



IF YOU ARE A PLAN SPONSOR,
OR IF YOU MAKE DISCRETIONARY DECISIONS
FOR A QUALIFIED RETIREMENT PLAN,
CONGRATULATIONS!

YOU ARE A FIDUCIARY.

Ask Kidder.[®]

The qualified plan experts

AS A FIDUCIARY, YOU HAVE SIGNIFICANT RESPONSIBILITIES & LIABILITIES.

The question is, who is helping you satisfy them?

CONSULTING, PLAN DESIGN & DOCUMENTATION

- Establish a plan program to balance the needs of the plan sponsor and participants.
- Create and implement a tax qualified plan document and supporting documentation.
- Maintain, amend and adjust the plan document as required to satisfy IRS and DOL regulations.

PLAN ADMINISTRATION, COMPLIANCE, TESTING & TAX REPORTING

- Gather all required data and conduct ongoing administration – including compliance testing, coverage and non-discrimination testing, contribution calculations, reconciliation of all assets, distribution processing, tax reporting and other required IRS and DOL filings.
- Promote best practices for all aspects of the plan.

INVESTMENT PLATFORMS & INVESTMENT DUE DILIGENCE

- Provide investment choices that meet the needs of the plan sponsor and participants.
- Offer choices that satisfy ERISA requirements for access and disclosure of information to help participants make informed decisions.
- Understand the costs and services provided by platforms.
- Review platform performance as it relates to goals.
- Conduct due diligence on a regular basis, reviewing performance, cost and service.
- Benchmark provided services on a regular basis.

PARTICIPANT EDUCATION & OUTCOMES

- Determine desired outcomes for participants.
- Determine the appropriate degree of educational advice – balancing the needs of plan sponsor and participants, while factoring the commitment in cost and time.
- Engage parties to assist, when needed, to support goals.
- Monitor and measure outcomes on a regular basis and make adjustments as needed.

WE CAN HELP.

For more information, visit askkidder.com.

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