

OUR RETIREMENT PLAN IS CEFEX-CERTIFIED



A MESSAGE TO EMPLOYEES

When it comes to your retirement plan, the CEFEX Certification Mark tells you that:

- your investment lineup has been prudently selected
- your plan is well-managed
- your money is earning a reasonable return
- your investment expenses are being controlled.

CEFEX conducts an annual review of your retirement plan. CEFEX certification verifies that the plan utilizes industry best practices and incorporates the most up-to-date guidance. Additionally, the CEFEX review includes a comparison against other plans so you can know that your plan measures up.

The decisions being made today by stewards of your retirement plan can affect the retirement nest egg you will enjoy in the future. That's why you need to have confidence in your retirement investment plan – confidence that the CEFEX Certification Mark gives you.

You Can Be Confident in Your CEFEX-Certified Plan

You're doing your part. You are staying on budget, putting something away for retirement, investing in your future. You're being responsible, and CEFEX certification signifies that the stewards of your retirement plan are being responsible too.

To learn more about how CEFEX certification benefits you, speak with your human resources department or visit cefex.org/steward.



WHAT DOES IT MEAN TO BE CEFEX-CERTIFIED?

- The plan complies with investment-related laws and internal governing documents
- Accepted industry best practices are being used
- Conflicts of interest are minimized and disclosed
- Reasonable models are used to calculate expected returns
- Risks, volatility, and expected returns are properly communicated
- The plan and its managers are reviewed as appropriate
- Proper documentation is in place