

# The Pension & Retirement Group Retirement Solution

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

## About The Pension & Retirement Group

With the Pension & Retirement Group's goal of leadership in the financial industry, built upon a model of service, we declare these values as the drivers for that success: service, diversity, transparency, accountability, listening, and consistency. Our service to our clients is oriented toward helping them making informed decisions.

After a comprehensive search and due diligence, The Pension & Retirement Group has partnered with well-known retirement industry providers to offer The Pension & Retirement Group Retirement Solution, powered by TAG Resources, LLC, the largest provider of combined 3(16), 3(38), and TPA services in the United States to provide "end to end" oversight.

## What is The Pension & Retirement Group Retirement Solution Powered by the TAG Retirement Program?

The TAG Retirement Program | 401(k) Aggregated Solution is based on sound structural elements that have been reviewed and successfully tested based on the fiduciary responsibilities specified in the law and regulations, from the Internal Revenue Service (IRS), the Department of Labor (DOL), Employee Retirement Income Security Act (ERISA), and other government agencies.

### The Pension & Retirement Group Retirement Solution is built around the 5 issues employers wanted solved:

#### 1 Easier to Administer 401(k) Plans

With the TAG Retirement Program, employers outsource the functions and liability of the retirement plan administration. **TAG becomes each employer's Retirement Plan Support Team in action and accountability. TAG eliminates a majority of your plan administration burden, allowing you to focus on your business.**

#### 2 Compliant 401(k) Plans

Employers are faced with a voluminous number of regulations, documentation, record keeping, and tasks that come from both DOL and IRS requirements. These would include, but are not limited to signing and being accountable for the accuracy of the Form 5500, verifying the results of the non-discrimination testing, tracking contribution and eligibility to ensure compliance with ERISA guidelines, processing new enrollees, coordinating your annual audit (if applicable), processing loan and hardship requests, and processing distributions. **TAG, as the ERISA 3(16) Plan Administrator on each retirement plan, takes on the oversight and execution of the tasks required to keep each plan compliant.**

#### 3 Substantial and Well Known Providers

Since 2004, TAG has been offering aggregated retirement services. TAG works with Transamerica as recordkeeper, with \$245 billion in assets under management, and with Envestnet Retirement Solutions as the Investment Manager, with over \$30 billion in assets under management, as of September 30, 2017, includes assets in 3(21) and 3(38) plans.

#### 4 Protection from Fiduciary Liability

TAG takes on the highest level of fiduciary liability by serving as an ERISA 402(a) Named Fiduciary on each plan in the TAG Retirement Program. This makes TAG responsible and accountable for operational and investment oversight. In addition, TAG serves as the ERISA 3(21) Non-investment Fiduciary and has selected Envestnet as the 3(38) Investment Manager. **TAG, as a Named Fiduciary, signs off on all actions and decisions made for each retirement plan in the TAG Retirement Program.**

#### 5 Pay Reasonable Cost

Leveraging the aggregation model, The Prototype Plan™, results in minimal billables to employers with retirement plans in the TAG Retirement Program. This allows monies that would normally be spent on fees, to instead be used for enhancements to the retirement plan offering.

Fee reductions occur as the individual plan's asset balance migrates through pricing tiers, and as the entire TAG Retirement Program's asset balance meets specific benchmarks set with Transamerica.

The TAG Retirement Program is competitively priced, and often costs less than other programs offering fewer comprehensive services.

Pricing for TAG's services include, but are not limited to: record keeping fees, document fees, plan design services, profit sharing design and on-going calculations, compliance and disclosure notifications, annual testing, loan administration, hardship determination and administration, tracking employee eligibility, and filing/signing Form 5500.

For larger plans that require an annual audit, TAG has negotiated a significant price reduction for the audit conducted by an independent audit firm. TAG prepares the data, contributing to the efficiency and cost reduction of the audit process. Audits are conducted on the premises of TAG Resources, thereby, not interrupting employers' daily business.

Administrative Role	Who Shoulders The Responsibility	
	Without TAG	With Your TAG Team
402(a) Named Fiduciary	Employer	TAG Resources, LLC
3(16) Plan Administrator Fiduciary	Employer	TAG Resources, LLC
3(21) Non-investment Fiduciary	Employer	TAG Resources, LLC
3(38) Investment Manager Fiduciary	Employer	Envestnet Retirement Solutions
Third Party Administrator	Employer	TAG Resources, LLC
Common Payroll Remitter	Employer	TAG Resources, LLC
Recordkeeper	Employer	Transamerica
Auditor	Employer	Coulter & Justus, PC
ERISA Law Firm	Employer	The Law Offices of Robert J. Toth



# The Pension & Retirement Group Retirement Solution


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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

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- 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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*TAG Resources, The Pension & Retirement Group, Envestnet Retirement Solutions LLC, Coulter and Justus, P.C., NAPLIA, and Transamerica are separate unaffiliated entities.*

\* 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:

**Curtis Clark**  
The Pension & Retirement Group, LLC  
Office (833) 736-2253  
cclark@thepensionandretirementgroup.com  
3789 Attucks Road, Powell, OH 43065