

## FIDUCIARY TIP #4

Evaluate your Target Date Fund choices to ensure they're on-target with your fiduciary responsibilities.

**Did you know?** With new regulations on qualified default investment plans being finalized, many plan sponsors are turning to Target Date Funds as their default fund because of their apparent simplicity. However, not all Target Date Funds are the same and some are more prudent than others.

As a fiduciary, it's imperative that you carefully analyze and compare your Target Date Fund choices based on several benchmarks, including:

- Fees and expenses
- Strategy

- Performance
- Risk levels
- Fund organization, structure and philosophy

Target-date funds can be an attractive investment option both for the unprepared or financially savvy investor. Target-date funds offer a premixed asset-allocation strategy that automatically adjusts as a participant ages. To make sure your Target Date Fund choices are optimum for your plan and your participants, please contact CapTrust at [401k@captrust.com](mailto:401k@captrust.com) or at (888) 697-5908.

This and other valuable Tips for Fiduciaries are brought to you by CapTrust, an independent retirement plan and investment consulting firm providing institutional fiduciary services. We pride ourselves on our ability to serve as an objective and unbiased third party, helping clients evaluate the many alternatives to determine the right service provider, investment menu, and other related services. With a fee-based approach, CapTrust serves as a fiduciary and is not influenced by commissions and revenue sharing payments. To learn more, please contact us at **(888) 697-5908** or email **401k@captrust.com**.

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