilege.

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