



ERISA Section 3(21) Fiduciary

Under the provisions of ERISA, a 3(21) investment advisor does not have discretion over plan assets directly, but may exercise a certain level of influence and must meet a fiduciary standard-of-care. Investment advisors acting in a 3(21) capacity provide investment guidance and recommendations to a Plan Sponsor without discretion.

Individuals designated as fiduciaries under ERISA 3(21) are responsible for actions only to the extent of their powers or control that they exercise. The Plan Sponsor retains the responsibility to appoint and monitor the investment advisor and ultimately makes the investment decisions. Upon engagement as a 3(21) investment advisor, EPIC Retirement Services Consulting works as your fiduciary partner.

- We act as co-fiduciaries for the services we provide
- We will always acknowledge in writing our role as an investment fiduciary

What Does This Mean?

Acting per the fiduciary standard we:

- Act solely in the best interest of the Plan Sponsor, participants and beneficiaries of the Plan
- Avoid conflicts of interest
- Disclose all forms of compensation, both direct and indirect
- Work for the Plan Sponsor, not the Provider

EPIC's involvement and due diligence process increase the personal fiduciary protection risk of the Plan Sponsor and of the Retirement Committee members.

How is EPIC Different?

- First and foremost, Retirement Plan consulting is our sole business
- This specialty represents our expertise and has been our niche since our inception in 1999
- We seek to avoid conflicts of interest, economic or otherwise, and never approach our clients for "cross-selling" other products
- We are independent and objective and offer no proprietary products
- We represent the Plan Sponsor as our client not the Plan providers or investment families
- Our fees are, and always have been, transparent and fully disclosed
- Level pay is a matter of policy; we have no indirect payments or subsidies

As always, our mission and commitment to our clients is to always provide our services with Excellence, Principle, Integrity and Care.

Excellence • Principle • Integrity • Care

Securities and Advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.