DAVID J WITZ, is Managing Director and founder of *Fiduciary Risk Assessment LLC* (FRA) and *PlanTools, LLC*. FRA/PlanTools is a service provider to the retirement industry designing and licensing fiduciary compliance and investment reporting software solutions for industry service providers. David has over 27 years of investment, plan design, administration, and fiduciary consulting experience with Qualified and Non-qualified Deferred Compensation plans. He began his career with Principal Financial Group in 1981, acquired a third party administration, consulting, and investment advisory in 1986, and has held positions with four other national Third Party Administrative firms before forming FRA including BGS&G, CBIZ, the Geller Group, and The Newport Group. David has been published or quoted by the Journal of Benefits and Compensation, the CPA Journal, Columbus CEO, BNA and ASPPA Journal. He has participated on advisory boards for Principal Financial, Mass Mutual, CBIZ, Asset International, Inc. and The Center for Due Diligence (CFDD). He has been a guest speaker for the AICPA, ASPPA, Bar Association, CFDD, fi360, Financial Planning, ISCEBS, North Carolina CPA/Law Forum, PLANSPONSOR, and RADA. He was previously the host of a financial talk radio show on WWVA. David is a 1981 graduate of Penn State University with a Bachelor of Science degree in Economics, Insurance, and Real Estate. He has been awarded the ACCREDITED INVESTMENT FIDUCIARY® designation from the Center for Fiduciary Studies. He also has six exams completed towards his Chartered Financial Consultant (ChFC) and Charter Life Underwriter (CLU) designations. Licensing includes NASD Series 6, 26, 63, 65 and Life, Health and Variable Insurance.

Biography

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Thomas R. Kmak, CEO

Fiduciary Benchmarks, Inc.

- Co-founded in October of 2007
- CEO of JPMorgan Retirement Plan Services. Started the business in 1990 with 1 client and 5 employees. Upon leaving in October of 2007 RPS had over 200 clients, 1.5mm participants and $115 billion in Assets Under Supervision
- Prior to joining JPMorgan Retirement Plan Services, Tom was an associate with William M. Mercer, Inc. in Kansas City where he was responsible for the overall delivery of defined contribution services to a wide variety of clients
- Tom graduated Phi Beta Kappa with bachelor of arts degrees in economics and computational mathematics from DePauw University in Greencastle, Indiana.