DOCUMENT & COMPLIANCE CHECKLIST FOR PLAN SPONSORS

As the Plan Sponsor, it is your responsibility to maintain copies of all records related to your retirement plan. This checklist is designed to help organize those records and ensure all relevant material is on file. Always keep original documents. We also recommend storing a digital version as a backup. Please review this checklist once a year to make sure that you have the most current documents available.

Documents

☐ Executed Adoption Agreement	☐ Basic Plan Document	☐ Summary Plan Description
☐ Trust Agreement	☐ IRS Determination Letter	☐ Joinder Agreement (if applicable)
☐ Board/Consent Resolution	☐ Loan Procedures	☐ Plan Highlights
☐ Executed Amendments (discretionary and/or interim)		
☐ Summary Of Material Modification (as applicable)		

Annual Compliance Reports

☐ Annual Form 5500	☐ Census used for testing	☐ Compliance Testing Results
☐ Summary Annual Report		

Insurance

☐ ERISA Bond Coverage - Required	☐ Fiduciary Insurance - Optional	☐ Cyber Insurance - Optional

Notices and Disclosures

☐ Participant Fee Disclosure (404a5)	☐ Fee Disclosure Notice (408b2)	☐ Annual Notices
☐ Autoenrollment Notices (if applicable)	☐ Black Out Notices (as appliable)	

Employee Records

☐ Deferral Election Forms (For participants and those who decline)	☐ Beneficiary Forms
☐ Distribution Requests (In-service and terminated participants)	☐ Loan Requests and Promissory Notes
☐ Hardship Requests (including any supporting documentation/proof)	