



Free Monthly Webinar Services Presents:

401(k) Fiduciary Roles and Responsibilities

Tuesday, October 21, 2014 at 2 p.m. (Eastern)

A person is considered a fiduciary to the 401(k) plan based on his/her function with respect to the plan. Any individual who is responsible for overseeing the operation of the 401(k) plan is considered a fiduciary. Being a fiduciary means large responsibilities. Fiduciaries have the burden to prove all duties are being carried out with care, skill, prudence and diligence that a prudent person acting in a like capacity and familiar with such matters would use. Failing to properly operate a 401(k) plan can lead to penalties, fines, and plan disqualification. In 2013, the Department of Labor's enforcement efforts has resulted in the collection of over \$1.69 billion through plan restorations, fines and penalties.

The webinar will provide guidance for fiduciaries to ensure the 401(k) plan offered is in compliance with ERISA and help the plan sponsor to avoid severe monetary penalties. The session will go over the four disciplines of fiduciary responsibility: Governance, Controls, Administration, and Investments.

Krystle Kaufman began her career with United Capital Financial Advisers, formerly Capital Planning Group, in 2008 subsequent to graduating from the University of Florida. While working as a Retirement Specialist, she earned her Master of Business Administration (MBA) in Financial Planning from Florida Atlantic University in 2009.

Krystle has developed a strong expertise in qualified retirement plans and specializes in retirement planning. She helps businesses administer and manage their retirement plans. As a co-fiduciary to her corporate plans, she helps to identify and mitigate unseen or unknown risks to the plan sponsors.



Krystle also works with employees to help educate around the importance of retirement savings, understanding their investment options, and how to reach their retirement goals. She has held hundreds of group meetings and even more one on one sessions with employees.

CLM_{SM} CREDIT for live program only:

one hour toward the additional hours required for the initial CLM application under Functional Specialist for Human Resource Management (if this is not your specialty), or one hour of Human Resource Management for recertification.

PLEASE JOIN US!

Tuesday, October 21, 2014

2:00 p.m.—3:00 p.m. (Eastern)

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