

# Managing Your Retirement Plan's Risk

## There's risk associated with every retirement plan

As one version of the saying goes, "Stuff happens." For retirement plans, that "stuff" can include a host of disruptions (e.g., human error, system miscalculations, new laws) all of which can impact its operational, fiduciary, vendor, compliance, cyber, longevity, volatility, regulatory and administrative risk.

Employer plan sponsors can avoid the surprises (and expenses) associated with these risks by planning ahead and establishing effective risk management. The benefits of effective risk management include:

- Reduced costs and damages
- Improved service quality
- Strengthened compliance
- Improved decision-making
- Customized policies
- Reduced administrative burden

## Holistic retirement plan risk management

Managing your retirement plan's risk requires a holistic approach that accounts for the many moving pieces of a well-run retirement program. Together, we will review your plan's:

- ✓ Administrative structure to ensure data integrity and protection
- ✓ Investment performance and risk exposure against your current investment policy
- ✓ Documentation to ensure proper reporting, disclosure and fiduciary requirements are met
- ✓ Comprehensive cyber liability coverage and cybersecurity policies provided by your service providers, including annual updates
- ✓ Service providers service guarantees measured against key risk metrics and best practices

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