



OUR ADVANTAGE

Your fiduciary responsibilities as the 401(k) plan sponsor

Without Us

With Us!

ERISA 402(a)

- ERISA 404(c) Checklist
- Work with IRS, DOL, & Participant Grievances
- Managing Procedural Prudence
- Hold Pension Administration Committee (PAC) Meetings
- Monitoring Service Providers
- Monitoring Core Investments
- Adheres to Changing ERISA Regulations
- ERISA 408(b)(2) Requirements
- Approve Proper Education and Communication to Plan Participants
- Plan Design
- Interpret Plan Document

ERISA 3(38)

- Approve Selection & Monitoring of all Core Funds

ERISA 3(16)

- Review, Sign, and Submit the Form 5500 and all associated forms
- Approve Loans
- Approve Hardships
- Approve Other Distributions
- Approve QDROs
- Approve Vesting Issues
- Compliance Testing
- Audit Assistance
- Lost Earnings Calculation
- Distribute the Following Required or Optional Notices: ERISA 404(a)(5), ERISA 404(c), Blackout Notice, SPD, SAR, & Spousal Consent, as Needed
- Employee Questions, Claims & Appeal Process

- Understand you've delegated your fiduciary duty to a professional outside, independent 402(a) fiduciary.
- Provide access to required participant information*
- Submit contributions timely*
- Maintain the required ERISA Fidelity Bond*



**You're already doing these so all good here.*