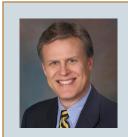


WHY HIRE A RETIREMENT PLAN ADVISOR?

PLAN FIDUCIARIES must act as prudent experts under ERISA, and are therefore held to a high standard of care with respect to plan-related decisions regarding investments, service providers, plan administration, and general ERISA compliance issues. Most prudent plan sponsors hire a plan consultant (advisor) to assist them in adhering to ERISA's rigorous standards, and to meet their objective of offering a best practices 401(k) plan to their employees.



DARREN LIMESAND AIF®

Darren Limesand is an independent advisor dedicated to helping business owners simplify and delegate their financial affairs.

Attributes of a Good Advisor	Why You Should Hire One
Independence	Ability to help evaluate funds and providers objectively and without conflict of interest
Familiarity with ERISA	Ability to keep the committee updated on litigation, legislation, and regulations impacting plans and fiduciaries
Prudent expert	ERISA section 404(a) requires fiduciaries to act with the skill, knowledge, and expertise of a prudent expert
Experience with plan design	Ability to help plans maintain qualified status while continuing to meet the goals and objectives of our organization
Knowledge of the provider marketplace	Ability to ensure that our plan is being administered in the most efficient manner and for a reasonable price
Qualified plan investment experience	Ability to evaluate, select, and monitor fund performance
Documentation skills	Ability to demonstrate procedural prudence in a well-documented manner
Communication skills	Ability to educate employees regarding plan highlights, and how to create an appropriate investment strategy
Acceptance of role as a co-fiduciary	Willingness to acknowledge in writing that they are a co-fiduciary to our plan with respect to the investment advice being delivered
Full and open disclosure	Fully and openly discloses all sources of fees being received on a direct and/or indirect basis

ERISA's rules are crystal clear: every decision you make as a fiduciary must be in the best interests of plan participants and their beneficiaries, and certain relationships may result in prohibited transactions.



Please contact Darren Limesand, AIF® (darren@darrenlimesand.com) at 701-523-7000 for more information.