



ERISA: Fiduciary Duty - Selected Cases 1995-2011 (Litigator Series)

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This searchable and portable casebook contains 278 Federal Court of Appeals decisions involving the ERISA statute. The opinions were selected for their discussion of the alleged breach of an administrator's fiduciary duty to a retirement plan's beneficiaries. The opinions are organized by federal circuit and span from 1995 to 2011.

Most ERISA litigation includes an allegation of fiduciary breach by the plaintiff against the plan administrator. Other frequently litigated issues include the administrator's duty of loyalty, the prudent man standard, whether state law is preempted, adherence to plan requirements, interference with benefits and the appropriate civil remedies for a successful plaintiff.

ERISA imposes high standards of fiduciary duty upon those responsible for administering an ERISA plan and investing and disposing of its assets. 29 U.S.C. § 1104(a)(1). [T]he fiduciary duties under ERISA encompass three components. The first is a "duty of loyalty" pursuant to which "all decisions regarding an ERISA plan 'must be made with an eye single to the interests of the participants and beneficiaries.'" *Berlin v. Michigan Bell Tele. Co.*, 858 F.2d 1154, 1162 (6th Cir.1988) (quoting *Donovan v. Bierwirth*, 680 F.2d 263, 271 (2d Cir.), cert. denied, 459 U.S. 1069, 103 S.Ct. 488, 74 L.Ed.2d 631 (1982)). The second obligation imposed under ERISA, the "prudent man" obligation, imposes "an unwavering duty" to act both "as a prudent person would act in a similar situation" and "with single-minded devotion" to those same plan participants and beneficiaries. *Id.* Finally, an ERISA fiduciary must "act for the exclusive purpose" of providing benefits to plan beneficiaries. *Id.* (quoting *Donovan*, 680 F.2d at 271). If a fiduciary fails to meet these high standards, he may be held personally liable for any losses to the plan that result from his breach of duty. 29 U.S.C. § 1109(a).

Kuper v. Iovenko, 66 F. 3d 1447 (6th Circuit 1995)

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