



# COMPLIANCE QUICK START GUIDE

GLOBAL RETIREMENT PARTNERS (GRP)

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The purpose of this document is to introduce our compliance program and provide a general overview of key compliance related activities.

Advisor teams are encouraged to review the [GRP Compliance Manual](#) for more information and details regarding compliance requirements.



## GRP'S APPROACH TO COMPLIANCE

*“Our primary goal is to protect our clients by partnering with our Investment Advisor Representatives (IARs) to ensure both their practices and our firm remain compliant with industry regulations. We aim to design policies and procedures that not only meet regulatory standards but also support the entrepreneurial spirit of our advisors, using our regulatory expertise to help them succeed.”*

-Cosmo Gould, Chief Compliance Officer

# COMPLIANCE CONTACTS

## Chief Compliance Officer

[Cosmo.Gould@grpfinancial.com](mailto:Cosmo.Gould@grpfinancial.com)

(415) 526-2753

## Registration and Marketing Compliance

[Pat.Destein@grpfinancial.com](mailto:Pat.Destein@grpfinancial.com) | (415) 526-2752

[BranchOperations@grpfinancial.com](mailto:BranchOperations@grpfinancial.com)

## Client Agreements and Documents

[Lien.Tran@grpfinancial.com](mailto:Lien.Tran@grpfinancial.com) | (415) 526-2763

[ComplianceDocs@grpfinancial.com](mailto:ComplianceDocs@grpfinancial.com)

## Compliance Operations

[Nick.Briggs@grpfinancial.com](mailto:Nick.Briggs@grpfinancial.com) | (415) 526-2755

## General Compliance

[GRPCompliance@grpfinancial.com](mailto:GRPCompliance@grpfinancial.com)

[Aimee.Price@grpfinancial.com](mailto:Aimee.Price@grpfinancial.com) | (415) 526-2766

[Diana.Gonzalez@grpfinancial.com](mailto:Diana.Gonzalez@grpfinancial.com) | (415) 475-0228

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[Daniel.Alcala@grpfinancial.com](mailto:Daniel.Alcala@grpfinancial.com) | (415) 526-2761

[Mary.Piraino@grpfinancial.com](mailto:Mary.Piraino@grpfinancial.com) | (415) 475-0227

Document Submission: [ComplianceDocs@grpfinancial.com](mailto:ComplianceDocs@grpfinancial.com)

Customer Correspondence: [Correspondence@grpfinancial.com](mailto:Correspondence@grpfinancial.com)

Client Invoice Submission: [Invoices@grpfinancial.com](mailto:Invoices@grpfinancial.com)

General Compliance Questions: [GRPCompliance@grpfinancial.com](mailto:GRPCompliance@grpfinancial.com)

Branch and IAR Registration Requests: [BranchOperations@grpfinancial.com](mailto:BranchOperations@grpfinancial.com)

Whistleblower: [Incident Reporting Form](#)

# COMPLIANCE TOOLS

Global Retirement Partners (GRP) leverages multiple tools to centralize and support advisor teams with tracking and management of the requirements of our compliance program.



## Orion Compliance

<https://compliance.basiscode.net>

Orion Compliance is a cloud-based compliance system that provides GRP teams with a centralized location for compliance related tasks and resources.



## Fiduciary Decisions (FDI)

<https://fdi.fiduciarydecisions.com>

Fiduciary Decisions (FDi) is the tool GRP teams are required to use to document rollover activity.



## Quest CE

<https://learn.questce.com/login/external/>

Quest CE is the vendor GRP has selected to deliver State mandated IAR continuing education.

# ORION COMPLIANCE

Orion Compliance (<https://compliance.basiscode.net>) is the primary tool you will use to complete a variety of compliance tasks, submit and track compliance approval requests, and locate key resources to maintain your regulatory and firm compliance requirements.

Examples of how [Orion Compliance](#) is used within GRP's Compliance Program:

- Quarterly Compliance Attestations
- Ongoing Certifications for various compliance topics
- IAR Registration Maintenance/Disclosures: Outside Business Activities (OBAs), Personal Trading Accounts (PTAs), Advertising and Marketing, etc.
- IAR Disclosures: Potential Customer Complaints, Political Contributions, Trade Error Documentation, Private Securities Transactions, etc.
- Compliance Resource Library: Compliance Manual, Code of Ethics, ADV Part 2A and Form CRS, Firm Privacy Policy, etc.

You should have been provided with access to this tool as part of your onboarding. If you currently do not have access, please contact [grpcompliance@grpfinancial.com](mailto:grpcompliance@grpfinancial.com).

We strongly recommend exploring the tool to familiarize yourself and your team with how it can and should be utilized to maintain your compliance tasks.



[Forgot password?](#)

By logging in you agree to the [Terms of Use](#).

Log In

# ORION COMPLIANCE (CONTINUED)

## Orion Compliance Tips:

**To Do** - This section will reflect any outstanding items our compliance team has assigned to you for completion. Action is required.

**Shortcuts** - Orion Compliance provides shortcuts to commonly used tasks/resources such as:

- **Manage Trading Accounts:** disclose or update personal trading accounts
- **View Certs & Attestations:** access copies of all previously completed compliance certifications and attestations
- **Submit Form:** access all forms available to you to report or request compliance approval for certain registration and securities business management
- **Outside Business Activities:** submit, update and track OBA activities for compliance review
- **Visit Doc Library:** access important compliance resources such as Written Policies and Procedures and Code of Ethics

The screenshot shows the Orion Compliance Launch Portal dashboard. The browser address bar displays <https://compliance.basiscode.net/launch>. The page header includes the Orion Compliance logo, the text "LAUNCH PORTAL", and a welcome message "Welcome, Aimee". Navigation links for Home, Trading, Forms, Certs, Outsider, and Library are visible. The main content area is titled "Launch Portal / Dashboard" and features a "To Do" section with "(0 total)" items, a "Shortcuts" section with six buttons, and a "Submit Form" button. The "To Do" section is currently empty. The "Shortcuts" section includes buttons for "Manage Trading Accounts", "View Certs & Attestations", "Report Incident", "Submit Form", "Outside Business Activities", and "Visit Doc Library".

Due	To Do Items
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**Shortcuts**

- Manage Trading Accounts
- View Certs & Attestations
- Report Incident
- Submit Form
- Outside Business Activities
- Visit Doc Library

# ROLLOVER POLICY AND THE FDI TOOL



Fiduciary Benchmarks is now Fiduciary Decisions. We have a different name but our mission remains the same – to provide you with data, tools and insights that will improve your business and deliver better outcomes for your clients. Our rebranding means that our website address has changed. So, you may need to update your bookmarks and password manager with our new address – [www.fiduciarydecisions.com](http://www.fiduciarydecisions.com)

Your session expired. Sign in again to continue.

Log In to Fiduciary Decisions

Log In

[Forgot Password or New Here?](#)



GRP's Rollover Policy requires IARs to document any rollovers to a GRP advisory account (solicited or unsolicited) in the [FDI Rollover Documentation Tool](#).

The following rollover activities require documentation in the tool:

- Plan to IRA Rollover
- IRA to IRA Transfer
- Plan to Plan Rollover (recommendation)

All GRP Teams are required to review the information regarding the Rollover Policy and FDI Tool training videos on our website: [www.grpfinancial.com](http://www.grpfinancial.com) -> *Advisor Login (passcode 2330)* -> *Compliance* -> *Rollover Training*.

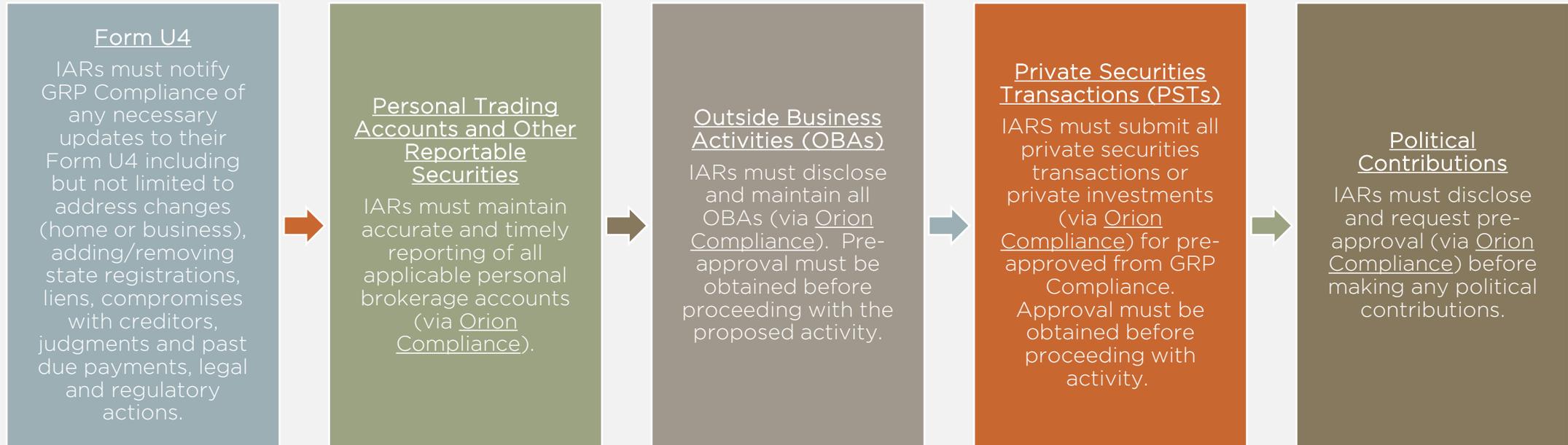
# ROLLOVER POLICY

(CONTINUED)

Important Reminder for “Hybrid Advisors” (individuals registered with both GRP RIA and LPL Broker Dealer)

- LPL maintains its own policy regarding the recommendations of rollovers. As such, if any portion of a rollover may be going to an LPL broker dealer account, LPL procedures also apply.
- If 100% of a rollover will be going to an LPL broker dealer account, the FDI tool would not apply.

# REGISTRATION MAINTENANCE REQUIREMENTS



Additional reporting requirements apply for IARs also registered with a Broker Dealer.

# CONTINUING EDUCATION

Certain states have recently adopted an annual CE requirement to maintain your advisory license. We anticipate all states will adopt this requirement in the near future. GRP will issue guidance each year to any affected IARs with instructions on how to complete the requirement however, it is ultimately the responsibility of each licensed individual to ensure that all securities related CE requirements have been met by October 31st.

Please review the table for an example of CE requirements that may apply to your licenses.

Completing your CE by the firm's deadline protects your ability to continue serving clients, maintains your professional standing, and demonstrates your commitment to staying current with industry standards and regulatory expectations.

CE REQUIREMENT	WHERE TO ACCESS CE	DEADLINE TO COMPLETE
FINRA Regulatory CE	<a href="#">FinPro</a>	October 31
State Required IAR CE	<a href="#">Quest CE</a>	October 31
LPL Firm Element CE*	LPL Learning Center	October 31

*Note: Any other CE requirements related to maintaining professional designations or insurance licensing are the responsibility of the IAR to track and complete.*

\*Applicable for LPL Broker Dealer affiliation only.



## GRP Form ADV Parts 2A, 2B and Form CRS

GRP Teams must ensure that current versions of the GRP Form ADV Part 2A, Part 2B (IAR brochure supplement), and Part 3 (“Form CRS”) are utilized with GRP clients and prospects.



## New Client Requirement

IARs are responsible for delivery of GRP’s ADV Part 2A, 2B and Form CRS (where applicable) to each new client or prospective client prior to engaging in advisory services.



## Ongoing Client Requirement:

IARs are responsible for delivering GRP’s Annual Offer Notice of the ADV Part 2A, along with the Privacy Policy, to all GRP clients each year at the instruction of GRP Compliance. Documentation of delivery is required to be maintained in the branch records.

DISCLOSURE  
DOCUMENT  
DELIVERY

As Investment Advisor Representatives of GRP, you share responsibility for maintaining the security and integrity of our branch operations in accordance with our fiduciary obligations to clients. All team members must familiarize themselves with and follow GRP's branch office security and cybersecurity policies outlined in the GRP Compliance Manual. Compliance with these policies protects both client information and your practice while ensuring we meet regulatory requirements under the Investment Advisers Act.

# COMPLIANT OFFICE SET UP

## KEY REQUIREMENTS:

- **Branch Office Security Policy** - All GRP teams must review and agree to abide by the branch office security policy found in the GRP Compliance Manual.
- **Office Sharing Arrangements** - Compliance pre-approval is required before establishing any office sharing arrangements, including sharing space with individuals not associated with GRP and/or LPL Financial, designating space for "hoteling" purposes, or situations where dually registered advisors (registered with both LPL and GRP) share space with RIA-only advisors (registered with GRP only).
- **Signage** - Any signage related to securities business must be prominently displayed at the office entrance and must be separate and distinct from any other lines of business.
- **Employee Updates** - Report all personnel changes (hires, terminations, or status changes) to [BranchOperations@grpfinancial.com](mailto:BranchOperations@grpfinancial.com) promptly to ensure all firm and industry requirements are met.
- **Cybersecurity** - All team members must comply with GRP's Cybersecurity Policy found in the GRP Compliance Manual. Contact GRP Compliance immediately with questions about meeting standard requirements or to report suspected cybersecurity incidents using the Privacy Incident Submission Form in Orion Compliance.
- **Email Encryption** - All outgoing emails containing Personally Identifiable Information (PII) or other sensitive data must be properly encrypted.

Additional requirements may apply for individuals with LPL Broker Dealer affiliation. Please refer to LPL's Branch Office Security Policy (BOSP) for more information.

COMPLIANT OFFICE  
SET UP  
(CONTINUED)

REQUIRED BRANCH  
COMPLIANCE  
REPORTING



Advertising File



Cash/Non-Cash Compensation - [GRP Gifts and NCC Log](#)



Customer Correspondence - Copies of all incoming/outgoing customer correspondence are required to be forwarded to [Correspondence@grpfinancial.com](mailto:Correspondence@grpfinancial.com) for review.



Potential Customer Complaints - All complaints verbal or written must be submitted immediately via [Orion Compliance -> Forms -> Potential Customer Complaint](#) in addition to being maintained in a branch file.



Non-local Deposit Records - [GRP Check Log](#)

Additional files may be required for individuals with a Broker Dealer affiliation.

# GENERAL COMPLIANCE

## Customer Correspondence

GRP teams must forward copies of all written correspondence sent to or received from clients to [Correspondence@grpfinancial.com](mailto:Correspondence@grpfinancial.com) for review. Some examples of customer correspondence include letters, cover letters, notes, greeting cards, faxes, or any other non-electronic written communication)

## Direct Client Invoices

Copies of invoices prepared by GRP teams to be sent directly to a GRP client for payment must be submitted to [invoices@grpfinancial.com](mailto:invoices@grpfinancial.com) for review and retention. If invoicing for anything other than a flat fee, supporting documentation for the billed amount must be attached.

## Advertising and Marketing

All advertising, sales, and marketing materials must be submitted via Orion Compliance for review and approval (including, but not limited to, email signature blocks, letterhead, business cards, stationary, brochures, seminar slides, bulk letters, website updates, and social media site profiles).

## Proxy Voting

GRP firm policy dictates that IARs are not permitted to vote proxies or receive proxy materials on behalf of clients.

## Electronic Communications

**EMAIL:** All securities-related business must be conducted using a pre-approved email address to satisfy supervisory requirements.

**INSTANT MESSAGING:** Instant messaging features in online meeting platforms (*Zoom, Microsoft Teams, etc.*) are prohibited for business communications unless expressly approved by compliance.

**TEXTING:** *MyRepChat* is the only solution permitted for GRP related business.

## Sponsor Participation in Client Events

Client Events involving sponsor participation/reimbursement require prior approval from GRP Compliance and must comply with the Sponsor Reimbursement policy\*.

\*Individuals with LPL broker dealer affiliation must comply with LPL's Sponsor Reimbursement For Client Events Policy which does not permit direct payments from Sponsors and Vendors. All Client Events involving sponsor reimbursement require prior approval from LPL Compliance. (See "Sponsor Compliance" in LPL's Resource Center for more information.)

Additional considerations and requirements may apply for individuals with LPL Broker Dealer affiliation. Please consult the LPL Compliance Manual for further information.

# INDIVIDUAL WEALTH MANAGEMENT CLIENTS - KEY DOCUMENTATION AND ACCOUNT MANAGEMENT REQUIREMENTS



As GRP Investment Advisor Representatives, you have fiduciary obligations to act in your clients' best interests and maintain comprehensive documentation of your advisory relationships. These requirements ensure transparency, protect clients, and demonstrate your adherence to regulatory standards under the Investment Advisers Act. Proper documentation also safeguards your practice by creating clear records of client agreements, reviews, and account activity.

- **Investment Advisory Agreements** – A fully executed Advisory Agreement is required for each advisory client or entity and must be submitted to [compliancedocs@grpfinancial.com](mailto:compliancedocs@grpfinancial.com) for processing and retention.
- **Client Meeting Documentation** – IARs must meet with each advisory client at least annually for a comprehensive review of objectives, risk tolerance, and financial situation, consistent with fiduciary obligations. Document these meetings using GRP's Client Meeting Documentation form or your approved Customer Relationship Management (CRM) system, and retain records in the client file.
- **Financial Planning Agreements** – When providing financial planning services for a fee, a fully executed Financial Planning Agreement is required and must be submitted to [compliancedocs@grpfinancial.com](mailto:compliancedocs@grpfinancial.com). Additionally, copies of all financial planning reports must be submitted within 5 business days of client delivery. Additional requirements apply when financial planning fees exceed \$10,000 annually.
- **Cash Balances in Retail Advisory Accounts** – Asset-based fees charged on retail advisory accounts are calculated on the total account balance, including cash and cash equivalents. As a general rule, cash balances exceeding 35% of the account should not remain in advisory accounts longer than 180 days (6 months). When clients require extended cash holdings, alternative solutions such as brokerage or bank accounts should be utilized to ensure appropriate fee treatment.
- **Client Account Distribution Requests** – GRP teams must verbally verify all distribution requests with account owners before processing. Exercise special caution when requests are received electronically, diverge from standing instructions, or involve delivery to new accounts or unfamiliar third parties to protect clients from potential fraud.

# INSTITUTIONAL/RETIREMENT PLAN CLIENTS KEY DOCUMENTATION REQUIREMENTS

As Investment Advisor Representatives of GRP serving retirement plan and institutional clients, you have a fiduciary obligation under the Investment Advisers Act to maintain proper documentation of your advisory relationships and client interactions. These requirements ensure transparency with plan sponsors and participants, demonstrate your adherence to fiduciary standards, and protect both your practice and the firm through clear recordkeeping. Proper documentation also facilitates effective compliance oversight and supervision of your advisory activities.

- **Investment Advisory Agreements** – A fully executed Advisory Agreement is required for each retirement plan or institutional client and must be submitted to [compliancedocs@grpfinancial.com](mailto:compliancedocs@grpfinancial.com) for processing and retention. Termination of any agreement with GRP requires written notice to or from the client, with a copy provided to GRP Compliance.
- **Client Meeting Documentation** – Investment Advisor Representatives must meet with each retirement plan or institutional client at least annually and maintain appropriate documentation (meeting minutes or equivalent) in the client file.
- **Retirement Plan Services Review** – The compliance team will periodically request documentation related to services provided to a sample of your retirement plan clients for review and supervision purposes to ensure adherence to fiduciary standards.



# CLIENT DOCUMENT SUBMISSION AND PROCESSING

Please see below for GRP's standard procedures for submitting client documents for review and/or processing:

1. Hand-signed copies should be submitted to [ComplianceDocs@grpfinancial.com](mailto:ComplianceDocs@grpfinancial.com)
2. Electronic signature\* requests should be submitted using the following:
  - Assign "GRP" as the RIA or GRP signer
  - Send it to [ComplianceDocs@grpfinancial.com](mailto:ComplianceDocs@grpfinancial.com)
  - Use passcode: 1234

*\*Electronic signatures must be accompanied by a certificate of authentication.*

Leveraging these processes will help to avoid delays. If you have any questions or need assistance, please contact [Lien.Tran@grpfinancial.com](mailto:Lien.Tran@grpfinancial.com) / 415-526-2763

Document Type	Destination
GRP Client Agreements	<a href="mailto:ComplianceDocs@grpfinancial.com">ComplianceDocs@grpfinancial.com</a>
Other GRP Forms/Paperwork	<a href="mailto:ComplianceDocs@grpfinancial.com">ComplianceDocs@grpfinancial.com</a>
Other <u>Client</u> Forms that Require Compliance Review/Signature	<a href="mailto:ComplianceDocs@grpfinancial.com">ComplianceDocs@grpfinancial.com</a>
Custodian Account Paperwork	Custodian
Vendor Paperwork	Vendor
Any IAR documents related to compliance disclosures or registration.	Orion Compliance or <a href="mailto:BranchOperations@grpfinancial.com">BranchOperations@grpfinancial.com</a>



[Orion Compliance](#)  
Library



GRP Website:  
[www.grpfinancial.com](http://www.grpfinancial.com)

(Advisor Login  
Passcode: 2330)

# COMPLIANCE RESOURCES