

Registered Investment Advisor

Client relationship management

Enrollment meeting support

On-going participant education meetings

Investment selection and model asset allocation funds

Quarterly investment monitoring and review

Investment Policy Statement for plan

ERISA Section 3(21) or 3(38) Co-Fiduciary

Annual Plan Trustee meeting

Consulting regarding plan design

Participant loan and distribution processing assistance

Monitoring of vendors and industry trends

Weekly market updates & monthly newsletters for participants

Third Party Administrator

Preparation of annual IRS Form 5500 including all required schedules and attachments

Determine Employee Eligibility

Annual Plan Testing including coverage testing; ADP and ACP non-discrimination testing; Top Heavy testing; contribution limits testing and deduction limits testing

All source contribution allocations

Participant loan processing and tracking

Vesting calculations

Consulting regarding corrective measures for any failed non-discrimination testing

Consulting regarding technical and legislative Plan operations

Recordkeeper

Daily valuation of participant accounts

Daily processing of plan and participant transactions

Prepare participant account statements

Tax reporting of participant distributions and preparation of Form 1099-R

Prepare a summary of participant account activity rolled up to plan level quarterly

Participant, Sponsor, and Advisor web access to participant accounts

Maintain records of participant accounts, deposits, withdrawals, investment gains and losses, and investment election percentages

Allocate contributions deposited to participant accounts pursuant to each participant's investment elections

Initiate buy and sell orders for all transactions

Custodian

Access to mutual fund trading platform allowing plan to access over 25,000 investment options

Mutual fund trading link to the National Securities Clearing Corporation (NSCC) where mutual funds trade

Settlement and clearing of fund trades

Custodial services for all plan assets

Optional Directed Trustee services

THE STRENGTH OF OPEN ARCHITECTURE IS THAT YOU CAN CUSTOM BUILD YOUR PLAN TO MEET YOUR NEEDS AND THE NEEDS OF YOUR WORKFORCE.