



INVESTMENT COMMITTEE REVIEW CALENDAR

R.W.M.
Financial Group
Rossiter Wealth Management

As fiduciaries, the Investment Committee should review the following items with the recommended frequency. (If a designated fiduciary is responsible for the review, a report should be submitted to the Investment Committee quarterly.)

MONTHLY

- Review assets—to ensure consistency with your Investment Policy Statement
- Review market value, fees and other costs charged to the plan—for reasonableness
- Review disbursements—to ensure they correspond with those authorized by plan fiduciaries
- Review transactions—for any unusual activity

QUARTERLY

- If an independent advisor is retained to monitor the plan's investments, review their findings and document any recommendations or actions taken

Review each fund for...

- Correlation to style or peer group (80% or higher)
- Performance relative to a peer group and appropriate benchmark for (1-, 3-, 5-year periods)
- Performance relative to assumed risk (standard deviation and Sharpe Ratio)
- Minimum track record (manager should have three years experience in asset class)
- Assets under management (at least \$75 million)
- Expense ratios/fees (not above peer group benchmark)
- Portfolio developments (changes in ownership, organizational structure)
- Proper deposits, distributions and investments
- Accurate statements and investment manager reports, fees and compliance with agreements
- Those placed on a "watch list" to determine if any additional action is required

ANNUALLY

- Ensure that the investment committee has obtained, reviewed and filed most current prospectus, annual report, recommendations and actions
- Determine if there have been any disciplinary actions against any of the investment options or money management firms being used
- Review the proxy voting record of each investment option
- Review asset allocation and analyze how the entire group of managers or funds relates to each other—e.g., asset classes with low correlation to each other
- Review each investment option for rate of return over 1-, 3-, 5- and 10-year periods
- Review total costs of each investment option against like mutual funds or investment managers using the same investment style
- Review the manager's activities to ensure they are achieving minimum performance standards

CONTINUOUSLY

Regulatory oversight. Ensure each investment manager or advisor is registered with a regulated bank, insurance company or mutual fund organization.

Stability of organization. Ensure that the portfolio management team has been in place for at least three years and there are no organizational or legal problems—real or perceived.

Be organized!

Maintain good records, minutes, and other documentation.

File it for easy access!

This information was developed as a general guide to educate plan sponsors, but is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.

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Rossiter Wealth Management

406 B. Street
Lemoore, CA 93245
United States
rwmfinancialgroup.com

Tel: 559-924-0304
Toll-Free: 866-702-3276
Fax: 559-924-0314
brahm@rwmfinancialgroup.com