

MEP/PEP 401(k) Services & Support

More than an advisor, RBF Capital serves as an advocate for the PEO!

“Our service process has proven to improve client retention and employee satisfaction!”

Plan Adopter On-Boarding Process

Our onboarding process helps ensure a smooth and positive transition into the Plan while providing a single point of contact for the adopting employer and their employees.

- **Existing Plan Review & Analysis**
RBF will assist with document gathering and can provide a detailed plan comparison analysis (Upon request).
- **Plan Design Consultation**
A Certified Plan Fiduciary Advisor (CPFA) will conduct a plan design call and recommend strategies that align with the client's goals, workforce demographics, and business objectives.
- **New Plan Documentation Review**
RBF reviews plan documentation and key plan provisions to help ensure information is communicated accurately and implementation requirements are properly addressed.
- **Onboarding & Implementation Support**
RBF provides hands-on support throughout the implementation process, helping coordinate plan setup and transition to promote a smooth and efficient rollout.
- **Participant Enrollment Support**
RBF conducts enrollment meetings and employee education sessions designed to improve understanding of the Plan and encourage participation.

Plan Service Provider Oversight

Our oversight process helps improve operational efficiency and accountability across plan service providers. (email/conference calls)

- **Daily Communication Monitoring of Service Providers**
RBF monitors ongoing communications, tracks open operational items, follows up on delayed responses, and assists with issue escalation when necessary.

Plan Governance & Fiduciary Services

RBF helps PEOs and adopting employers manage fiduciary responsibilities through governance support, compliance consulting, and risk management oversight.

- **Plan Governance & Fiduciary**

RBF assists with the development of prudent fiduciary governance practices designed to support effective oversight and reduce fiduciary risk.

- **Regulatory & Compliance Consulting**

RBF provides ongoing access to retirement plan compliance guidance, regulatory updates, and industry developments affecting retirement plans.

- **Fiduciary Protection Review**

RBF assists in evaluating fiduciary protections, including ERISA bond requirements, fiduciary liability insurance coverage, and available fiduciary safe harbor opportunities including ERISA section 404(c).

- **Audit-Ready Documentation**

RBF helps maintain organized fiduciary records and supporting documentation, including meeting minutes, to promote audit readiness and a documented prudent decision-making process.

- **Plan Reviews (Semi Annually)**

RBF conducts a comprehensive semiannual plan review to evaluate plan health including adopter Nondiscrimination testing, Top Heavy percentages, forfeiture and PERA Account, and participant metrics. We will also identify potential compliance concerns and discuss opportunities for ongoing plan improvement.

- **Vendor Search & Benchmarking**

RBF assists with vendor searches, benchmarking projects, and service provider evaluations to support informed fiduciary decision-making.

- **Investment Policy Statement (IPS)**

RBF assists with development and periodic review of the IPS that is consistent with the fiduciary requirements.

- **Plan Investments**

RBF assists with the evaluation, selection and ongoing monitoring of plan investments consistent with the IPS. Quarterly performance reports will be created using an independent institutional benchmarking service.

- **QDIA Review**

RBF evaluates Qualified Default Investment Alternatives (QDIAs) to help confirm compliance with applicable regulatory requirements.

- **3(38) Investment Fiduciary Services (upon request)**

The highest level of fiduciary protection where all the above investment decisions will be made by the advisor on a discretionary basis

Employee Plan Education & Financial Wellness

RBF offers educational programs based on the culture and demographics of your organization to help improve participant engagement and financial wellness.

- **Participant Plan Education**
Ongoing group enrollment meetings, website navigation, plan provision education.
- **Administrative Support**
RBF assists participants with retirement plan administrative questions, including contribution rates, loans, rollovers and distribution guidance.
- **Participant Investment Advice & Financial Planning**
RBF offers on site group seminars, webinars, and individual one-on-one meetings. We also offer comprehensive financial planning.
- **Financial Wellness Initiatives**
RBF offers financial wellness programs designed to improve employee engagement, financial confidence, and retirement readiness.

Want to improve your 401(k)?
Contact RBF today!
941-970-1944