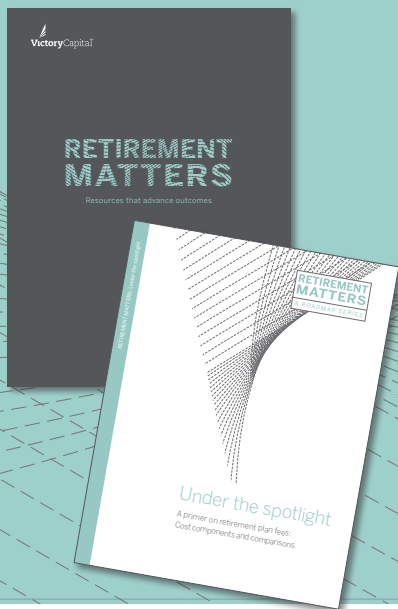


# RETIREMENT MATTERS

A ROADMAP SERIES

## Resources that advance outcomes

We've created a seven-part series—written for the plan sponsor—that simplifies the complex plan fee landscape, and highlights the value you can provide as a retirement plan advisor.



1

### Under the spotlight

Serves as a primer on retirement plan fees with a focus on the costs and related services associated with providing a 401(k) plan to participants.

2

### Fees in focus

Provides an in-depth review of who-does-what when it comes to 401(k) fee disclosure responsibilities. Includes a Plan Setup Checklist.

3

### Follow the money

Highlights the various components of compensation received from investment options offered in a plan, and also presents solutions for managing excess fund compensation.

4

### Analyze this

Empowers the plan sponsor to create an advisory service model that is aligned with their plan's distinct needs and objectives, while serving the best interests of participants. Includes a Fiduciary Meeting Checklist.

5

### At your service

Offers plan sponsors a guide to understanding their responsibilities with respect to fee transparency, and highlights the importance of reasonable fees and benchmarking plan fees. Includes a Fee Policy Statement Checklist.

6

### Knowledge is power

Helps plan participants navigate the complex fee environment to make informed decisions, and provides the plan sponsor with guidance to ensure that the plan is meeting its participant disclosure requirements.

7

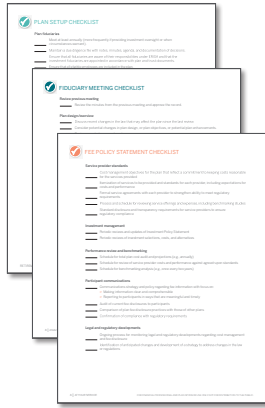
### The ABCs of CITs

Educates plan sponsors about the use of Collective Investment Trusts (CITs) in retirement plans and illustrates how retirement plan advisors may be a good resource for navigating the ABCs of CITs.

# More from RETIREMENT MATTERS...

## A series of tools dedicated to connecting retirement plan advisors and plan sponsors

The RETIREMENT MATTERS series can be used in totality or as separate and distinct pieces. You may find that only certain brochures apply to your plan sponsor clients. We've written and packaged each piece to act as a stand alone, or as part of a series. Other highlights of content in the series include:



### CHECKLISTS

Step-by-step guides that can help plan sponsors with:

- > Plan setup
- > Fiduciary meetings
- > Fee policy statements



### RETIREMENT PLAN FEE ANALYZER USER GUIDE

A tool designed to help you illustrate the depth and breadth of services you can provide to retirement plan clients and the related fees. The user guide provides:

- > An expansive list of services you may choose to offer
- > Potential associated fee structures
- > Additional educational resources

To learn more about *RETIREMENT MATTERS: A Roadmap Series*, please contact your Victory Capital retirement consultant at 800.991.8191.

Given the potential reforms, it's quite possible that advisors who are not currently considered fiduciaries may become fiduciaries down the road, even if the services they provide to plans remain the same. This could have serious business and legal ramifications. **401(k) plans are subject to numerous and complex rules, regulations, and tax qualification requirements. Be sure to consult with a qualified professional before offering 401(k) retirement plan services.** Victory Capital does not provide advice on the roles and responsibilities of fiduciaries. These materials are in no way intended to create a fiduciary relationship of any kind with Victory Capital. To read more about fiduciary risk, please refer to the Department of Labor publication *Meeting Your Fiduciary Responsibility*.

The content of this material is for informational or illustrative purposes only and is not intended to be viewed or construed as a recommendation or suggestion that you take a particular course of action with regard to investments. In providing this material, we are not undertaking to provide personalized, impartial investment recommendations or advice, or to give advice in a fiduciary capacity, to you, or to any retirement account(s) for which you act as a fiduciary.

Any and all marketing material a representative intends to use should be reviewed and approved in accordance with company policy prior to sending to potential clients.

© 2024 Victory Capital Management Inc.

V18.022 // 2024 VCM Retirement Matters Teaser ME

800.991.8191 // [www.vcm.com](http://www.vcm.com)

FOR FINANCIAL PROFESSIONAL USE ONLY/NOT FOR USE WITH THE GENERAL PUBLIC



20240905-3835420