Course Offerings

# Retirement Financial Educators Course Offerings

## RFE200

## 401(k) Plan Orientation and Enrollment for Plan Participants

Intended for new or existing plan participants who want to better understand how their 401(k) plan works. When employers have only a few new participants to enroll, it is time-consuming and expensive to offer these kinds of meetings at the employer's place of business. Now Employers may allow new or existing participants to attend a meeting to learn about 401(k) and to complete enrollment forms.

**Topics include:** Eligibility, entry, employee deferrals, employer contributions, vesting, distributions and selecting investments. Participants will be given guidance on "how to" determine amounts they should defer and "how to" invest to meet their financial goals. Enrollment forms will be provided and reviewed in detail.

**Class duration: 2 hours**

## RFE201

## Participant Directed Investments (Department of Labor Regulation 404(c) Compliance)

Intended to help employers comply with their fiduciary responsibility to provide investment education for participants in plans that allow participant directed investments (Department of Labor Regulation 404(c)). Intended for plan participants wanting information and guidance on investing and making investment choices under their employer's retirement plan.

**Topics include:** Investment definitions, mutual fund descriptions, risk/reward, diversification, Modern Portfolio Theory (MPT) and asset allocation modeling. Participants will be given actual guidance on "how to" make investment selections. Non-employer specific materials will be provided.

**Class duration: 2 hours**