

Surprisingly, many companies do not know their fiduciary responsibilities that are required by law. As regulations have become increasingly monitored and enforced, many businesses have reached out to Align for specific direction on how to guard against troublesome and costly liabilities.

We help maintain client compliance with the DOL, IRS and other regulatory bodies, and help improve investment opportunities for plan participants. As a Registered Investment Advisor, we become your co-fiduciary to the retirement plan as it relates to the selection and monitoring of investments, while providing ERISA 404(a), 404(c) and other compliance-related services to reduce your exposure. We can also act as a 3 (38) fiduciary to you and your plan thereby providing even more protection against potential fiduciary liability.

Fiduciary Fitness

The **Fiduciary Fitness Program™** is an independent compliance tool to measure the health of your retirement plan, and ability of the plan's fiduciaries to operate in accordance with ERISA and the plan document. Our program offers powerful resources to identify potential weaknesses in your plan and remedy them through education, diligence and process.

The **Fiduciary Fitness Program™** components include:

- **Program Report Card:** a fiduciary self-audit focusing on the major responsibilities and liabilities plans sponsors must manage. The report helps demonstrate the procedural prudence required under ERISA.

- **Reference Manual:** a reference guide with flow charts, sample checklists, notifications and disclosure calendars supporting the information to be obtained and documented in the **Fiduciary Plan Review™**

- **Education Presentations:** multiple presentations educating fiduciaries on their responsibilities, liabilities and how to implement prudent processes managing their retirement plan.

Full-Service Value

By providing these value-generating services to our plan sponsors, they can focus on managing

their business, not their retirement plan.

- **Plan Design Analysis**
- **Compliance Checklist**
- **Investment Policy Statement**
- **Fiduciary Plan Review™**

- **404(c) Policy Statement and Notice**
- **Custom Fee Disclosures**
- **Fiduciary File Checklist**
- **404(a) Monitoring**

At a time when the regulatory environment is predicted to grow in complexity, Align Wealth Management delivers innovative services and solutions that can bring your company peace of mind.