Fiduciary Fitness Program™

THE FIDUCIARY FITNESS PROGRAM™ IS AN INDEPENDENT COMPLIANCE TOOL THAT MEASURES THE HEALTH OF A RETIREMENT PLAN. OUR PROGRAM PROVIDES RESOURCES TO HELP IDENTIFY POTENTIAL WEAKNESSES IN A PLAN AND REMEDY THOSE WEAKNESSES THROUGH EDUCATION, DILIGENCE AND IMPROVED PROCESSES.

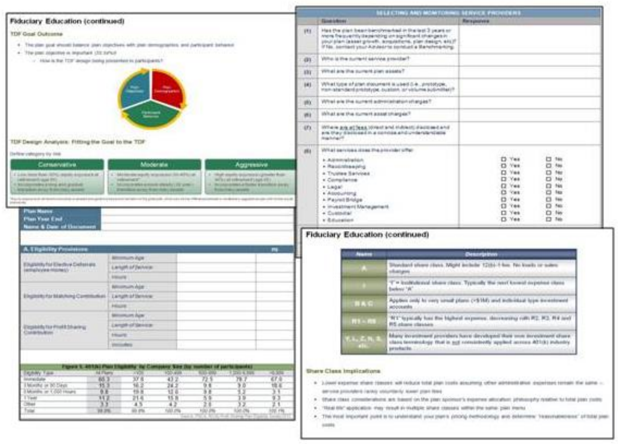
Retirement plans require prudent governance by plan sponsors and fiduciaries. **RPAG** developed the **Fiduciary Fitness Program** as a well-designed decision-making process to confirm and document proper roles and execution of responsibilities in a prudent manner.

Program Goals

- Identify plan fiduciaries and understand the extent of their specific responsibilities
- Attempt to comply with ERISA §404(a) and §404(c)
- Document the hiring process for service providers
- Identify parties in interest to the plan and take steps to monitor transactions
- Understand major exemptions under ERISA that permit transactions with parties in interest
- Review plan documents in light of current plan operations and make necessary updates
- Comply with reporting and disclosure requirements
- Ensure that individuals are properly bonded and covered by liability insurance and more

BEST PRACTICES APPROACH

The Program offers a holistic approach to fiduciary best practices, and encompasses key deliverables, education and documentation modules:



- **Fiduciary Diagnostic™:** Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities
- **Fiduciary Plan Review**™: Examines plan design and documents prudent processes
- **Education Modules:** Contain 20+ education modules on topics from fiduciary responsibilities to employer securities, real property, and mergers and acquisitions
- **Documentation Modules**: Create positive evidence that fiduciaries' activities meet their responsibilities under ERISA and the Internal Revenue Code

For more information regarding the Fiduciary Fitness Program™, please contact your local RPAG Advisor.