

# Who is helping you satisfy your fiduciary responsibilities?

|  | Employer/<br>Plan Sponsor | TPA w/<br>Investment<br>Platform | Bundled<br>Provider | Kidder 3(16)<br>Fiduciary TPA<br>w/Investment<br>Platform | 3(21) Investment<br>Fiduciary/<br>Educator | 3(38) Investment<br>Fiduciary/<br>Educator | 3(38) Limited<br>scope Investment<br>Fiduciary |
|--|---------------------------|----------------------------------|---------------------|---|--|--|--|
| <b>Plan administration, compliance, testing &amp; tax reporting</b>    |                           |                                  |                     |   |  |  |  |
| Fiduciary Governance Support   |                           | ▲                                | ▲                   | ■   | ▲  | ▲  |  |
| Fiduciary Committee management   | ■                         |                                  |                     | ▲   | ▲  | ▲  |  |
| Extended Plan Consulting   |                           | ■                                | ■                   | ■   |  |  |  |
| Plan Termination   |                           | ■                                | ■                   | ■   |  |  |  |
| Annual Administration/Compliance                                       |                           | ■                                | ■                   | ■   |  |  |  |
| Asset Reconciliation and Recordkeeping                                 |                           | ■                                | ■                   | ■   |  |  |  |
| Form 5500 Preparation  |                           | ■                                | ■                   | ■   |  |  |  |
| Signing and Filing Form 5500   | ■                         |                                  |                     | ■   |  |  |  |
| Distribution and Loan Processing                                       |                           | ■                                | ■                   | ■   |  |  |  |
| Approval of Distributions and Loans                                    | ■                         |                                  |                     | ■   |  |  |  |
| Participant claims and Beneficiary determinations                      | ■                         |                                  |                     | ■   |  |  |  |
| Spousal Consent documentation and approval                             | ■                         |                                  |                     | ■   |  |  |  |
| Plan related document distribution (SMM, Safe harbor notices, etc.)    | ■                         |                                  |                     | ■   |  |  |  |
| 404(a)(5) required participant notices preparation                     |                           | ■                                | ■                   | ■   |  |  |  |
| 404(a)(5) required participant notices distribution and liability      | ■                         |                                  |                     | ■   |  |  |  |
| Qualified Domestic Relations Orders review                             | ■                         | ■                                | ■                   | ■   |  |  |  |
| Qualified Domestic Relations Orders approval                           | ■                         |                                  |                     | ■   |  |  |  |
| Qualified Default Investment Arrangement notice preparation            |                           | ■                                | ■                   | ■   |  |  |  |
| Qualified Default Investment Arrangement notice distribution/liability | ■                         |                                  |                     | ■   |  |  |  |
| Service for Legal process  | ■                         |                                  |                     | ■   |  |  |  |
| Fee and Service Review   | ■                         |                                  |                     | ■   | ■  | ■  |  |
| IRS & DOL Audit support  |                           | ■                                | ■                   | ■   |  |  |  |
| <b>Consulting, plan design &amp; documentation</b>                     |                           |                                  |                     |   |  |  |  |
| Employ professionals to assist   | ■                         |                                  |                     |   |  |  |  |
| Create and Appoint Fiduciary Committee                                 | ■                         |                                  |                     |   |  |  |  |
| Duty to monitor Service Providers                                      | ■                         |                                  |                     |   |  |  |  |
| Payroll and deposits to plan   | ■                         |                                  |                     |   |  |  |  |
| Provide complete census  | ■                         |                                  |                     |   |  |  |  |
| Records and Document Maintenance                                       | ■                         | ▲                                | ▲                   | ▲   |  |  |  |
| Plan Design  | ■                         | ■                                | ■                   | ■   |  |  |  |
| Plan Document and amendments   |                           | ■                                | ■                   | ■   |  |  |  |
| Extended Plan Consulting   |                           | ■                                | ■                   | ■   |  |  |  |
| Request for Proposal or Information (RFP or RFI)                       | ■                         | ■                                |                     | ■   | ■  | ■  |  |
| <b>Investment platforms &amp; investment due diligence</b>             |                           |                                  |                     |   |  |  |  |
| Fiduciary Committee management   | ■                         |                                  |                     | ▲   | ▲  | ▲  |  |
| Investment Due Diligence   |                           |                                  |                     | ■   | ■  | ■  | ■  |
| Investment Change approval   | ■                         |                                  |                     |   | ■  | ■  | ■  |
| Discretionary Investment Change approval                               |                           |                                  |                     |   |  | ■  | ■  |
| Platform review and change   | ■                         | ■                                |                     | ■   | ■  | ■  | ■  |
| Fee and Service Review   | ■                         | ■                                |                     | ■   | ■  | ■  | ■  |
| <b>Participant education &amp; outcomes</b>                            |                           |                                  |                     |   |  |  |  |
| Enrollment Services  |                           | ■                                | ■                   | ■   | ■  | ■  |  |
| Participant Education Plan and implementation/Financial Wellness       | ■                         |                                  |                     |   | ■  | ■  |  |
| Determine and measure Plan results and outcomes                        | ■                         | ■                                | ■                   | ■   | ■  | ■  |  |