



Introducing the RSP0: Retirement Service Provider Overview Program

Helping retirement plan providers highlight the value of their services





For more information on the RSPO, including obtaining a password to the online tool, and ordering the brochure and powerpoint template, call 800-345-6488.

You can also download the forms, powerpoint template, and brochure at americancentury.com/ipro > products and services > DCIO Resources.

American Century Investments® created the Retirement Service Provider Overview Program to help retirement plan service providers and retirement advisors working with plan sponsors in collecting and documenting information to comply with new regulations. In addition, the RSPO assists advisors in building a value statement and creating a service disclosure beneficial for client retention and prospecting.

The program features an online tool for creating reports to document retirement plan services, list services by provider, and includes a recurring service calendar of events. A brochure and power point template for creating a service overview are also available.

New regulations require documentation

The Department of Labor (DOL) released regulations requiring that service providers (recordkeeping platforms, advisors, TPAs) to pension, 401(k) and other qualified retirement plans disclose information to assist plan fiduciaries in assessing the reasonableness of the service providers' compensation.

The regulations will require plan sponsors and service providers to review and update current service arrangements prior to the effective date of **April 1, 2012**.

A covered service provider must provide the following basic written information:

Services — Description of the services to be provided.

Status — Statement of whether the service provider will provide any services as a fiduciary.

Compensation — Description of all direct and indirect compensation reasonably expected to be received. Compensation paid directly by the plan sponsor is not subject to the regulation.

Manner — Description of the manner in which compensation will be received; for example, direct deduction from accounts.

The regulation also requires the plan sponsor to review disclosures to determine whether or not service and associated expense are "reasonable." Failure to do so may cause a breach of fiduciary responsibility. Increased litigation for breach of fiduciary responsibility has created additional liability for plan sponsors.

The RSPO tool will help advisors and their clients determine who is responsible for services to their retirement plan and establish an improved process for due diligence.

Documentation made easy

- Streamlines the process of collecting retirement plan information
- Helps with your retirement plan administration by creating customized, downloadable retirement plan reports
- Offers information necessary to make "reasonableness" determination
- Provides a process to review all services offered supporting client retention and prospecting for new clients

The tool consists of forms that are also available in an online tool. The web-based, password protected tool provides an easy way to create customized service overview disclosure documentation:

Planning Questionnaire
Helps in complying with rules and regulations for qualified plans

General Plan Information
Plan design, Investment Policy Statement and mutual fund review, and employee education and communication

Service Responsibility
Outlines who will be responsible for initial and ongoing plan services

Due Diligence Completion Form

Calendar

Recurring deadlines for retirement plans

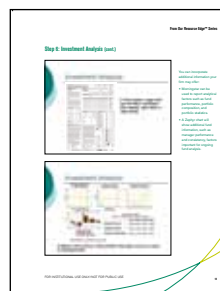
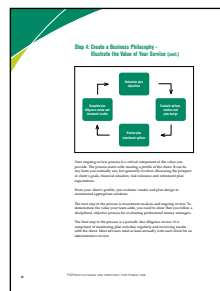
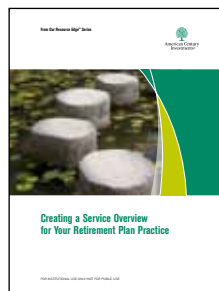
Sample Reports from the RSPO Tool

Can be downloaded for reference, future editing, and personalized with your logo and contact information

Communicating the value of your services as a retirement plan provider

Creating a service overview for your retirement plan practice helps you position the value proposition of your retirement plan practice to clients and prospects, as well as document the services you provide.

A brochure, *Resource Edge™ Series: Creating a Service Overview for Your Retirement Plan Practice*, and power point presentation template are available to help retirement providers develop a customized, formal overview describing the services of the advisor's retirement plan practice.



Using the RSPO offers:

Plan Sponsors with information necessary to make "reasonableness" determination

- Single document to identify service providers
- Calendar of recurring deadlines
- Provides documentation for meeting follow-up
- Required due diligence documentation

A client retention and prospecting tool for advisors to identify service opportunities and provide solutions

- Communicates your value statement and organizes the services you provide
- Streamlines prospect/client information – electronic download into your document format
- Identifies plan services and educates clients on upcoming disclosure requirements
- Can pre-fill forms with preferred vendors to identify solutions
- Provides information for new committee members

The Retirement Service Provider Overview Program helps retirement plan providers and retirement advisors working with plan sponsors to easily comply with new regulations and enhance their retirement plan administration.

For more information, call 1-800-345-6488.



At American Century Investments our commitment is rooted in focusing on delivering superior investment performance and developing long-term relationships with our clients. Our track record of performance, our business model and the legacy of our founder set us apart in the industry.

Who we are:

- Performance focus for over 50 years
- Pure play business model
- Privately controlled and independent
- Profits with a purpose

What we offer:

- A broad array of highly rated investments
- Depth and breadth of performance across six investment disciplines

Our commitment to you:

- Consultative approach
 - Resource Edge™ value-added tools
 - Genuine dedication to your success
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