



**James Lorenzen, CFP®**  
ACCREDITED INVESTMENT FIDUCIARY™

**The Independent Financial Group**  
Registered Investment Advisor  
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**Fiduciary Myths:**

*“Very few people on the corporate board or in HR know they may be plan fiduciaries. This is serious because fiduciary liability is personal, not corporate.”*

**401(k) Myths:**

*“It’s amazing how many plan sponsors think they have ‘safe harbor’ protection while, in truth, they have little protection at all.”*

*-James Lorenzen*



**Headline Speaker  
Over 500 Conventions  
throughout U.S., Canada,  
and the U.K.**

**Entrepreneur  
Successfully founded, built,  
and sold five businesses**

## Retirement Plan & Fiduciary Consulting

Retirement and  
ERISA Plan  
Consulting

Board &  
Committee  
ERISA  
Fiduciary  
Education

100% Fee-Only  
No Product Sales

**James Lorenzen** founded, built, and sold five successful businesses before beginning his management consulting career in strategic management and organization development more than twenty-five years ago. Since then he has been the headline speaker at more than 500 national and international conventions and conferences and has contributed to numerous publications as well as being interviewed for American Airlines’ Sky Radio®. For the past fifteen years, his independent consultancy has been focused on retirement issues facing individuals... and now retirement plan sponsors.

Jim is a certified financial planner and also became an accredited investment fiduciary through the Foundation for Fiduciary Studies and the Katz Graduate School of Business at the University of Pittsburgh.

Professional memberships include The Financial Planning Association, American Association of Pension Professionals and Actuaries, Profit Sharing Council of America, Center for Due-Diligence, Center for Fiduciary Studies, Society for Human Resource Management, and Professionals in Human Resources.

**100% Independent Fee-Only Consulting**

**For Company Retirement Plan Sponsors**

Investment Advisory ▪ Searches/Monitoring/Reviews  
Corporate Board/Investment Committee Education

**For Business Owners, Senior Executives, Individual Investors**  
Retirement Planning & Investment Management Consulting



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