



Broadridge®

Broadridge Financial Solutions, Inc.
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July 13, 2025

Ms. Michelle Marsh
President
Retirement Plan Concepts & Services, Inc.
10319 Dawsons Creek Boulevard, Suite A
Fort Wayne, IN 46825
United States

CEFEX File: CFX 10620

The Centre for Fiduciary Excellence (CEFEX) has conducted an assessment of the administration operations of Retirement Plan Concepts & Services, Inc. (the "Service Provider") to determine whether the Service Provider's practices conform generally to the Standard of Practice for Retirement Plan Service Providers, as defined by the American Society for Pension Professionals & Actuaries (ASPPA) and CEFEX. (referred to as the Standard). Compliance with applicable legal and ethical practices in providing administration services to clients is the responsibility of the Service Provider. The responsibility of CEFEX is to express an opinion on whether the Service Provider generally conforms to the Standard in the conduct of its business based on our assessment. Successful completion of the assessment process results in the issuance of the ASPPA Service Provider Certificate.

The scope of certification is "Third Party Administration services including processes designed to satisfy the Department of Labor's Cybersecurity Program Best Practices."

CEFEX conducted its assessment in accordance with the Consultant's Assessment of Practice for Retirement Plan Service Providers (the CAP) prepared by CEFEX. The assessment was conducted, and a draft report was prepared by analyst **Thomas Welsh Jr.**

The CEFEX Analyst's work papers and draft report were reviewed by the CEFEX Registration Committee (CRC) to ensure impartiality. The assessment requires that the Analyst plan and perform a review of a representative sample of the Service Provider's written records, interviews with appropriate personnel, forming evidence supporting the actions taken by the Service Provider in providing services to its clients. We believe that the Analyst's assessment and the CRC's review of the Analyst's report provide a reasonable basis for this Report and issuance of a Certificate of Registration to the Service Provider.

Neither this Report nor the ASPPA Service Provider Certificate constitutes a financial audit of the Service Provider or a regulatory or compliance audit of the Service Provider's operations, and CEFEX expresses no opinion regarding the completeness or accuracy of the Service Provider's financial condition or financial statements or its compliance with applicable legal or ethical requirements with respect to any specific client. Neither this Report nor the ASPPA Service Provider Certificate provides assurance that the Service Provider will conform to the Standard or applicable legal or ethical requirements in any specific instance, and CEFEX disclaims any responsibility for such conformance.

In our opinion, based on the assessment referred to above, the Service Provider conforms to all practices and criteria defined in the Standard as of **July 13, 2025** in the conduct of its administration business generally and is entitled to receive an ASPPA Service Provider Certificate, which shall be valid for a period of 12 months.

CENTRE FOR FIDUCIARY EXCELLENCE

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