



“Meaningfully Better”



Our Services

ERISA §402(a) Fiduciary

- We manage your Plan’s “procedural prudence”, as required under ERISA
- We create and conduct (and document) semi-annual Committee Meetings

ERISA §3(16) Fiduciary

- We review and sign all legal documents, including your annual IRS 5500 Series Form
- We review and approve all Plan distributions and participant Notices

MEP Customization & Development

- We set up, and Sponsor, customized Multiple Employer Plans (MEP) for TPA’s and investment advisory firms

Achieving Quality, Safety, and Efficiency for Your Retirement Plan

WHAT WE DO...

We reduce your risk by being a Professional Independent ERISA §402 fiduciary and §3(16) ***“Plan Administrator”***. As your Plan’s ***“Named Fiduciary”***, we significantly reduce your liability as a Plan Sponsor. It is the goal of Fiduciary Wise, LLC to NOT replace any of your existing service providers. Rather, we assist your service providers by maintaining your Plan to ERISA’s ***“Highest Standards”***. We govern and oversee all processes and allow your investment professional, record-keeper, custodian, third-party administrator (TPA), or CPA auditor do what they do best.

HOW WE DO IT...

We implement and provide you with a written and signed Annual Certification. We manage your Plan’s fiduciary processes by conducting semi-annual Pension Administrative Committee (PAC) Meetings in which our written Agenda is reviewed and discussed. We then document these meetings with formal Minutes and audio recordings. Our proprietary checklist ensures that your Plan’s essential duties are completed each year so your Plan is safe, efficient, and meeting ERISA’s ***“Highest Standards”***.

Our Services

Under ERISA §402(a) & §3(16)

- Insure qualification under ERISA §404(c)
- Respond to IRS, DOL, & Participant inquiries
- Manage your Plan's "Procedural Prudence"
- Conduct and record semi-annual Pension Administrative Committee (PAC) Meetings
- Monitor your Plan Service Providers
- Monitor your Plan's Core Investments
- Apprise you of changing Federal Regulations
- Ensure compliance with §408(b)(2)
- Approve Participant Education Communications
- Review your Plan's Design
- Interpret your Plan Document
- Review, Sign, & Submit your Plan's required annual IRS 5500 Form and appropriate Schedules
- Approve Participant Loans
- Approve Hardship Distributions
- Approve Normal Termination Distributions
- Approve QDROs
- Review all Compliance Testing
- Provide Audit Assistance
- Ensure Distribution of the following Notices:
 - §404(a)(5)
 - §404(c)
 - Blackout Notice
 - Summary Plan Description (SPD)
 - Summary Annual Report (SAR)
 - Spousal Consent (as needed)
- Respond to Employee Questions, Claims & Appeals
- ...Other applicable services

The Experts Who Do It...

Donald K. Jones, AIFA – Ext. 402

Don is our Director of Fiduciary Governance. He has been in the retirement and financial industry for over 40 years. Don is the founder of Fiduciary Wise and was employed previously as the National Sales Manager for a Fortune 500 401(k) provider.

R.L. "Dick" Billings, CPC, CEBS, RF, ERPA – Ext. 406

Dick is our Director of Marketing. A Certified Pension Consultant through ASPPA and enrolled to practice before the IRS, Dick started and ran his own CEFEX-certified TPA firm for 35 years. Dick is a Registered Fiduciary with DALBAR®. He has served as an Expert Witness on retirement plans, writes articles nationally and serves as a Committee Member for ASPPA's "Plan Consultant" magazine.

Trevor L. Merrill, AIFA, CPFA – Ext. 404

Trevor is our Chief Operating Officer. He has been involved in qualified retirement plans since 2013. Trevor is an Accredited Investment Fiduciary Analyst through Fi360®, and Certified Plan Fiduciary Advisor through the National Association of Plan Advisors.

Thomas R. Bick, QPA, ERPA, RF, APA, APR – Ext. 405

Tom is our Director of Fiduciary Compliance. With over 35 years of experience, Tom is a Registered Fiduciary with DALBAR® and enrolled to practice before the IRS. He was previously employed as a qualified plan consultant for several national financial and accounting firms; then worked as the Chief Operations Officer for a regional CEFEX-certified TPA firm for 18 years.

"Managing your retirement plan is not just about complying with the Law - it's also about doing the "right thing" by your employees."



 **Fiduciary Wise**