

Administrator's Guide to Onboarding New Trustees

**Andrea Gibbs,
CEBS, ITIL**

Assistant Vice President
National Employee Benefits
Administrators, Inc.
Memphis, Tennessee

**Lisa L. Kaiser, CEBS,
CEBS Compliant**

Fund Administrator
Plumbers & Pipefitters
Local 189,
Fund Administration Office
Columbus, Ohio



The opinions expressed in this presentation are those of the speaker. The International Foundation disclaims responsibility for views expressed and statements made by the program speakers.

International Foundation
OF EMPLOYEE BENEFIT PLANS 

Topics We'll Cover

- Onboarding basics
- Fiduciary responsibilities
- Best practices for learning and belonging
- Common onboarding plan elements
- Trustee roles and responsibilities
- Meeting preparation and best practices

Check out appendices

Polling Question

Who's here today?

- A. Administrator (salaried)
- B. Administrator (TPA)
- C. New trustee (less than one year)
- D. Trustee (more than two years)
- E. Plan professional
- F. Other

Polling Question

How long have you been doing this?

- A. Less than one year
- B. Two-three years
- C. Four-five years
- D. Six-ten years
- E. Eleven or more years

Onboarding Basics: What It Is

- Systemic orientation to:
 - Your board
 - People and culture
 - Your plans
 - Trustee role and responsibilities
 - Systems and policies
- Must provide underpinnings in applicable laws
- Takes place over time
 - Educational conferences and sessions are part of onboarding



A Word About Culture

- Atmosphere and environment we experience (in meeting and away from meeting)
 - Values and beliefs
 - Leadership
 - Management
 - Interactions
 - Includes how conflicts are handled
 - Opportunities
 - How potential new business situations are handled
 - Policies



Onboarding Basics: Know the Purpose

- Equip trustees so they can fulfill their fiduciary responsibilities
- Familiarize trustees with tools and resources
- Build confidence in their role
- Build connections and relationships
- Make meetings more efficient
- Establish clear expectations



Onboarding Basics: Before You Start

- Establish an onboarding plan but be prepared to make adjustments

- Is this trustee “new, new” or just new to this board?

(Seen one board, seen one board)

- Are you a salaried administrator or TPA?

- **Salaried:** Administrators lead onboarding efforts

- **TPA:** Administrator the “generalist” and conduit to the trustees, professionals, vendors

- Are there limitations during transition?

- Talk with fund counsel about timing, voting, quorum, etc.



Onboarding Basics: Admin Processing

- Getting ready for board change, have a checklist:
 - Send notifications
 - (vendors, fiduciary carrier, plan professionals)
 - Banking, signing authority
 - Committee assignments and officer positions
 - Update key member-facing documents
 - (Letterhead, SPD, etc.)
- Plan admin staff liaison and onboarding role
 - Use a “star” staff member

Polling Question

Do you have an onboarding plan? We have . . .

- A. A robust formalized onboarding program
- B. An onboarding plan that covers the basics
- C. A plan, but it is not documented
- D. No onboarding plan

Polling Question

Got Training? Tell us about it. Pick as many as apply.

- A. We attend IFEBP New Trustee training
- B. We attend the IFEBP Annual Conference
- C. We offer on-going/continuing education
- D. Other—We do something else

Onboarding Plan Curriculum/ The “What”

Plan Curriculum: Common Elements

- Fiduciary education (ERISA)
- Plan documents
- Key terms
- Standard practices
- Meeting behavior (Robert rules)
- Board activity
 - Board, committees and working groups; officers
 - Recent and upcoming decisions

Fiduciary Basics

- Underlying framework
 - Taft-Hartley (or other structure)
 - ERISA—Duties of care, loyalty, etc.
 - Prudent person
- Avoiding self-dealing and prohibited transactions
- Importance of process
 - Processes the board/organization follows
 - What's expected of the new trustee
- Reasons to get educated and be compliant
 - Role of board insurances



*Fiduciary
responsibilities
checklist in appendix*

Benefits-Specific Topics and Terminology

- Health
- Fully-insured or self-insured; carving in or out
- Claims processing
 - Copays, coinsurance
- Appeals process
- Retirement
- Pension plan status
- Plan features—Vesting, disability, loans/withdrawals
- Appeals process

Hot Topics—Examples

- Security
 - Data exchange
 - Cyber liability
- Fees
 - What participants pay
 - What the plan pays
- Lost/missing participants
- Mental health NQTL analysis



Onboarding—The “How”

Best Practice: Using Checklists

- It's all about the process
 - Consistency
 - Clarity
- What is core to cover? (See appendix)
- Include time frames when possible
 - Enhanced accountability
 - Ensure standards met



Onboarding Activities—Example

Onboarding Activity	Timeline (From Notice of New Trustee)
Welcome	Week 1
Initial discussion/assessment	Week 2
Review/revise their onboarding plan	Week 3
Meet with fund counsel and administrator for intro to board(s) and plan(s)	Week 4
Review portal and recent minutes	Week 5-6
Register for IFEBP New Trustee training	Next offered (Three times a year)

Assumes known, planned transition, such as retirement, and that there's time before the first meeting

Board Technology—Portal or Paper?

- Portal can be a repository
 - History
 - Governing documents
 - Recent activity
- How are partners (e.g., consultants) sharing information?
- Understand where trustees are (even in post-COVID-19 world)
 - May need to provide tech support, equipment, etc.
 - Discuss secure access
 - Execute written policy for equipment and access

**Think about:
storage, sharing
and exchanging
information,
proprietary
software**

The First Board Meeting—Example

Onboarding Activity	Timeline (Around Meeting)
Remind of meeting dates, remind how to log in to access portal (if applicable)	-30 days
Review most recent Board actions	-14 days
Review agenda, handouts and presenters' roles	-7 days
Test log-in process, discuss meeting housekeeping	-3 days
Help them check-in, seating	-15 minutes
Follow up/answer questions	+3 days

Take a “Trip” to the Bookstore

- Whether internal or external training:
 - Important documents—Unique to your organization
 - Trustee Handbook
- *As applicable*
 - Robert’s Rules
 - Guide to Using Your Board Portal



Introduction to the Plan(s)

- Review plan documents (include the more accessible SPD, SBC, SMMs)
- Legal and regulatory framework: SECURE 2.0/ HIPAA
- Introduction to service providers and their roles
- Plan's financial status, review financial statements
- Plan policies—Benefits, collections, investments, etc.

Introduction to the Board(s)

- Introduce trust document
- Review policies, who's who and meeting schedule
 - Calendar (paper and online)
 - At-a-glance reference guide, including roster of board, staff and partners
 - Policies specific to meetings—Attendance, voting, etc.
- Review funding and participating employers
- Legal and regulatory framework: Taft-Hartley
- Review bonding and fiduciary coverages
- Review minutes
- Fund expense and reimbursement policies

Becoming Familiar With Reports

- Share examples of past reports presented to the board
 - Actuary/consultant
 - Accountant
 - Auditor
 - Attorney
 - Administrator
 - Investment consultant
 - Benefit specific (recordkeeper, health plan claims processor, etc.)
- Offer tips on repeating features
 - Period measured
 - Reserve values
 - Net of fees
 - Fees charged to plan
 - Fees charged to members

*See IFEBP Toolkit
(Appendix G) for more tips*

Onboarding Plan/ The “Where”

In-House vs. External

- Budget
- History
- Objectivity and quality
- Specificity to role
- Benefits to “both”
 - Cost considerations
 - Time constraints
 - What does your educational policy say? (See appendix)



Fund Office v. TPA perspective

Polling Question

How long before a new trustee is ready?

- A. Less than a year
- B. 1-2 years
- C. 3-5 years
- D. Depends on the plan design, education level and participation level of trustee in question

What In-Depth Knowledge Is Needed (Ongoing)?

- “How to trustee”
 - Compliance
 - Functional/supporting knowledge
 - Investments
 - Communications
 - Trends/benchmarking
- Subject-matter expertise specific to plan(s) being served
 - Picking appropriate conferences and topics





Onboarding Plan/ The “Who”

What Have We Here?

- Who is your new trustee?
 - Exposure to boards
 - Community/non-profit?
 - Other board like yours?
 - Past service on this board or with other board in your fund family? Organization- or craft-specific?
 - Professional trustee?
 - Work skills and experience
 - Interest and engagement level
- How many new trustees at one time?



Be on Your Best Board Behavior

- Making the connection for new board members
 - Certainty
 - Variety—Be curious
 - Significance—Feeling needed, feeling important
 - Connection—Degree of closeness
 - Growth—Expansion of skills, education
 - Contribution—Focus on service
- Norming
 - Confidentiality, social media, sportswear

*Behavior
Goes Where
Reinforcement
Flows*

Application: Importance of Process

- Before the meeting
 - Trustee expectations
 - Do homework/read advance materials sent out
 - Test your log in
 - Ask questions
 - *Admin: Check in with new trustee after agenda set—First meeting*
 - *Review agenda/active projects*
 - *Review attendees*
 - *Remind of culture/mission*
 - *Ask for their concerns*
- During the meeting
 - *Admin: Make introductions—First meeting*
 - Participate
 - Follow the agenda
 - Minutes
 - Reading reports
 - Understanding and reviewing plan expenses
- After the meeting
 - *Admin: Debrief*
 - Trustee may follow up as needed

Best Practices—Change on the Horizon

- Be proactive
 - Trustee-in training
 - Alternates
 - Professional trustee
- Succession planning
 - Smooth handoff
 - Know what committees and positions will be impacted
 - Notify vendors/professionals
 - Remove from emails, notifications
 - Security
 - Knowledge inventory



Best Practices—Successful Succession

- Support new and existing trustees
 - Recognize service and participation “lift up”
- Provide maximum educational opportunities and minimum requirements
- Periodic check-ins
- Preparation/discussions before board meetings
 - Why it matters

Key Takeaways

- Be process-driven in your onboarding
 - Meet new trustees “where they are”
 - Be intentional
 - Use your checklists
 - Follow education policy
 - Cover functional, fiduciary and plan-subject matter
 - Review and revise onboarding
- Involve partners as appropriate
- Consider board mentors
- Loop into succession planning efforts

**Your Feedback
Is Important.
Please Scan
This QR Code.**

Session Evaluation



Appendix

Appendix A— Checklist for In-House Onboarding

- Administrator sets up:
 - Signatures
 - Affirmation to Serve (Appendix D and E examples)
 - Policies
 - Any bank or investment-related requirements (may be later)
 - Logins
 - Distribute any equipment or educational materials, e.g., Handbook
 - Method for reimbursing lost wages
 - Education—External and ongoing, e.g., IFEBP profile
 - Notify vendors, partners and board insurances
 - Update member-facing communications

Appendix A— Checklist for In-House Onboarding

- Attorney covers
 - What is a fiduciary?
 - Who is a fiduciary? (under ERISA)
 - ERISA standards of care
 - Consequence of violations
 - Plan governance—Importance of procedures
 - Avoid prohibited transactions
 - Who are parties in interest/avoid self-dealing
 - Monitoring service providers, fees and expenses
 - Participant notices and reporting to the government

Appendix A— Checklist for In-House Onboarding

- Accountant covers
 - Financial reports
 - Cash flow, reserves
 - Investment reports
 - Tax returns
 - Audit results

Appendix A— Checklist for In-House Onboarding

- Administrator covers
 - Plan documents
 - Recent member communications/compliance notices
 - Recent board minutes
 - Attention to appeals
 - Committee activity/special projects
 - Key individuals involved/roster
 - Policies
 - Education, travel, whistleblower, conflict of interest, record retention, etc.

Appendix B— Roberts Rules Resources

- Distribute a book if needed, but cover the basic terms:
 - Motion—A member makes a motion to propose an action or make a decision by saying, “I move to...”. Another member must second the motion by saying, “I second the motion.” Once someone seconds the motion, the group votes on the motion. It passes by a majority vote or a quorum depending on the rules in the bylaws.
 - Amend a motion—Members use this process to change a motion by saying, “I move to amend the motion on the floor.” Again, this motion must be seconded and voted upon.
 - Question—Members say, “I call the question” to end a debate or discussion. The motion must be seconded and voted upon without further discussion. A call for the question requires a two-thirds majority vote to pass. At this point, the members must immediately vote on the motion on the floor.
 - Adjourn—This refers to moving to end the meeting. A member would say, “I move to adjourn,” and another member would second the motion. If the majority then votes to adjourn, the meeting is over.

Appendix C— Education Policy Example

The Trustees of (Fund Name) recognize that the Benefits Plans they administer are highly important and complex, and the obligations of the plans are weighty and ongoing, and education in benefit matters is both necessary and difficult to obtain. It is very important for Trustees of multi-employer benefit funds to be educated in the establishment of and operations of Benefits Plans. To this end, the (Fund Name) encourages each Trustee to attend at least one educational conference per year. This policy applies to the Board. Staff education is also critical to the success of the Fund, and will be recommended to the Board (how) through the budgeting process by the Office Committee and the Administrator. At the educational session, these guiding principles and requirements will help current and future Trustees as they select and attend educational events. It is expected that this policy will change over time. The (Fund Name) will reserve the right to amend this policy; it is always expected that this policy will be compliant with all applicable laws and regulations.

New Trustees Orientation with the Administrator and Fund Counsel is required before service begins. New Trustees must also attend one educational conference that is specific to new Trustee training within 18 months of his or her appointment to the Fund. This requirement may be waived if one of the following conditions is met:

- 1) The “New” trustee has attended a new trustee educational training program within the last five years that is similar in structure and scope to the new trustee training program that this Fund uses; or
- 2) A New Trustee cannot attend within the 18 months due to serious and extenuating personal or business reasons, in which case the period of 18 months may be extended; or
- 3) The New Trustee can demonstrate to the Board that such training is not needed.

For any of these conditions, the Board must approve the waiver or extension. (Option) Currently the expectation is that New Trustees will attend the IFEBP’s New Trustee Training, Level 1, event.

Appendix C— Education Policy Example (cont'd)

Ongoing Education—Number and Types of Conferences—Each Trustee will be allowed to attend one educational conference per year *(if applicable, state if Board pre-approval is required)*. Educational conference means an educational event sponsored by a professional organization, which addresses topics directly related to the board on which the Trustee sits and relevant to the Trustee's service to the Fund. *If the Trustee sits on multiple boards, address how this impacts attendance/expectations.* IFEBP events that are relevant to the Trustee's service and are complementary to the Fund will be considered by the Board. *(Option)* However, the Trustees reserve the right to allow for other high-quality and objective conferences, especially in years the Annual Conference is held in the state of Hawaii.

Conditions for Attendance—Trustees must attend at least *75% (option)* of quarterly Trustee meetings during the calendar year to be eligible to attend an ongoing educational conference. If the Trustee knows that he/she will be vacating his/her position as a Trustee, he/she will not be entitled to attend any educational conference within *six months (option)* prior to his/her resignation/termination as a Trustee.

Certificate of Attendance—Following the completion of any educational conference, the Trustee shall file an Attendance Certificate with the Administrator. This document shall be provided by the organization sponsoring the educational conference, and must be provided to the Administrator within *15 days (option)* of receipt from the sponsoring organization and upon request by the Administrator. Failure to provide a copy of the Attendance Certificate will result in disqualification of all expenses paid or otherwise due to the Trustee that are associated with travel. Furthermore, the Trustee shall reimburse the Fund for any registration or other fees that were incurred but otherwise not refundable. The Board shall have the ability to waive the Certificate of Attendance requirement if there are serious, exceptional and extenuating circumstances *(option)*, such as a death in the family, serious medical condition experienced by the Trustee that does not allow travel, national emergency like COVID, or other circumstance.

Reports—Trustees attending educational conferences shall report to the Fund at the next quarterly Board meeting, and provide summaries of sessions attended and key takeaways for Board consideration.

Expenses—Any Trustee attending an education conference shall comply with the Travel Policy *(provide full name and issue or revision date)*. The Trustee is responsible for following the Travel Policy and providing an accurate report and all required detail; *this is especially important if the Trustee sits on more than one Fund.*

Adopted by the Fund on _____ Day of _____ Month and Year.

Appendix D—Affirmation to Serve H&W Example

Acceptance and Affirmation of Trusteeship

The undersigned, having been duly designated as an/a [Employer] [Union] Trustee of the X Fund ("Fund"), effective as of _____ [date], does hereby accept the trust imposed upon all the terms and conditions set forth in the Trust Agreement, a copy of which has been delivered to the undersigned, and the undersigned agrees to perform his duties as required by said Trust Agreement.

I understand that section 411(a) of the Employee Retirement Income Security Act of 1974 ("ERISA") provides that no person who has been convicted of or has been imprisoned as a result of a conviction of robbery, bribery, extortion, embezzlement, fraud, grand larceny, burglary, arson, a felony violation of Federal or State law involving substances defined in section 102(6) of the Comprehensive Drug Abuse Prevention and Control Act of 1970, murder, rape, kidnapping, perjury, assault with intent to kill, any crime described in section 9(a)(1) of the Investment Company Act of 1940, a violation of any provision of ERISA or section 302 of the Labor Management Relations Act of 1947, a violation of section 63 of Title 18, United States Code, a violation of sections 874, 1027, 1503, 1505, 1506, 1510, 1951 or 1954 of Title 18, United States Code, a violation of the Labor-Management Reporting and Disclosure Act of 1959, any felony involving abuse or misuse of a position or employment in a labor organization or an employee benefit plan to seek or obtain an illegal gain at the expense of the members of the labor organization or the beneficiaries of the employee benefit plan, or a conspiracy to commit or attempt to commit any such crimes, or a crime in which any of the foregoing crimes is an element, shall be permitted to serve as an administrator, fiduciary, officer, trustee, custodian, counsel, agent, employee, representative, advisor or consultant to any employee benefit plan or in any capacity involving decision making authority or custody or control of the assets of any employee benefit plan during or for 13 years after such conviction or after the end of such imprisonment, whichever is later, unless the sentencing court on motion of the person convicted sets a lesser period of at least three years after the end of such conviction or imprisonment, whichever is later, or unless prior to the end of the period, citizenship rights revoked as a result of such conviction have been fully restored or if the offense is a Federal offense, the sentencing judge or, if the offense is a State or local offense, the United States district court for the district in which the offense was committed, approves of service in one of the aforementioned capacities with respect to the Fund. I certify that I have not been convicted or imprisoned on account of the aforementioned offenses and that my acceptance herein is not contrary to the provisions of section 411(a) of the Employee Retirement Income Security Act of 1974.

I understand that I may receive health information regarding individuals covered by the Plan that is confidential and protected under privacy regulations issued pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA Privacy Regulations"). I understand that the HIPAA Privacy Regulations protect the confidentiality of "protected health information" ("PHI"), which is any health or medical information regarding individuals covered by the Plan that is individually identifiable. I hereby agree that I will not at any time—either during my association with the Plan or after my association ends—disclose PHI to any person or entity, or use such PHI, except as is required and permitted in the course of my Plan administration duties and responsibilities as a Trustee, as set forth in the Plan's privacy policies and procedures and the Plan document or as permitted or required under the HIPAA Privacy Regulations. I understand that this obligation extends to any PHI that I may acquire during the course of my term as a Trustee of the Plan.

I understand that unauthorized use or disclosure of PHI will result in disciplinary action in accordance with the Plan's disciplinary procedure and the potential imposition of civil and criminal penalties under applicable federal and state law.

I understand that this confidentiality obligation with respect to PHI will survive the end of my association with the Plan. I agree to return or destroy the PHI I receive, or to maintain the confidentiality of the PHI I receive, and not to use or disclose such PHI after my term as Trustee ends.

Sign and Date

Appendix E—Affirmation to Serve Pension Example

Acceptance and Affirmation of Trusteeship

The undersigned, having been duly designated as an/a [Employer] [Union] Trustee of the X Funds ("Funds"), effective as of _____[date], does hereby accept the trust imposed upon all the terms and conditions set forth in the Trust Agreement, a copy of which has been delivered to the undersigned, and the undersigned agrees to perform his duties as required by said Trust Agreement.

I understand that section 411(a) of the Employee Retirement Income Security Act of 1974 ("ERISA") provides that no person who has been convicted of or has been imprisoned as a result of a conviction of robbery, bribery, extortion, embezzlement, fraud, grand larceny, burglary, arson, a felony violation of Federal or State law involving substances defined in section 102(6) of the Comprehensive Drug Abuse Prevention and Control Act of 1970, murder, rape, kidnapping, perjury, assault with intent to kill, any crime described in section 9(a)(1) of the Investment Company Act of 1940, a violation of any provision of ERISA or section 302 of the Labor Management Relations Act of 1947, a violation of section 63 of Title 18, United States Code, a violation of sections 874, 1027, 1503, 1505, 1506, 1510, 1951 or 1954 of Title 18, United States Code, a violation of the Labor- Management Reporting and Disclosure Act of 1959, any felony involving abuse or misuse of a position or employment in a labor organization or an employee benefit plan to seek or obtain an illegal gain at the expense of the members of the labor organization or the beneficiaries of the employee benefit plan, or a conspiracy to commit or attempt to commit any such crimes, or a crime in which any of the foregoing crimes is an element, shall be permitted to serve as an administrator, fiduciary, officer, trustee, custodian, counsel, agent, employee, representative, advisor or consultant to any employee benefit plan or in any capacity involving decision making authority or custody or control of the assets of any employee benefit plan during or for 13 years after such conviction or after the end of such imprisonment, whichever is later, unless the sentencing court on motion of the person convicted sets a lesser period of at least three years after the end of such conviction or imprisonment, whichever is later, or unless prior to the end of the period, citizenship rights revoked as a result of such conviction have been fully restored or if the offense is a Federal offense, the sentencing judge or, if the offense is a State or local offense, the United States district court for the district in which the offense was committed, approves of service in one of the aforementioned capacities with respect to the Plan. I certify that I have not been convicted or imprisoned on account of the aforementioned offenses and that my acceptance herein is not contrary to the provisions of section 411(a) of the Employee Retirement Income Security Act of 1974.

Sign and Date

Appendix F— Fiduciary Responsibility Checklist

Fiduciary Checklist—While this list is not all inclusive, Plan Sponsors will want to consider the following fiduciary responsibilities:

Roles and Responsibilities

- _ Have you checked the Trust Agreements to ensure that the plan fiduciaries have been appointed properly?
- _ Is there a current, written list of the fiduciaries involved in your Plan and their specific roles?
- _ Have you provided training for the named fiduciaries in your plan?

Board Liability

- _ Have you obtained Fiduciary Liability Insurance? Cyber Liability? Fidelity Bond? EPLI (Salaried Administration)?
- _ Do you use qualified experts e.g., investment consultants, actuaries, attorneys. to assist plan fiduciaries?
- _ Have you established operating procedures for Boards and followed them?

Investments

- _ Do you have written Investment Policy Statement?
- _ Does the plan maintain a broad, well-diversified investment lineup that covers the risk/return spectrum and any applicable requirements of the plan's written investment policy?
- _ Do you document the investment options timely review along with the relevant investment options information, including discussions and decisions regarding the evaluation and replacement of investment options that do not meet required criteria?

Plan sponsors and plan officials are encouraged to consult their ERISA attorneys, service providers, advisors or consultants for additional guidance and information. This list is not intended to provide legal advice and is only an overview. Retirement and Health Plans have many additional obligations to stay compliant, and those laws and regulations will create additional responsibilities for Plan Fiduciaries.

Appendix F— Fiduciary Responsibility Checklist (cont'd)

Fiduciary Checklist—While this list is not all inclusive, Plan Sponsors will want to consider the following fiduciary responsibilities:

Administration

_ Do you meet with the Board and plan fiduciaries? How often? Does this follow your Trust Document?

_ Do you review the process for collecting employer and employee contributions in a timely manner?

_ Do you conduct an annual review of outside experts and service providers (including Investment Consultants, Benefit Consultants, Recordkeeper, etc.) to ensure that service and performance standards are being met?

_ Do you review the fees received by all outside experts and service providers to the plan (direct and indirect) to ensure complete understanding of all costs and services associated with those fees? Are there any conflicts that may impact the objectivity of the advice received?

_ Do you review contracts with experts and service providers? Have you reviewed their fees and verified that the correct compensation amounts are being sent to the service providers and being used for the correct purpose?

_ Do you ensure that all required government reporting, e.g., Form 5500, 1095 or 1099R is filed?

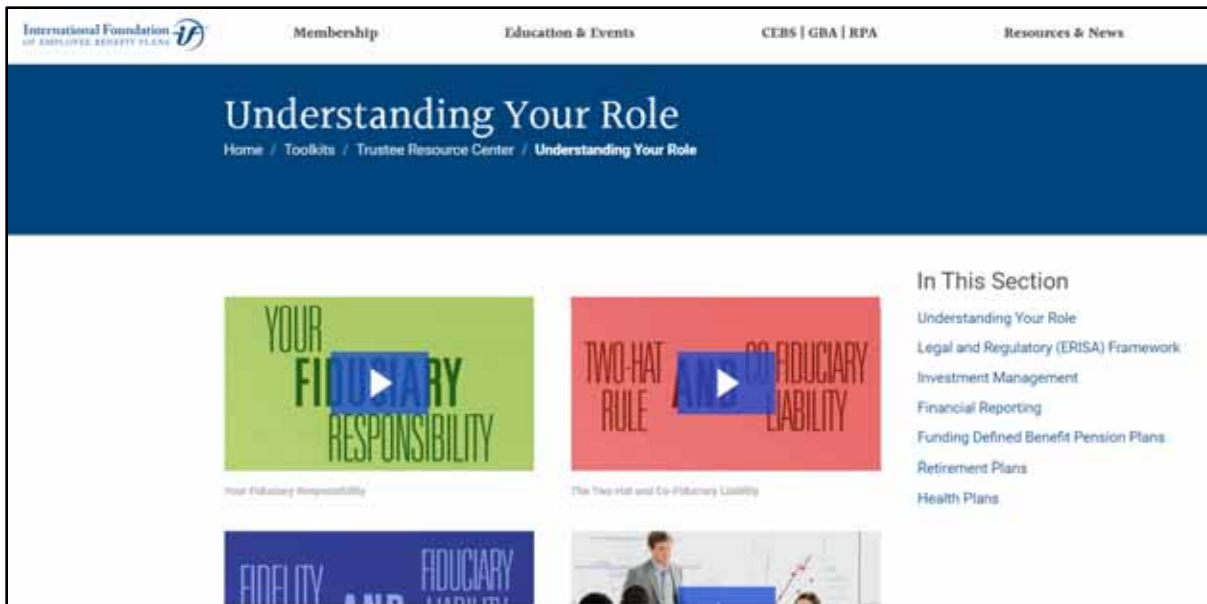
_ Do you record detailed minutes of these meetings, including all decisions made by Board and committee? Does the Administrator keep a centralized copy of the minutes?

_ Have you confirmed that written procedures for all plan transactions are consistent with the plan document and applicable regulations? (Audit)

_ Have you verified that the plan covers the right participants? (Audit)

Plan sponsors and plan officials are encouraged to consult their ERISA attorneys, service providers, advisors or consultants for additional guidance and information. This list is not intended to provide legal advice and is only an overview. Retirement and Health Plans have many additional obligations to stay compliant, and those laws and regulations will create additional responsibilities for Plan Fiduciaries.

Appendix G—IFEBP Toolkit Trustee Resource Center



<https://www.ifebp.org/resources---news/toolkits/trustee-resource-center/understanding-your-role>

- Must be logged in to access
- Hits highlights and provides details
 - Framework
 - Health plans
 - Retirement plans
- Checklist for new trustees
- Trustee meeting practices
- Trustee expenses
And more!