

4-Pillar Fiduciary Framework

01

PILLAR ONE

Governance & Compliance

We go beyond a quick check-in. We build a defensible paper trail.

Fiduciary Audit File: Plan documents, meeting minutes, and fee disclosures organized into a single, audit-ready digital vault.

Fiduciary Meetings: Structured committee meetings with formal agendas documenting the prudent process required by the DOL.

IPS Review: Annual review of the Investment Policy Statement to ensure alignment with plan goals and regulatory requirements.

02

PILLAR TWO

Cost Optimization

As plans grow, they often have pricing power they aren't using.

Annual Fee Benchmarking: Total plan costs: recordkeeping, advisory, and investments compared against similarly sized plan peers.

Provider RFP/RFI: Every 3–5 years, we manage a formal Request for Proposal process to keep vendors competitive.

Fee Transparency Reports: Clear documentation of all fees paid, including indirect compensation, for plan committee review.

03

PILLAR THREE

Investment Oversight

Using the Fi360 Broadridge® Fiduciary Score, the nationally recognized gold standard.

Quarterly Scoring: Every fund evaluated across 9 data points: manager tenure, alpha, Sharpe ratio, and peer group ranking.

Watchlist Management: Formal procedures for underperforming funds with a clear, documented path for removal or replacement.

Share Class Analysis: Continuous monitoring to ensure the plan uses the least expensive share classes available for its asset size.

04

PILLAR FOUR

Participant Engagement

Moving past basic “enrollment” to retirement readiness.

Actionable Education: Interactive, results-driven seminars focused on real behavior change to move the needle.

One-on-One Consulting: Direct access to a senior advisor for executive and employee consultations.

Digital Learning: On-demand video education library covering key retirement planning topics, accessible year-round.