

Resources for Qualified Plan Fiduciaries

9-Employee Education Checklist

For Plan Sponsors



RRDM
WEALTH MANAGEMENT PARTNERS

Anthony Ragusa, AIF®, CRPS®, ChFC®, CRPC®

Danny Robinson CPA, PFS

6421 Perkins Rd. Bldg. C. Suite B

Baton Rouge, LA. 70808

225-456-5886

A Focus on Plan Fiduciaries

Plan sponsors, in their role as qualified plan fiduciaries, have the duty to act in the best interest of the plan and its participants. These worksheets and checklists have been designed to assist you in meeting your responsibilities, thereby helping to potentially mitigate your fiduciary risk.

The materials in this brochure have been created to provide a wide range of resources to help you manage your responsibilities and consider any current or future Qualified Plan needs.

As a Retirement Plan Advisor and AIF® we can provide further information and resources about your fiduciary duties, and help you understand how our worksheets and checklists can assist you in your fiduciary due diligence.

In providing information about ERISA standards and responsibilities, you must remember that this is general information only and you should consult your own attorney for specific legal questions on the application of ERISA to your plan.

Employee Education Checklist

Creating meaningful retirement benefits is the goal of your plan, but most employees have a limited understanding of both investment fundamentals and how much needs to be saved. Sponsoring a robust and ongoing qualified retirement plan education program for your employees makes good business sense, and it can provide an excellent basis for protection against potential fiduciary liability claims.

Plan: _____ Date: _____

Building an Ongoing Education Program	Topics for Consideration	Communication Methods
<input type="checkbox"/> Establish education objectives <input type="checkbox"/> Work with service providers to choose topics that correlate with plan objectives and discuss presentation support <input type="checkbox"/> Develop an annual education calendar	<input type="checkbox"/> Saving for Retirement <input type="checkbox"/> Market Volatility <input type="checkbox"/> Retirement Income <input type="checkbox"/> Investment Basics – Asset Classes <input type="checkbox"/> Investment Basics – ETFs, Mutual Funds, Variable Annuities, etc. <input type="checkbox"/> Investment Basics – Understanding Your Performance <input type="checkbox"/> Retirement Plan Distributions <input type="checkbox"/> The Importance of Rollovers <input type="checkbox"/> The Pros and Cons of Plan Loans	<input type="checkbox"/> Group Meetings – All Ages <input type="checkbox"/> Group Meetings – Segmented by Age or Years of Participation <input type="checkbox"/> One-on-One Guidance <input type="checkbox"/> Letters <input type="checkbox"/> Employee & Employer Newsletters <input type="checkbox"/> Email Campaign <input type="checkbox"/> Notes/messaging inserted on paycheck stubs or participant plan statements

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of and makes no representation with respect to such entity.

For plan sponsor use only – not for use with participants or the general public.



Anthony Ragusa, AIF®, CRPS®, ChFC®, CRPC®

Danny Robinson CPA, PFS

6421 Perkins Rd. Bldg. C. Suite B

Baton Rouge, LA. 70808

225-456-5886