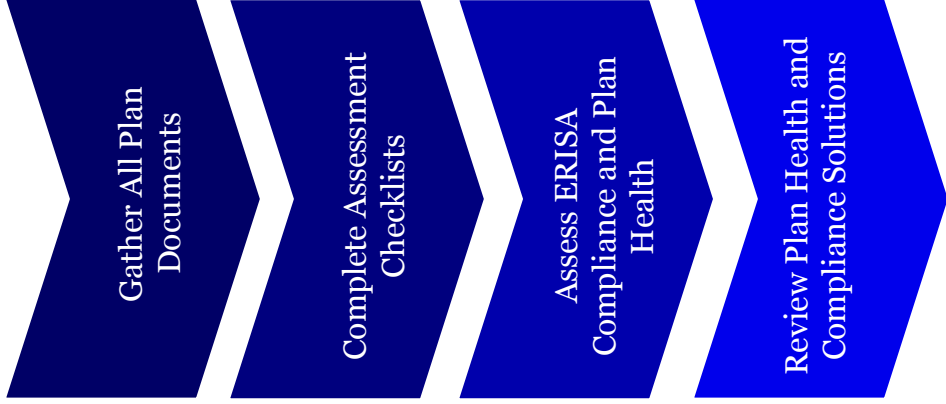


[FirmName] Plan Management Process



The starting point for a fiduciary is to analyze and review all of the documents pertaining to the establishment and management of the plan.

[FirmName] Plan Management Process

Phase 1 - Initial Audit /
Assessment

Phase 2 - Compliance

Phase 3 - Ongoing Fiduciary
Governance / Plan
Effectiveness

Analyze / Organize

Formalize / Implement

Monitor

The duty to act prudently is one of a fiduciary's central responsibilities under ERISA.

Formalize Investment
Committee/Fiduciary
Process

Develop/Update IPS &
Review Investments

Review Service
Contracts and Plan
Expenses - Benchmark

Develop Participant
Communications
Program

Prudence focuses on the process for making fiduciary decisions. Therefore, it is wise to document decisions and the basis for those decisions.

[FirmName] Plan Management Process

Phase 1 - Initial Audit /
Assessment

Phase 2 - Compliance

Phase 3 - Ongoing Fiduciary
Governance / Plan
Effectiveness

Analyze / Organize

Formalize / Implement

Monitor

*Prudence isn't a one-time show of effort.
It requires ongoing monitoring to ensure
the plan's fees, investments, and services
continue to meet the needs of the plan
and the plan participants.*

Quarterly Investment
Monitoring

Annual Plan
Compliance Review &
Update

Annual Participant
Health /
Communications
Review

Ongoing Fiduciary
Education Initiatives

Plan Management Process

Phase 1 - Initial Audit / Assessment

Phase 2 - Compliance

Phase 3 - Ongoing Fiduciary Governance / Plan Effectiveness

Analyze / Organize

Formalize / Implement

Monitor

