



## Introducing Our Triple Advantage Fiduciary Protection Package

In response to companies wanting better protections against ERISA liability risk, Fiduciary Decisions (FDI) has collaborated with Encore Fiduciary and Broadridge Fi360 to now offer plan sponsors a first-of-a-kind Triple Advantage Fiduciary Protection package with combined, cost-effective services and additional pricing consideration given for annual subscriptions.

This newly introduced package includes:

- 1 An industry-leading benchmarking report to show fee reasonableness determination
- 2 A complimentary fiduciary liability insurance review and discounted fiduciary liability insurance coverage
- 3 Fiduciary training for committee members

Offered by three retirement industry leaders with the intent to provide risk mitigation to plan sponsors if ERISA litigation occurs.

Because Director and Officer insurance typically *excludes* ERISA liability risk, companies are seeking both proactive and reactive ways to protect themselves that this package addresses.



### ERISA Liability Risk Is on the Rise

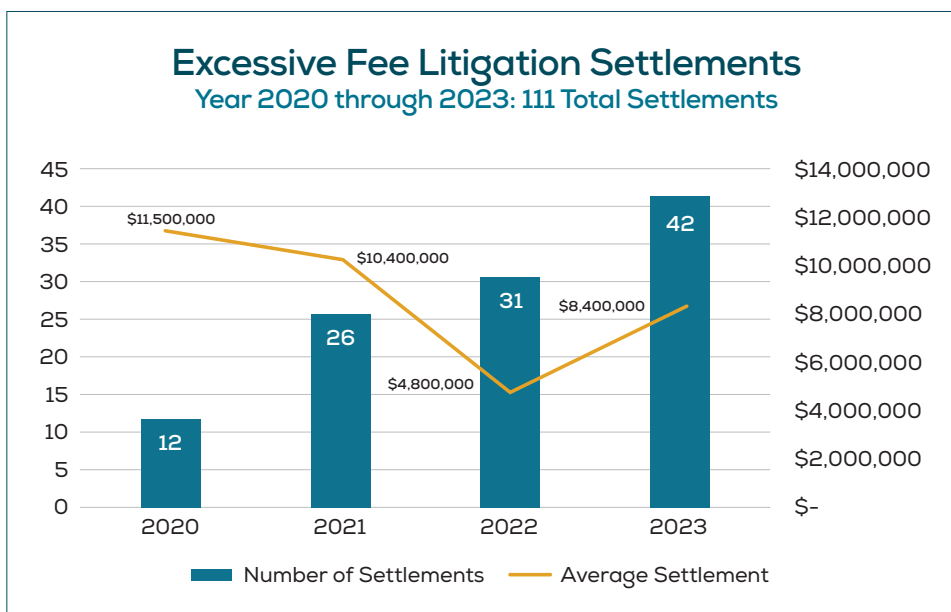
#### Plans of all sizes may be vulnerable

Under ERISA, your employee retirement plan carries fiduciary responsibilities that can expose plan sponsors and company officers to multi-million-dollar lawsuit settlements. (see *CHART*)

Common claims include excessive fees, deficient investment performance, and improper fund selection. And the damage can go deeper, affecting the company's brand and reputation, as well as recruitment and client acquisition efforts.

Assessing your plan and managing risk is critical for protection.

**In 2023, the average settlement was \$8.4 million**



# Your Solution: Tap Into Our Triple Advantage Fiduciary Protection

A Three-Part Approach That Protects Against Plan Litigation and DOL Audit Risk

Offering Companies		
 <p><b>Fiduciary Decisions</b> Independent • Comprehensive • Actionable</p> <p>FDI is the industry's gold-standard for benchmarking, providing actionable decision support systems to the retirement industry.</p>	 <p><b>ENCORE FIDUCIARY</b> Division of Specialty Program Group, LLC</p> <p>Encore Fiduciary offers market-leading fiduciary liability insurance and expertise.</p>	 <p>A Broadridge Company</p> <p>Fi360, A Broadridge Company, has trained thousands of retirement industry professionals in fiduciary best practices.</p>
What You Will Get		
<p>Best practices indicate that plan sponsors should benchmark their retirement plans when switching providers, implementing new fees, or experiencing significant changes in assets or participants. Regardless of plan size, regular benchmarking ensures your plan maintains competitive services and fees, a critical component of fiduciary responsibility.</p> <p><b>The offering includes:</b></p> <ul style="list-style-type: none"> <li>✓ The FDI Value and Fee Benchmarking Report with FEEPOINT® Calculation</li> <li>✓ FDI delivery of report to the committee and support for questions</li> <li>✓ Follow-up FDI Memo highlighting specific details of the report and summarizing the committee review call</li> </ul>	<ul style="list-style-type: none"> <li>✓ A review and verification of your plan's fiduciary liability insurance policy to ensure it follows best practices, along with recommendations for potential coverage improvements.</li> <li>✓ Encore Fiduciary will provide its <b>fiduciary enhancement coverage</b> for any plan that subscribes with Fiduciary Decisions' services. This includes <b>enhanced fiduciary breach and plan administration coverage and expanded fiduciary penalties coverages.</b></li> <li>✓ <b>10% discount on fiduciary premiums</b> for any plan sponsor that conducts annual benchmarking with Fiduciary Decisions</li> <li>✓ An additional <b>10% discount for any plan sponsor who successfully completes annual Fi360 Fiduciary Essentials for Defined Contribution Plan training.</b></li> </ul>	<ul style="list-style-type: none"> <li>✓ Broadridge Fi360 will provide <b>one complimentary Fiduciary Essentials for Defined Contribution Plans (FEDC) online course</b> to help a plan fiduciary committee member understand their important role as a fiduciary and how to carry out these fiduciary responsibilities.</li> <li>✓ Additional committee members can participate in the training for just \$149 (<i>a 40% discount from the regular price of \$250</i>).</li> </ul>
Advantages		
<p>FDI has a five-step patented* methodology assists fiduciaries in understanding their plans reasonableness and offers risk mitigation against DOL audit and litigation.</p>	<p>The Encore Fiduciary policy provides an excellent scope of coverage to protect the plan and individual fiduciaries from personal fiduciary liability.</p> <p>AM Best rating of A+</p>	<p>Fi360's easy-to-use, online course helps fiduciaries gain the knowledge they need to protect their retirement plans and participants.</p>

## BEST PRACTICES NOTE:

- For plans over \$100 million, the industry best practice is to benchmark annually, which is more cost-effective and efficient than an RFP process.
- Plans below \$100 million should benchmark their services and fees periodically—at least every three to five years.

## BENEFITS FOR YOU AND YOUR PARTICIPANTS

- **Fiduciary Decisions** is the industry leader for benchmarking, which helps satisfy the fiduciary obligation to determine fee reasonableness
  - Shows the relationship between the fees you are paying and the quality, service, value and extras you and your participants are receiving
  - Provides plan design and outcomes data, which demonstrates that your plan is competitive with your peers
  - Offers the **FDI Value & Fee Report with FEEPOINT® Calculation**, which when paired with committee meeting notes is part of a prudent process that will help mitigate plan litigation and DOL audit risk.
- **Encore Fiduciary** is the industry's premier fiduciary liability company.
- **Fi360, a Broadridge Company**, helps individuals and organizations use prudent fiduciary practices to profitably gather, grow and protect investors' assets.

## Bundled Pricing for this Three-Part Fiduciary Protection

Fiduciary Decisions, Encore Fiduciary and Fi360 have collaborated to offer the industry's most comprehensive approach to addressing fiduciary risk.

*Bundling reduces costs, and this comprehensive package provides fiduciaries with risk mitigation and a repeatable, documented process.*

**Discount available for annual subscription.**

### Fiduciary Decisions' Proprietary Database

We've worked with service providers to build the broadest, deepest, most accurate database in the industry.

**375,000+**  
plans, all market segments (53% of plan universe)

**\$7.1**  
trillion in plan assets

**160+**  
recordkeepers

**1000s**  
of advisors

## About Fiduciary Decisions

Founded in 2008, Fiduciary Decisions is the industry leader for independent, comprehensive, and actionable decision support systems for the retirement industry. Grounded in unparalleled data, technology, and innovation, we work side-by-side with you to ensure the best possible retirement decisions. Fiduciary Decisions' flagship product is the Value and Fee Benchmarking with FEEPOINT® calculation report, which is considered the gold standard for determining fee reasonableness for defined contribution plans.

At Fiduciary Decisions, our goal is to collaborate with and strengthen all constituents of the retirement industry, helping service providers and plan sponsors, as well as plan participants and investors make fact-based decisions for successful retirement outcomes.

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## About Fi360, A Broadridge Company

Broadridge Fi360 helps individuals and organizations use prudent fiduciary practices to profitably gather, grow and protect investors' assets. Since 1999, Fi360 has been providing innovative solutions to financial services providers, including the AIF® and AIFA® Designation programs, the Fi360 Toolkit™ software, the Fi360 Fiduciary Score® and Fiduciary Essentials® training.

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## About Encore Fiduciary

Encore (formerly Euclid) Fiduciary is a premier fiduciary liability insurance underwriting company. We protect America's employee benefit plan sponsors based on our superior fiduciary expertise and experience. We are known as fiduciary liability thought leaders and advocates for America's plan sponsors. Starting in 2011, Encore Fiduciary has grown into the choice of many of America's most sophisticated and complex single-employer, multi-employer, and governmental employee benefit plans. Every Encore Fiduciary professional represents our distinctive brand of relentless dedication and expertise to protect America's benefit plans.



LEARN MORE at [www.fiduciarydecisions.com](http://www.fiduciarydecisions.com)

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