



5 THINGS EVERY EMPLOYER WANTS IN A 401(K)

THE OHIO STATE CHIROPRACTIC ASSOCIATION 401(K) *RETIREMENT PLAN EXCHANGE*[®]

EASY TO ADMINISTER

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes virtually all of the administrative burden.

1

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies

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

FIDUCIARY PROTECTION

By shifting 3(16) administrative and certain 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

2

- TAG Resources also hires the 3(38) investment fiduciary responsible for selecting and monitoring the investment lineup
- High level of protection

You don't want to be at risk.

COMPLIANT

TAG Resources processes are developed to ensure plans are in compliance with DOL and IRS regulations.

3

- TAG Resources assumes responsibility for plan compliance with DOL and IRS regulations
- Limit exposure to fines and penalties
- Inquiries and audits handled directly by TAG Resources

You don't want fines or penalties.

COST EFFECTIVE

The *Exchange* is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive services.

- Plan cost negotiated on billions in assets — not millions; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit

4

You don't want to overpay.

WELL KNOWN PROVIDERS

The *Exchange* combines 3(16), 3(38), and TPA services from industry leaders for "end to end" retirement plan oversight.

5

You want to work with industry leaders

THE OHIO STATE CHIROPRACTIC ASSOCIATION

401(K) RETIREMENT PLAN EXCHANGE®

LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

There are dozens of responsibilities plan sponsors must take on when offering a retirement plan to their employees. With the *Exchange*, that number is reduced significantly.

RESPONSIBILITIES HANDLED BY THE EXCHANGE

- 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
- Review & Submit Payroll Files
- Vesting Verification & Tracking
- Year End Data Collection & Review

RESPONSIBILITIES FOR PLAN SPONSOR*:

- Monitor Service Providers: Transamerica & TAG Resources
- Monitor Investment Platform
- Upload payroll files**
- Year-end Data Collection**

*Plan Sponsor responsibilities are not limited to items noted above. Plan Sponsors should review their service agreements and fiduciary responsibilities under ERISA.

**Required, but may be provided by payroll company

TAG takes on over
90%
of your administrative tasks.

Contact us to see how you can get started.

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ZIRKER FINANCIAL SERVICES

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Transamerica is not affiliated with TAG Resources or Robert H Zirker III, CLU® CLTC.