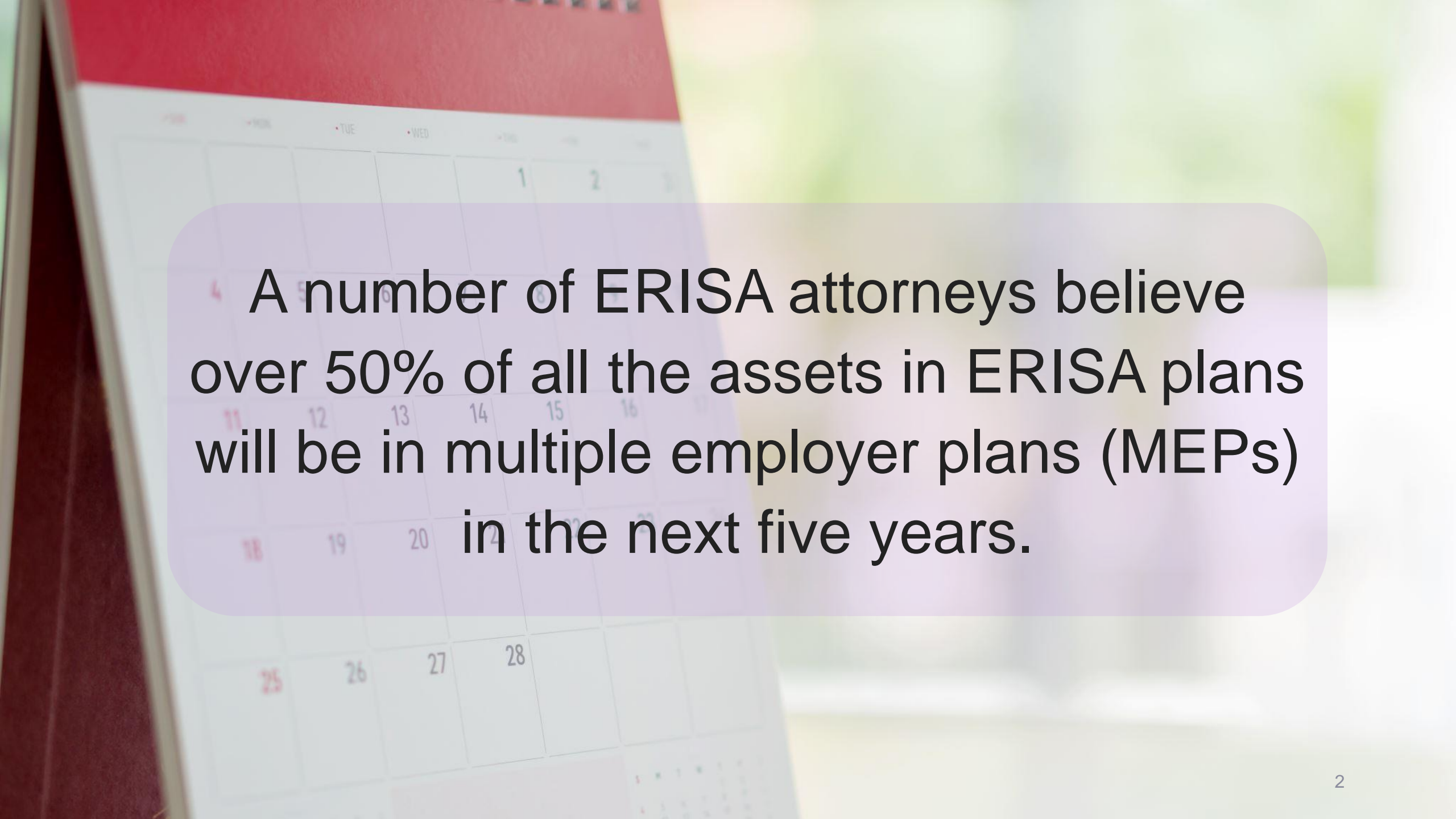


FIDUCIARY  WISE

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Fiduciary Wise Multiple Employer Plan



A calendar page is visible in the background, showing days of the week and dates. A semi-transparent purple rounded rectangle is overlaid on the calendar, containing the text. The text is in a bold, black, sans-serif font.

A number of ERISA attorneys believe over 50% of all the assets in ERISA plans will be in multiple employer plans (MEPs) in the next five years.

Fiduciary Centric Offering



SIDE BY SIDE PRICING
COMPARISON



INDEPENDENT FIDUCIARY
FOCUSED OVERSIGHT



MEP AND WHY?



FIDUCIARY WISE INFINITY TRIANGLE

Safety: Often equated to risk. Fiduciary Wise examines all aspects of risk as it pertains to the management, investments, and administration of the ERISA plan.

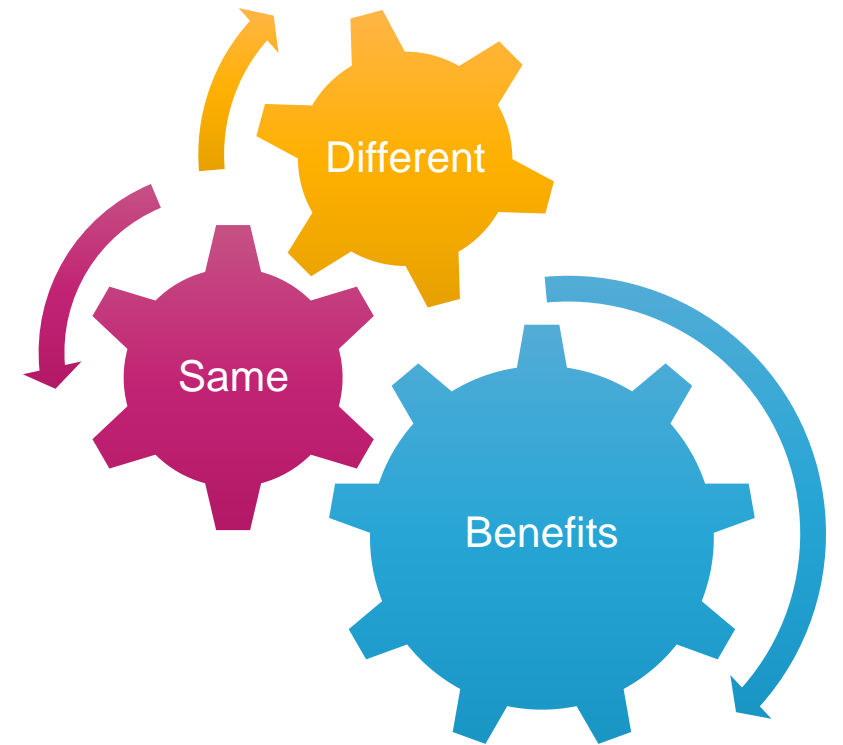
Quality: Often compared to the return on investments. Fiduciary Wise will regularly and independently evaluate services and require them to be of highest standards.

Efficiency: Often associated with expenses. Fiduciary Wise independently benchmarks each expense to ensure reasonableness in the plan.



Multiple Employer Plan

- **A multiple employer plan (MEP)** is a qualified retirement plan maintained by two or more employers who are not related under control groups, trades or businesses under common control, or affiliated service groups. An adopting employer (AE) is any employer that participates in the MEP. As plans join in a MEP program, the assets remain separate, but allow for greater buying power in the market. The MEP will allow some flexibility and customization while providing efficiency in the management and administration of the plan.



Multiple Employer Plans vs. Traditional

Different

- Adopting Employer is no longer Plan Sponsor
- Legal Fiduciary is Fiduciary Wise
- Investment Fiduciary is added
- Reduced Fiduciary Responsibility & Liability

Same

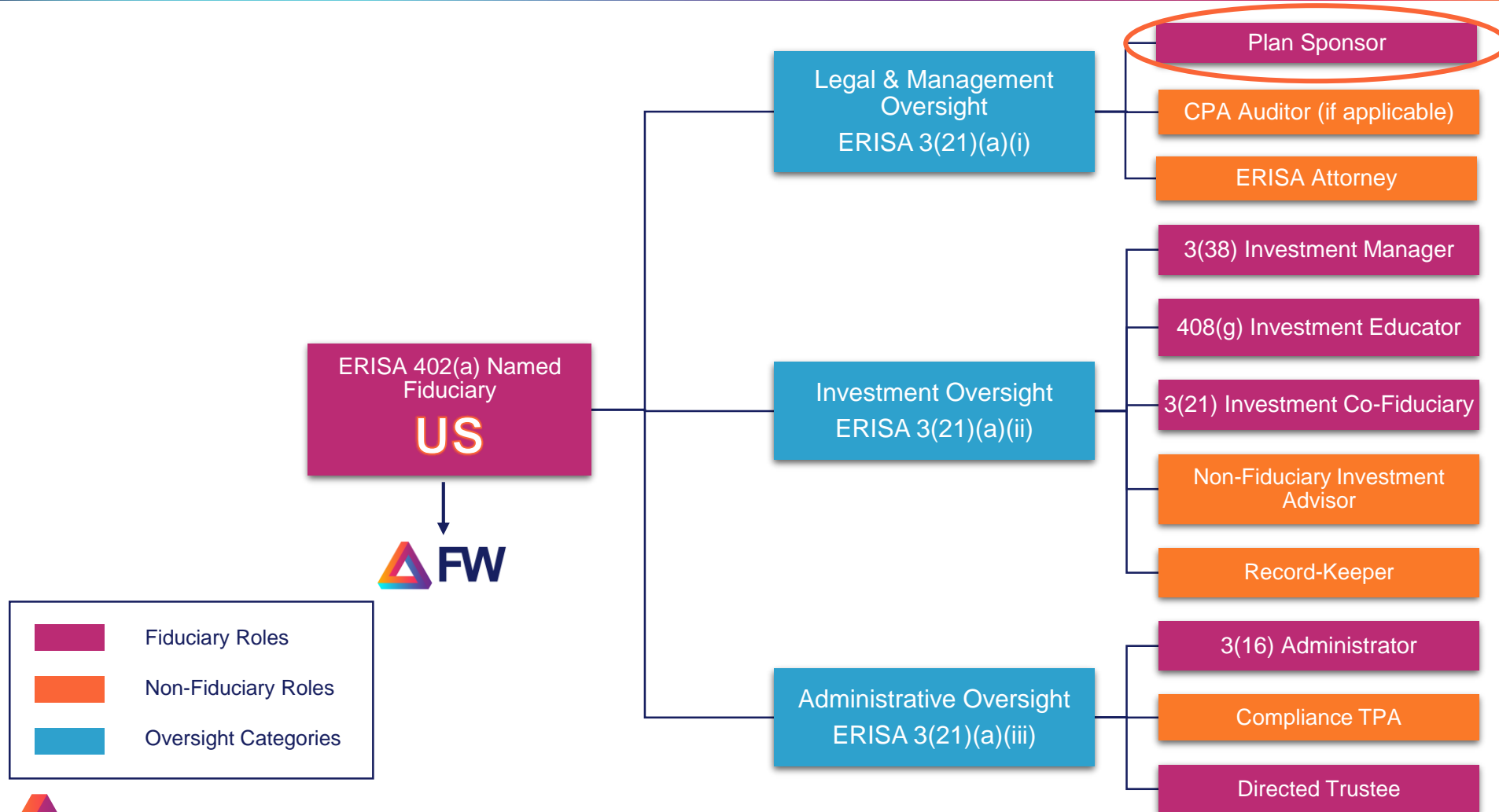
- File individual Form 5500
- Assets are not comingled
- Remains a qualified plan
- Able to make settlor decisions (customizeable)
- Required committee meetings

Benefits

- Reduce Costs
- Improve Investment Share-class Availability
- Reduced Time Requirement by Adopting Employer
- Leave MEP without penalties
- Audit representation



FIDUCIARY WISE ENABLES EMPLOYERS TO OUTSOURCE THE PLAN “CEO”



The ERISA 402(a) Named Fiduciary & ERISA 3(16) Plan Administrator

ERISA 402(a) Named Fiduciary

- Every ERISA plan must have one
- Responsible for ERISA Title I – fiduciary governance
- Responsible for the management, investments, and administration of the Plan to meet expert standards under ERISA
- “CEO fiduciary” to the Plan
- Exculpatory fiduciary, not a co-fiduciary
- Represents the Plan in the event of a DOL investigation, IRS audit, or participant claim
- Is liable for fiduciary breaches, except for undiscovered dishonesty

ERISA 3(16) Plan Administrator Fiduciary

- Every ERISA plan must have one
- “Legal fiduciary” to the Plan
- Signs legal documents, such as the 5500, under perjury of law if not accurate



What We Do For The Employer

Delegate the bulk of your fiduciary responsibility to us so you can focus on what you do best!

YOUR RESPONSIBILITIES ON YOUR OWN		YOUR RESPONSIBILITIES WITH FIDUCIARY WISE MEP
ERISA 402(a)	ERISA 3(16)	Adopting Employer
<ul style="list-style-type: none"> ERISA 404(c) Checklist Work with IRS, DOL, & Participant Grievances Managing Procedural Prudence Hold Pension Administration Committee (PAC) Meetings Monitoring Service Providers Monitoring Core Investments Adheres to Changing ERISA Regulations ERISA 408(b)(2) Requirements Approve Proper Education & Communication to Plan Participants Plan Design Interpret Plan Document 	<ul style="list-style-type: none"> Review, Sign, and Submit the Form 5500 & all associated forms Approve Loans Approve Hardships Approve Other Distributions Approve QDROs Approve Vesting Issues Compliance Testing Audit Assistance Lost Earnings Calculation Distribute the Following Required or Optional Notices: ERISA 404(a)(5), ERISA 404(c), Blackout Notice, SPD, SAR, & Spousal Consent, as Needed Employee Questions, Claims & Appeal Process 	<ul style="list-style-type: none"> Monitor Fiduciary Wise Provide Plan Information Make Contribution Deposits Timely Maintain Adequate ERISA Fidelity Bond Coverage
<p>ERISA 3(38)</p> <ul style="list-style-type: none"> Approve Selection & Monitoring of all Core Funds 		



How the Fiduciary Wise MEP is Unique

PENSION ADMINISTRATIVE COMMITTEE (PAC)

Fiduciary Wise holds PAC meetings to bring together the plan sponsor and all service providers to document all required ERISA responsibilities are being taken care of in the plan. Our PAC meetings are held regularly each year. Implementing regular PAC meetings will offer protection to you through the documented procedural prudence the plan has fulfilled.

REVIEW, SIGN, & SUBMIT FORM 5500

Fiduciary Wise will review, sign, and submit your form 5500 as the plan administrator which is a fiduciary act. To correctly execute this charge requires a significant level of expertise and experience. By removing this task from you as the plan sponsor Fiduciary Wise will take the responsibility and liability for the accuracy of the form 5500.

FIDUCIARY PROTECTION

Fiduciary Wise is one of the few independent fiduciary firms that is both an ERISA 402(a) fiduciary and an ERISA 3(16) fiduciary. The ERISA 402(a) fiduciary manages the plan and the ERISA 3(16) fiduciary is responsible for notices and distributions in the plan. By delegating the plan sponsor from both positions, most fiduciary duties and responsibilities are shifted to Fiduciary Wise.

INDEPENDENT OVERSIGHT

Fiduciary Wise is never the Recordkeeper, Custodian, Third Party Administrator, Trustee, or the Advisor to a plan because of the difficulty of providing impartial advice and oversight. Acting as the ERISA 402(a) and the ERISA 3(16) in conjunction with any other service provider position could potentially lead to a conflict of interest. Most competitors are one or more of the service providers previously listed. Approaching fiduciary care in an independent manor allows the focus of Fiduciary Wise to be unbiased and objective while providing management and oversight to the plan.



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