

**Is it time for  
your IPS to  
change lanes?**

**To request an IPS  
consultation and for  
more information:**

Email us at:  
[Retirement@DoubleLine.com](mailto:Retirement@DoubleLine.com)

# Checklist of Potential Defined Contribution IPS Considerations

## Adviser Use Only

The defined contribution (DC) investment policy statement (IPS) is not a static document. Changes in the macroeconomic, inflationary and regulatory environments call for an ongoing reevaluation of any IPS, and prudent plan officials seek to incorporate these changes on a timely basis. Therefore, with myriad changes to consider given today's investment and regulatory environment, and the rapidly developing world of investment products and portfolios, DC investment fiduciaries are taking a fresh look at their overall IPS approach.

### History and Timeline:

1. Identify initial IPS creation date..... \_/\_/\_
2. Identify most recent IPS amendment date..... \_/\_/\_
3. Determine next IPS review date. .... \_/\_/\_
4. Set master calendar date in 2024 to review IPS  
and mandated benchmarking updates..... \_/\_/\_

### Changing trends, regulations and market conditions might impact traditional IPS language:

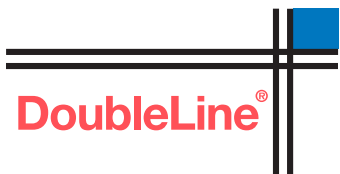
5. % of participants using 401(k) as primary retirement income plan ..... %
6. % of participants using 401(k) as secondary retirement income plan..... %
7. Assess and document standard investment objectives and goals for  
participants using plan as primary retirement income plan ..... ☐
8. Assess and document standard investment objectives and goals for  
participants using plan as secondary retirement income plan..... ☐
9. Review and document impact of inflationary cycle on IPS..... ☐
10. Review and document impact of Agg and fixed income changes on IPS..... ☐

### Metrics, benchmarks and IPS considerations:

11. Review and document suitability of plan's asset classes, benchmarks and scoring  
criteria for both primary and ancillary approaches to retirement income ..... ☐
12. Review and document benchmarking process including which party determines  
which benchmarks are utilized..... ☐

### Managed accounts and IPS considerations:

13. Review and document income projections and assumptions of TDF  
and managed account ..... ☐
14. Review and document data points and assumptions used to create participant  
portfolios for both primary and ancillary approaches to retirement income..... ☐



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## Notes:

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