

A circular portrait of Miguel Paredes, a man with dark hair, wearing a light-colored suit jacket, white shirt, and yellow tie. The portrait is set against a light blue background and is framed by a dark blue circular border with a brushstroke effect. The overall design is part of a larger blue-themed graphic on the left side of the page.

## **Miguel Paredes, MBA, CPFA** **President of Prudent Fiduciary Services**

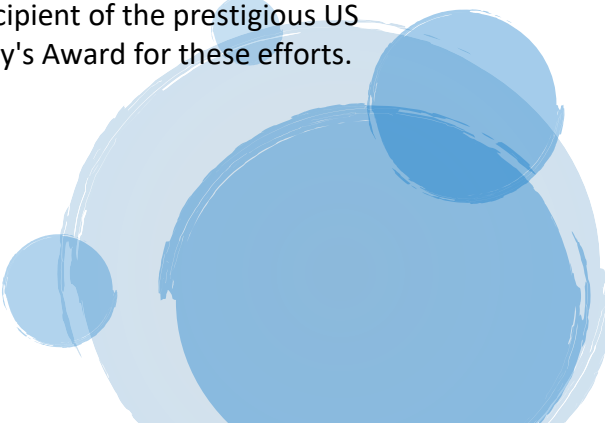
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Miguel Paredes is president and founder of Prudent Fiduciary Services. Mr. Paredes holds a Bachelor of Science in Business Administration from California State University, San Marcos and a Master of Business Administration from the University of Massachusetts, Amherst, Isenberg School of Management. Mr. Paredes is a certified plan fiduciary advisor and a certified internal auditor.

Prior to establishing Prudent Fiduciary Services, Mr. Paredes had a distinguished twelve-year career as an employee benefit plan investigator and supervisor with the US Department of Labor's Employee Benefits Security Administration (EBSA). During his time with EBSA, Mr. Paredes conducted and supervised several hundred investigations of ERISA-covered retirement plans, health and welfare plans, and plan service providers, with a focus on employee stock ownership plans and other investigations involving complex financial issues.

One of the primary responsibilities Mr. Paredes held at the department was managing the ESOP national project for EBSA's regional office. In this role, Mr. Paredes managed over 200 ESOP investigations, which included a detailed review of privately-held employer stock transactions and a review of the ESOP's plan administration functions.

Mr. Paredes made significant contributions to the Department of Labor's ERISA enforcement program, which directly resulted in improved ERISA compliance processes that not only affected particular employee benefit plans, but also had far-reaching effects within the employee benefits industry. Mr. Paredes was recognized as a three-time recipient of the prestigious US Department of Labor Secretary's Award for these efforts.

A decorative graphic in the bottom right corner consisting of several overlapping circles in various shades of blue, ranging from light to dark, creating a modern, abstract design.