

FIDUCIARY WISE

— *your 401(k) CEO - meaningfully different* —

PROPOSAL



ERISA 402(a) Experts

ERISA 3(16) Experts

Fiduciary Wise provides companies of all sizes with the
most comprehensive fiduciary services.



Fiduciary Wise understands, that **as the plan sponsor, you shoulder most of the burden and responsibilities for your ERISA plan.** Our goal is to mitigate that risk by providing a fiduciary solution that will **provide oversight and guidance in the management and operation of your plan.**



888.402.WISE (9473) Ext 404 • trevor.merrill@fiduciarywise.com

FIDUCIARY WISE CAN HELP

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

RESPONSIBILITIES ON YOUR OWN

YOUR RESPONSIBILITIES WITH FIDUCIARY WISE

ERISA 402(a)

- ERISA 404(c) Checklist
- Work with IRS, DOL, & Participant Grievances
- Managing Procedural Prudence
- Hold Plan Administrative 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

ERISA 3(38)

- Approve Selection & Monitoring of all Core Funds

ERISA 3(16)

- 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
- Review and Approve 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

PLAN SPONSOR

- Monitor Fiduciary Wise
- Provide Plan Information
- Make Contribution Deposits Timely
- Select & Monitor Service Providers
- Maintain Adequate ERISA Fidelity Bond Coverage

We work with quality service providers, with a team mentality, to achieve quality, safety, and efficiency within your plan.



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FIDUCIARY WISE IS UNIQUE

These “above-and-beyond” services are a Fiduciary Wise standard.

PLAN 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

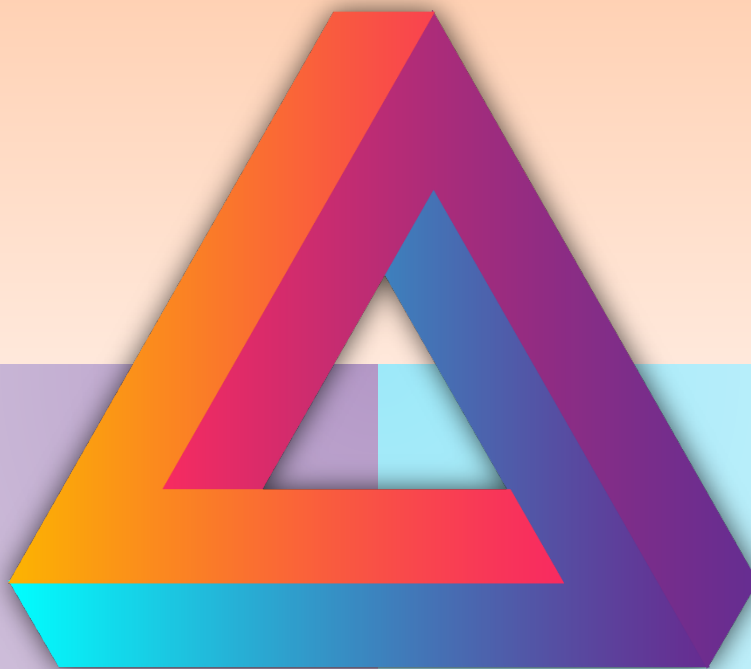
Fiduciary Wise is never the Recordkeeper, Custodian, Third Party Administrator, Trustee, or the Advisor to a plan because of the difficulty of providing impartial advice and oversight. Acting as the ERISA 402(a) and the ERISA 3(16) in conjunction with any other service provider position could potentially 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.



WISDOM & CLARITY

Fiduciary Wise will provide experience and depth in keeping the plan operating in a way that provides the best benefit to you and your employees.

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.



FEES

PREPARED FOR: ABC Company

PLAN ASSUMPTIONS

Plan Assets	\$9,500,000
Participants	100
Plan Type	401(k)

ANNUAL FEES

Services	Fiduciary Wise
ERISA 402(a) & ERISA 3(16)	\$8,500

