



CAP GUIDELINES: A SIMPLE WAY TO THINK ABOUT PLAN OVERSIGHT

1 Plan Purpose & Objectives

What is the plan trying to achieve? Is it aligned with the values and vision of the organization?

2 Participation & Engagement

Are eligible employees joining the plan? What is the level of engagement with the tools and resources made available through the plan?

3 Investment Options

Are investment options suitable? Do defaults support long-term outcomes?

4 Member Education & Communication

How members are supported in making decisions?
Is education accessible and relevant?

5 Administration & Compliance

How easy is it for HR and payroll to administer?
How are decisions made and reviewed?
Is there a clear, reasonable record of oversight?

