

# retirement partners tool suite



# Advisor \ad-'viz-or\ n.

*Someone who gives advice; someone responsible for advising those he or she supports.*

The economic and regulatory environments for workplace retirement plans today are challenging—to say the least. There are fiduciary concerns you may not completely understand. As the job market tightens, your plans play an ever more important role in attracting and retaining the right talent to move your company forward. And the time you spend dealing with the details of your plan may be better focused on running your business.

You need an advisor, a specialist in guiding employers like you through the challenges and opportunities of the 21st century retirement arena.

## Does your advisor meet the challenge?

If you work with a Retirement Partners advisor, you can be confident you're working with someone whose training and experience are equal to the challenges you face today; someone who can deliver the guidance that helps promote retirement plan success; someone who is backed by a team with systems and services specific to the retirement plan industry.

Your advisor is ready to help you make the important choices faced by plan sponsors and fiduciaries. At every LPL advisor's fingertips are the tools to help ensure that you're making wise choices in these critical areas:



## Investments

Your plan's participants are counting on you to vet and select an array of investments that will help them meet their retirement goals. Your advisor has access to a complete suite of services designed to do just that. Working together, these services aid your advisor in evaluating, comparing and recommending the investment funds that are appropriate for your particular plan.

These services allow your advisor to help you create an effective Investment Policy Statement; ensure the plan's investments continue to meet the criteria in the IPS; and manage the investment review process. Your advisor can obtain in-depth research from some of the investment industry's most-respected sources, including Morningstar and Hueler, in order to help accurately determine which of the many available funds meet your needs.

With our resources, you will know how the plan's money is being directed, whether the fees paid are reasonable, and that you are receiving the services you're paying for.



[Read More:](#) *Fund Line-up Comparison/Fee Comparison/Expense Analyzer*

## Fiduciary Accountability

As the sponsor of a retirement plan, fiduciary responsibility is one of the most important challenges you face. Through our exclusive suite of resources, you can successfully address your fiduciary challenges, maintain your plan in keeping with up-to-date standards and practices, and contribute to the retirement readiness of your participants.

Through our fiduciary support tools, you and your advisor maintain control of the plan's decisions and documentation. Important plan decisions can be made and stored, ready at a moment's notice, when and where you need them. Your plan reviews, investment monitoring reports, and fee analysis are there, as are meeting notes and other important documents.

When it's time to measure the performance of your plan providers, our capabilities extend to helping you create and evaluate Requests for Proposal, in an automated and uniform manner. The process can be done electronically, and customized for your particular circumstances.



[Read More:](#) *Fiduciary Monitoring System and Investment Due Diligence  
Fiduciary Vault*

## Plan Design

Because of a focus on retirement plans, our financial advisors understand today's retirement landscape, including the very latest trends and regulations. Your advisor can help you design your plan with its ultimate goal in mind: to allow participants the opportunity to retire ready.

With resources designed to evaluate how closely your plan is meeting participant needs, and recommending appropriate design changes if it has room to improve, your advisor is backed by our powerful resources. The advisor will evaluate the health of your plan using an array of sophisticated evaluation tools, and recommend adjustments designed for your specific employee group and circumstances. When you review the results, you will easily see where making small changes can result in big results—including greater appreciation from employees.



[Read More:](#) *RFP Director  
Retirement Plan Healthcheck*

## Plan Management

With so many details involved in a well-executed retirement plan, you need to stay focused. But how much time can you really devote to scheduling, planning, and meeting all of the requirements? Your advisor has resources to help ease that burden, through our retirement-specific systems.

Through another of our solutions, advisors can research even the most complex questions. A team of experts stands ready to help—quickly and accurately—when a situation or question need to be addressed. You can be confident that your advisor is backed by a bench with a deep level of expertise in the retirement arena.



[Read More:](#) *ERISA Help Desk*







# FIDUCIARY MONITORING SYSTEM AND INVESTMENT DUE DILIGENCE

## Plan Sponsor Challenge: Managing Investment Responsibilities Properly

Meeting the obligations of a retirement plan fiduciary may be daunting. You must be sure the funds you offer to participants are appropriate, offering value and diversity. Choosing funds requires intensive research and comparison, and the ability to stay on top of performance trends.

Those are the reasons you work with an investment advisor who specializes in retirement plans. The problem is that your advisor may or may not be equipped to gather all of the necessary information, dedicate the time to oversight and even appropriately document decision-making.

## How Can LPL Retirement Partners Help You?

LPL advisors are so equipped. Not only are they investment and retirement specialists, they have access to a myriad of resources that help them help you.

Through our **Fiduciary Monitoring System**—developed in conjunction with one of the foremost names in the retirement fiduciary arena, the Center for Fiduciary Management—our advisors can quickly and easily assess your plan's investments. This system allows LPL advisors to help you ensure the investment options are meeting the Investment Policy Statement objectives, document the analysis and any decisions or actions arising from the reviews, and schedule formal reviews based on the timing appropriate for your plan.

Even more research is available to LPL advisors through our **Investment Due Diligence** solution. Through it, advisors have access to the very latest research and analysis from Morningstar Financial, a premium resource for investment professionals. Through our collaboration, we produce quarterly analysis for more than 400,000 investments, as well as scorecards, an expense ratio analyzer, market commentary and more.

With our fiduciary systems, the LPL advisor on your team can help you manage your fiduciary concerns, while providing participants with the well-chosen investments they need and deserve.

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## Plan Sponsor Challenge: Storing and Accessing Vital Documentation

Retirement plans generate a lot of documentation, and finding what you need quickly can be troublesome. The plan's fiduciaries and members of the investment committee need to be prepared to retrieve information in a way that's easy and fast.

## How Can LPL Retirement Partners Help You?

Working with your LPL advisor means enjoying the benefits of the **Fiduciary Vault**, an efficient, organized way to store and retrieve your important plan documentation. With the Fiduciary Vault, you can access what you need any time, anywhere.

The Fiduciary Vault is a centralized virtual location where you can access important plan information, like:

- Plan Reviews
- Investment Monitoring Reports
- Requests for Proposal

- Benchmarking Data
- Fee analyses
- Meeting notes
- Fund performance and changes
- Links to related websites, such as recordkeeper and Third Party Administrator
- Market Commentary and advisor newsletters

Your advisor may even place useful information, like White Papers, important announcements, or commentaries in your Fiduciary Vault, so you can view them at your convenience—and never wonder where you put them.

## The Fiduciary Vault allows you to:

- Log in securely with a unique username and password, so that your plan documents may be viewed only by those you designate;
- Retrieve plan information anytime, from any location;
- Work paperless, taking advantage of a virtual document storage environment.

With the Fiduciary Vault, it is easier than ever to be efficient in locating, storing and retrieving vital plan documents.

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# RFP DIRECTOR

## Plan Sponsor Challenge: Improving the RFP Process

As the sponsor of a qualified retirement plan, one of your primary responsibilities is to ensure the plan is performing well. Your employees are counting on it, and your plan's success depends upon it.

As part of this important oversight, periodic reviews of the plan's vendors are necessary to ensure costs are in line with the benefits provided. Whether you are performing this review with a goal of replacing vendors, or simply to evaluate value and performance, you'll want to conduct a Request for Proposal, or RFP.

Yet vendor-provided RFP responses vary widely in their format, making it difficult and time-consuming to accurately assess expenses. An informed decision depends upon knowing how much the plan actually costs.

## How Can LPL Retirement Partners Help You?

Your LPL Financial advisor is fully equipped to assist you with the complexities inherent in the RFP process. A part of LPL's state-of-the-art Fiduciary Monitoring System, **RFP Director** allows you and your advisor to conduct an RFP process that is both automated and customizable for your particular plan.

## With LPL's RFP Director, you get:

- Vital information about vendor administrative, recordkeeping, compliance and employee communication services, all delivered in a format that is easy to read and compare;
- Plan provider evaluation and benchmarking that streamlines the vendor selection and onboarding process;
- In-depth vendor questionnaires customized for your plan;
- Automated processes making it simple to view 'apples to apples' comparisons of provider capabilities.

The RFP Director allows you and your LPL advisor to efficiently evaluate your current providers against those you are considering on key product, service and cost criteria, enabling you to make educated decisions for your plan participants.

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# FUND LINE-UP COMPARISON/FEE COMPARISON/EXPENSE ANALYZER

## Plan Sponsor Challenge: Controlling Plan Expenses

Maintaining control over plan expenses has risen to the top of issues facing retirement plan fiduciaries. As a fiduciary, you are required to evaluate the expenses of the plan; to do that in a way that meets the plan's objectives as well as regulatory guidelines, you need objective information and comparative data for your plan and for alternative investment line-ups.

Your retirement plan investment advisor is in a position to help you, as long as the advisor has access to the appropriate resources. Does yours?

## How Can LPL Retirement Partners Help You?

Clients of LPL Financial can answer with a definitive Yes! Our advisors help you compare and evaluate your plan's expenses so you know the funds you're offering provide a real value for your participants. You can be confident knowing that the funds chosen for your plan match your objectives, or are soon replaced with more appropriate choices.

A few of the tools we use to help ensure proper oversight of your plan's investments:

- Our **Expense Analyzer** is a powerful resource developed with fee transparency in mind. It analyzes all fees for each fund, shows details about fees paid to all parties for their services, and provides you with a one-page, easy-to-read fee analysis summary.
- The **Fund Line-Up Comparison** allows your LPL advisor to help you compare your plan's investment performance, and service provider and investment fees, so you can see the impact they have on plan assets. This unbiased comparison of up to five investment line-ups uses side-by-side comparisons allowing you to evaluate the relative strengths and weaknesses of available fund options. You will clearly see how plan fees impact investment returns, so you and your advisor are better positioned to make good choices.
- The **Fee Comparison and Analysis** system allows you with your advisor's help to maintain a tight rein on plan fees. The system allows for easy and thorough comparison of your plan's fees against your peer group's expense, design and benefits data. You can view a simple report that allows you to see how your plan fees stack up against those of your peers, getting a snapshot of the plan's real value.

Take advantage of all your LPL Financial advisor can deliver to add value to your plan. Your participants are counting on you, and you can count on us.

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# RETIREMENT PLAN HEALTHCHECK

## Plan Sponsor Challenge: Assessing the Plan's Success

While it may serve to meet other corporate goals, your retirement plan's ultimate goal is to help employees reach a state of retirement readiness. As a plan sponsor, you value your employees and want to see them face retirement with confidence, not concerns. Do you know how they're doing?



## How Can LPL Retirement Partners Help You?

Your LPL advisor can provide you with the information you need to evaluate the health of your plan—and therefore the retirement readiness of your participants. The Retirement Plan HealthCheck is an effective way to see into the key metrics measuring the health of your plan and its participants.

The **Retirement Plan HealthCheck** provides a precise picture of the plan's overall health as compared to a carefully chosen group of your organization's peers. The comparison is based on multiple factors including participation rates, deferral rates, account balances, and most importantly, data about the retirement

readiness of individual participants. The in-depth evaluation includes easy-to-understand visual elements showing your plan's statistical quality measurements. You can organize reports by age, pay level, and other useful criteria, and your advisor can easily and quickly provide historical data about participation, portfolio diversification, plan fees, and more.

With the Retirement Plan HealthCheck, you will know how your plan is doing, and position yourself to make necessary changes to improve the plan's health. Talk to your LPL Financial advisor today to get started.

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