



The Pension & Retirement Group Retirement Solution

TAG Retirement Program | 401(k) Aggregated Solution



Providing a better retirement for Employees
by making it easier for Employers

At TAG We Listen To Employers

What Employers Tell Us They Want From A 401(k) Plan



- **MAKE MY PLAN EASIER TO ADMINISTER**

TAG becomes your retirement plan support team, performing a virtually all of the administrative tasks for your plan. This is the highest level in the industry.

- **KEEP MY PLAN COMPLIANT**

TAG, as the Plan Administrator, keeps you in compliance and prevents your retirement plan from becoming one of the 67.2% of 401(k) plans that fail Department of Labor audits in FY 2015, down from 75% in FY 2013.*

- **PROTECT ME FROM FIDUCIARY LIABILITY**

Since 2004, TAG has been offering outsourced fiduciary services as a Named Fiduciary, accepting fiduciary liability at the highest level as defined by law on all retirement plans under management.

- **I WANT TO PAY REASONABLE COST**

The TAG Program is competitively priced – in a number of cases the TAG Program costs less than other programs.

- **I WANT SUBSTANTIAL AND WELL KNOWN PROVIDERS**

TAG works with Transamerica as recordkeeper with over \$245 billion in assets** and Mercer LLC as the investment manager with over \$157 billion in assets*** under management.

* U.S. Department of Labor, Employee Benefits Security Administration **As of December 31, 2016. ***As of March 16, 2017.

“ Most fiduciaries — people who have key responsibilities and obligations to an employee benefit plan — and employers want to do the right thing. However, inadvertent mistakes can create significant problems for fiduciaries and participants. ”

Phyllis Borzi, former Assistant Secretary of Labor, EBSA (Employee Benefits Security Administration) 2009-2012



TAG created the first, and now largest, Retirement Exchange at Transamerica to give employers what they want.

Powered by Transamerica Retirement Plan Exchange®



Easy to Administer

Plan Sponsor Responsibilities without TAG

- 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, Signing, & Filing
- 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
- Provide Year End Data
- 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 TAG

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



*Required data may be provided by Payroll Company

Helps Keep You in Compliance

Most employers do not realize the complexity of keeping a retirement plan compliant. Staying compliant is about having expert knowledge of the rules that govern the day-to-day operations of your retirement plan. This requires: having the time to keep up with all the changing regulations, being prepared to meet with the Department of Labor (DOL) or Internal Revenue Service (IRS), and knowing what they need before they ask.

TAG becomes your retirement plan support team and provides professional administrative services. We take the time to stay current with new regulations, to comply with the ever-changing interpretation of current regulations, and act as the liaison between you and the DOL, or the IRS.

Protects You From Fiduciary Liability

Being a fiduciary is a role an employer would like to avoid if possible. When you offer a retirement plan, you become a fiduciary taking on the responsibility for the operations of your plan and decisions made for your plan. You are ultimately responsible for the effects of your decisions on your employee's current assets in the plan, and how your decisions affect future earnings. A small mistake today can have serious consequences on future earnings, leaving you with the monetary consequences of correcting the mistakes.

TAG is a Named Fiduciary for your plan and we minimize your fiduciary burden. Being a fiduciary is about the process of making knowledge based decisions, documenting the decisions, and being able to defend the decisions to the DOL, or the IRS. Regardless of the service provider's responsibilities as plan fiduciary, the employer still remains a fiduciary with all defined legal obligations and responsibilities.

TAG's professionals make many of the decisions, and take the responsibility of those decisions, so you can have confidence in your process.

Reasonably Priced

The TAG Programs are competitively priced and provide a comprehensive level of service by leveraging the total assets in the program to negotiate pricing and services. The TAG Programs may cost less than other providers who might not offer the level of fiduciary and administrative services that make life easier for you.

Substantial Well Known Providers Your Professional Support Team

TAG Resources

Plan Administrator 402(a), 3(16), 3(21)

TAG Resources is the Plan Administrator and a Named Fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21). It is our job to perform all functions necessary to keep your plan compliant.

As such, TAG Resources is responsible for the day-to-day operations of your plan. The functions we perform on your behalf include: the signing and filing of the Form 5500, QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments are obtained, service of legal process for any potential lawsuits related to the Plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.

Transamerica

Recordkeeper

Transamerica is an industry leader that, along with affiliates, has more than 75 years of experience providing innovative, best-in-class retirement plan services and solutions. With more than \$245 billion* in assets serviced as of December 2016, Transamerica is ranked as one of the top providers of retirement plans. In addition to being the recordkeeper for the handling of the benefit payments and enrollments, Transamerica also provides support up to and through the plan participant's transition to retirement.

Financial Advisor

Offering a 401(k) and selecting the providers to run the 401(k) plan is a fiduciary decision. The Financial Advisor plays a key role in helping you with the due diligence process and documentation of that process.

Financial Advisors that offer the TAG Program are in tune with the complexity and liability of running a 401(k) Plan. Advisors that use the TAG Program look to reduce the administration duties and risk to you to the greatest degree possible, and at a cost that is competitive.

In addition, many advisors offer services that will help increase participation, help with enrollment meetings, provide investment guidance and education for the plan participants, provide plan reviews on a regular basis, and suggest potential plan-design enhancements.

TAG Bedrock Reporting System

The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine eligibility and check match amounts.

The Bedrock Reporting System also captures rate changes, new loans, and hardships for the sponsors and monitors contributions and distributions to ensure compliance with plan documents and 401(k) limits. Every step in the process is time stamped so the complete data cycle is monitored from the payroll date to when the upload files arrive at TAG, to the time the funds are traded at the recordkeeper.

The Bedrock Reporting system allows TAG to produce a quarterly Fiduciary Report for each plan in the program so that TAG can monitor the operational health of the plan and catch minor errors before they expose the plan to possible compliance violations.

Mercer LLC

Investment Manager 3(38)

As the named 3(38) Fiduciary in the plan document, Mercer LLC, is responsible for the selection and monitoring of the funds in the investment menu in accordance with the Investment Policy Statement for the plan.

Mercer has been a leading global provider of investment services for over 40 years. With 120 manager research professionals, many of whom have hands-on fund management experience, an investment staff of 1,300 and over \$157 billion in assets* as the named investment manager ERISA 3(38), Mercer has the human capital, technology, and experience to manage investment risk and return outcomes.

**March 16, 2017*

Coulter and Justus, P.C.

Audit Firm:

Coulter & Justus, P.C. is an AICPA Employee Benefit Plan Audit Quality Center Member and conducts over 200+ 401(k) audits each year.

Federal law requires employee benefit plans with 100 or more participants to conduct an annual audit. Coulter and Justus, PC is registered with the Public Company Accounting Oversight Board, which is a requirement to perform audits for SEC companies. This requires Coulter & Justus, P.C. to have the highest level of quality controls and peer reviews.

NAPLIA: Umbrella Fidelity Bond

NAPLIA is a boutique insurance agent that has provided clients with their best option for professional liability and errors & omissions insurance since 1998.

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