

- Quarterly Investment Monitoring and Quarterly Trustee Meetings  
-ERISA 3(21)
- Ongoing and proactive Investment Management - ERISA 3(38)
- Plan Design Optimization -ERISA 402(a)(1)
- Fiduciary Training for trustees as part of the PHD. Fiduciary Process -  
ERISA 404(a)(1)(B)
- Annual evaluation of the Plan Health - Is it producing healthy outcomes  
with healthy account balances?
- Regular benchmarking of the fees and service providers. We disclose  
fees annually and benchmark every 3 years. -ERISA 408(b)(2)
- Compliance with the Employee Retirement Income Security Act - ERISA  
406(a)(1)(D)
- Investment Policy Statement - it should be reviewed and approved  
annually, and an executed, signed copy should provide the guidance for  
ongoing investment monitoring.
- Education Policy Statement - it should be reviewed and approved  
annually, should include guidance for participant education, and should  
help protect plan fiduciaries by prohibiting the sale of ancillary financial  
products like insurance and annuities to the plan's participants.
- Disclosure Policy Statement™ - it should be reviewed and approved  
annually with a signed copy retained as part of the annual service  
agreement, include guidance for the content and means of disclosures  
to the trustees and plan participants, and support adherence with  
federal regulations concerning fee disclosures and the disclosures of  
fiduciary services.