

# 5 THINGS EVERY EMPLOYER WANTS IN A 401(K)

You want to provide a retirement plan for your employees that...

## IS EASY TO ADMINISTER

The Pension & Retirement Group Retirement Solution performs 99% of the administrative duties required for a company to offer a 401(k) to their employees.

This removes the administrative burden from company employees and executives so you can focus on what's most important — running your business.

1

You don't want to be 401(k) experts.

## IS COST COMPETITIVE

The Pension & Retirement Group Retirement Solution, powered by the TAG Retirement Program, is built on an "aggregated" model - your company gains the advantages of economies of scale in pricing.

2

You don't want to overpay.

## MINIMIZES FIDUCIARY LIABILITY

The TAG Retirement Program allows a company to shift its fiduciary duties to the greatest extent permitted by law providing a company fiduciary support to

3

mitigate defined legal obligations and responsibilities. This commitment by TAG Resources, provides for peace-of-mind that your fiduciary obligations are being met.

You don't want to be at risk.

## TEAMS WITH WELL KNOWN PROVIDERS

4

The TAG Retirement Program combines 3(16), 3(38), and TPA services for "end to end" retirement plan oversight.

TAG teams with Transamerica as Recordkeeper, with \$245 billion\* in assets serviced, and with Envestnet Retirement Solutions as the 3(38) Investment Manager, with over \$30 billion\*\* in assets under advisement.

\*As of Dec. 2016

\*\*As of September 30, 2017, includes assets in 3(21) and 3(38) plans.

You want to work with the best.

## IS COMPLIANT

5

As of the 2015 Department of Labor random audit period, the DOL reports more than 67% of 401(k) plans failed their audit.\*\*\* However, plans administered as directed by TAG Resources have never failed an audit. TAG is your 401(k) Support Staff, signs the Form 5500, and ensures each plan is consistently in compliance with the DOL and IRS regulations. If you are out of compliance, TAG is out of compliance - and that has not happened in TAG's 15+ years of operation.

\*\*\*U.S. Department of Labor, Employee Benefits Security Administration, 2015.

You don't want fines or penalties.

**TAG PROVIDES UNPARALLELED VALUE BY OVERACHIEVING ACROSS THE BOARD.**

# The Pension & Retirement Group Retirement Solution

Powered by the TAG Retirement Program | 401(k) Aggregated Solution

The bottom line is that, for every plan, TAG acts as the company's 401(k) support team, so the company doesn't have to act as a retirement expert. TAG acts as a buffer between the Plan Sponsor and the DOL and IRS, and works to keep each plan in compliance with all applicable laws. TAG's experts make the decisions and take responsibility for those decisions with respect to the services they provide, taking away one more thing that might keep Plan Sponsors awake at night. TAG does all of this at a price comparable to plans that offer fewer services.

## Plan Sponsor Responsibilities without The Pension & Retirement Group Retirement Solution

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Upload Payroll Files \*
- Vesting Verification & Tracking
- Year End Data Collection & Review \*

## Plan Sponsor Responsibilities WITH The Pension & Retirement Group Retirement Solution

- Monitor TAG
- Upload Payroll Files \*
- Year End Data Collection \*

**The Pension  
& Retirement  
Group  
RETIREMENT  
SOLUTION  
PERFORMS  
99%**

of administrative tasks by  
becoming your retirement  
department support team

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\* Required, but may be provided by payroll company

## How can I learn more or get started?

If you would like more information about The Pension & Retirement Group Retirement Solution, please contact us at:

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