

Retirement Plan Services

Recordkeeping Services

- Daily account balance updates and participant transaction capability
- Voice response and Internet access to account information and daily transactions
- Up to 15 mutual funds in the plan
- Quarterly participant statements and management reports
- Acceptance of investment transfers requested by participants via internet or voice response system (non-electronic transfers will not be accepted)
- Processing up to 52 payroll files each year
- Preparation of distribution forms, 1099-R and check issuance for participants eligible for distribution from plan
- Availability of Call Center to participants during normal business hours

Installation Services

- Provision of all installation materials and procedures
- Account set-up on recordkeeping system
- Loan set-up on recordkeeping system
- Activation of accounts for voice response and Internet access
- Provision of enrollment booklets that include participant education materials and description of new investment choices

Compliance Services

- Annual Form 5500 Series Completion (excluding any auditing fees) for Employer's signature
- Annual SAR
- Distribution reporting for all plans, including preparation of Form 1099-R
- As applicable to the plan type, the recordkeeper performs the following annual compliance tests:
 - Maximum deduction - IRC 404 (upon request of Plan Sponsor)
 - Maximum participant allocation – IRC 415
 - Maximum deferral limit annual testing – IRC 402(g)
 - Top-Heavy test – IRC 416
 - Plan coverage test – IRC 410(b)
 - Joint and Survivor Regulations, if provided for in plan document – IRC 417
 - ADP/ACP test – IRC 401(k)/401(m)
 - Annual notice for Safe Harbor 401(k) Plans, if required

Investment Advisory Services

- Ongoing investment guidance for plan participants and plan sponsors
- Daily active management of the retirement plan portfolio
- Mutual Fund fact sheets updated quarterly
- Customized quarterly account reports for the plan participants
- Participant communications with respect to mutual fund changes
- Investment Policy Statement for Qualified Plans