

## RCM&D'S K-12 403(B) RETIREMENT SERVICES

Your school's retirement plan is a critical component in helping the teachers and staff reach their retirement goals. We assist with Plan level fiduciary support as well as participant level education services.

Our dedicated team has extensive expertise in working with K-12 schools to successfully transition from individual contract arrangements to group platforms. Our retirement consulting services assist you in furthering the financial wellness of your employees by improving the retirement incomes of plan participants and protecting plan fiduciaries.

### Partner With Us



Focused, customized approach to mitigate fiduciary risk.



Reduced costs and improved outcomes for your participants through non-proprietary investments.



Improved Plan Sponsor experience through plan success management and reporting.



Compliance with DOL and IRS guidelines.

### Services & Solutions to Meet Your Goals

- » **Investment Policy Statement**, from creating to reviewing/updating with fee and QDIA language.
- » **Investment monitoring**, using a 12-point scorecard on a quarterly basis to review.
- » **3(21) co-fiduciary**, to limit risk exposure under ERISA.
- » **Fee benchmarking**, annually to survey the marketplace to ensure reasonableness of fees.
- » **Vendor management**, act as an advocate on behalf of the Plan Sponsor and handle RFP process.
- » **Annual fiduciary reviews**, to demonstrate a process for all fiduciary decisions and actions.
- » **Participant Education**, create a plan/policy for retirement education and enrollment.
- » **Executive benefits**, to recruit and retain executive staff.



## How We Are Different from Other Financial Advisors

**Retirement Plans are our ONLY clients** – Unlike many other advisors, who focus more on individual wealth planning and only service a few plans, our only clients are retirement plans. Our purpose is to assist Plan Sponsors manage a successful retirement plan while achieving successful retirement outcomes for the participants.

**AIF® Designation** – Recognized by the Center for Fiduciary Studies™ for demonstrating a full understanding on how to implement the Global Fiduciary Standard of Excellence to help clients fulfill their fiduciary obligations.

**RCM&D's comprehensive portfolio of risk management and insurance services** – Our retirement plan clients have access to a full suite of services offered by RCM&D including: Health & Welfare Plans, Life & Disability Plans, Workforce Health Solutions, Integrated Absence Management, Executive Benefits, Enterprise Risk Management.

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**Questions? Talk to a trusted advisor.**

rcmd.com | 800.346.4075

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 135 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.

An **Assurex** Global Partner