



## RETIREMENT PLANS REQUIRE PRUDENT GOVERNANCE BY PLAN SPONSORS AND FIDUCIARIES.

### FIDUCIARY FITNESS PROGRAM™

The Fiduciary Fitness Program™ (FFP) is an independent compliance tool to measure the health of a retirement plan. Darren Limesand Financial offers this program as a means to identify and remedy potential weaknesses in your plan through education, diligence, and process.

Retirement plans require prudent governance by plan sponsors and fiduciaries. Retirement Plan Advisory Group 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 section 404(a) and section 404(c)
- Document the hiring process for service providers and other vendors
- Identify parties of interest to the plan and take steps to monitor transactions
- 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

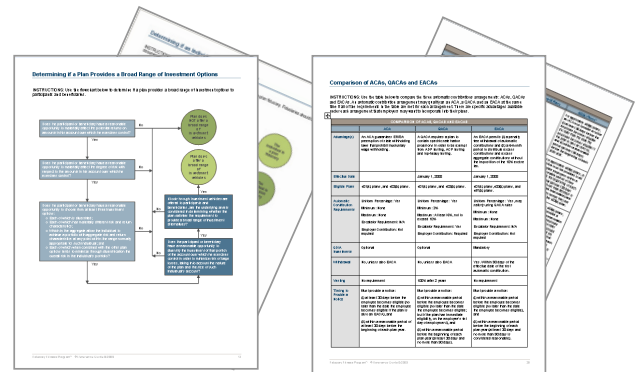
The program offers a holistic approach to fiduciary best practices, and encompasses three key deliverables:

- **Report Card:** Demonstrates what plan sponsors and fiduciaries need to address and documents plan management responsibilities.
- **Fiduciary Plan Review™:** Educates fiduciaries regarding their responsibilities, examines plan design, and documents prudent processes.
- **Reference Guide:** Graphs, charts, and checklists provide easy to understand technical guidance for the completion of action items contained on the Report Card.



**DARREN LIMESAND**  
**AIF®**

Darren Limesand is an independent advisor who has partnered with Retirement Plan Advisory Group (RPAG), an alliance of accomplished advisors that is dedicated to serving retirement plans with strategic, expertly crafted consulting services. Robust technology, systems, and services help him create successful retirement plan experiences for plan sponsors and participants.



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