

Governance

Why put the plan in place?
Selecting a service provider
Selecting investment options

Communication

Helping Employees make decisions
Plan Education
Product Education
- options, fees, transfers, etc
Disclosure to employees

Process

Review the strategy
Reviewing the plan
Reviewing the Service Provider
Reviewing the Investment options

Documentation

More is better than less
Keeping good records
Document education
Employee feedback and concerns

Capital Accumulation Plan Guidelines

**Bob Delaney, Adv. Dpl., BA (Econ.),
PME, Ian Turnbull, BA, MBA**

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