3(16) Fiduciary Services

Tired of having to submit the 5500?
Exacerbated by the mailing requirements?
Weary of maintaining the required fidelity bond?
Worried about the responsibilities of verifying distribution requests?

RPG Consultants is proud to offer 3(16) Fiduciary Services as a value-added service for clients using our RPGFocus+ platform. As the 3(16) plan administrator, RPG will assume responsibility for the day-to-day operations of the plan and handle many of the tasks that burden plan sponsors.

This will include added monitoring processes, enhanced communication with notice distributions/mailing services, and less responsibility and liability for plan sponsors. Many plan sponsors are not equipped to handle the intricacies of the plan's administrative procedures in accordance with Department of Labor (DOL) regulations. At RPG, we have developed an array of processes and procedures that will ensure prudent plan oversight.

This is a great opportunity for our plan sponsors to enjoy reduced administrative burden and reduced risk with the assurance of our superior quality standards. We are committed to providing the highest caliber of service and always acting in the best interests of plan participants and beneficiaries, as mandated by ERISA.

RPG Consultants is proud to be a CEFEX-Certified Recordkeeper and Third Party Administrator (TPA) which signifies our commitment to adhere to a standard of excellence and a dedication to recordkeeping and administration best practices. To maintain this certification, RPG undergoes a rigorous annual audit that examines all aspects of our business operations. Our CEFEX-ASPPA certification is yet another way we tangibly demonstrate that serving our clients' best interests is our highest priority.

212.947.4800 x 225
sales@rpgconsultants.com

RPG CONSULTANTS

Scope of Services

Features	3(16) Lite	3(16) Pro	3(16) Premium
Sign the 5500	✓	✓	✓
Maintain the fidelity bond	✓	✓	✓
Payroll reminders	✓	✓	✓
Distribution approvals	✓	✓	✓
Fiduciary liability for distributions & 5500	✓	✓	✓
Plan Document and Records			
Adopt amendments necessary to comply with legislative changes or regulatory requirements		✓	✓
Maintain signed copies of distribution forms, loan requests, forms 5500		✓	✓
Provide access to documents by participants, as required by ERISA		✓	✓
Loan and Distribution Services			
Administration of participant loans		✓	✓
Administration of termination, retirement, hardship or other permitted in-service withdrawals		✓	✓
Participant Notices			
Annual notice for Safe Harbor 401(k) plan, investments		✓	✓
Annual notice of investment options and qualified default investment alternative		✓	✓
Quarterly/annual investment adminstrative fee disclosures under labor regulation 2550.404a-5		✓	✓
Annual summary annual reports		✓	✓
Summary plan description		✓	✓
Summary of material modifications		✓	✓
Blackout notices, notices of diversification rights, if applicable		✓	✓
Participant statement of accounts (if not provided by recordkeeper)		✓	✓
Annual and Ongoing Administrative Services			
Required minimum distributions		✓	✓
Approve rollover contributions into the plan		✓	✓
Review/confirm required employer contributions and perform semi-annual reconciliation		✓	✓
Confirm distribution packages are sent to terminated participants with vested account balances		✓	✓
Confirm 0% vested terminated participant accounts are correctly forfeited		✓	✓
Sign and file Form 5500, 5500-SF, 5500-EZ and/or Form 8955 SSA and related attachments		✓	✓
Annual census is pre-completed		✓	✓
E-mail reminders of upcoming eligibility		✓	✓
Mailing Notices			
SAR, annual notice, QDIA, 404a5, SH and/or ACA as applicable, SMM, notice of investment change			✓
Quarterly Fees			
Base Fee	$250	$500	$500
Each employee from 1-10	$0	$0	$3
Each additional employee from 11-50	$10	$20	$23
Each additional employee from 51-100	$5	$10	$13
Each additional employee over 100	$1.50	$3	$6

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