

# GUILTY UNTIL PROVEN PRUDENT

FIDUCIARY WISE  
— meaningfully different —

## The True Weight of ERISA's Highest Standards

Under ERISA, you're not innocent until proven guilty, you're guilty until proven prudent. That means fiduciary responsibility requires more than effort - it demands proof of prudence.

### What Does “Highest Standards Under The Law” Really Mean?

- ◆ In the best interest of participants
- ◆ Made with the skill and care of an expert
- ◆ Documented and defensible
- ◆ Continuously monitored - *not “set it and forget it”*



### You Can't Plead Ignorance

- ◆ ERISA doesn't care what you didn't know
- ◆ It cares what you should have known
- ◆ Personal liability applies to YOU
- ◆ Even mid-sized and small plans are at risk

### Lawsuits are Rising and No Plan is Too Small

ERISA litigation is now:

- ◆ Easier for participants to file.
- ◆ Increasing across all plan sizes.
- ◆ Shifting the burden to you to prove prudence.



### Protect Yourself and Your Participants?

- ◆ Prudent, documented process
- ◆ Independent oversight - no conflict of interest
- ◆ Regular plan reviews and benchmarking
- ◆ Experts who live and breathe ERISA

Fiduciary Wise relieves plan sponsors of over  
**92%** of their personal liability.



Start Securing  
Your Plan Today:

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