

# Let's Reduce Retirement Plan Risk Together

## Simple Solutions to Complex Retirement Plan Administration

The Fiduciary Studio helps plan sponsors like you fulfill fiduciary duties with two distinct services: 3(16) Administrator and Governance Services.

As a **3(16) Administrator** we help plans meet the Duty of Prudence by providing expert retirement plan management services. This dramatically reduces your workload as plan sponsor and reduces the risk of violating complicated regulations.



### Compliance

- Assist with eligibility determination
- Monitor timeliness of payroll submissions and plan contributions
- Ensure all required annual nondiscrimination testing is completed and documented
- Review and sign Form 5500 and Form 8955-SSA
- Review vested account balances
- Review loan defaults semi-annually
- Monitor forfeitures annually



### Plan Document Administration

- Review and maintain Plan Documents and Amendments
- Distribute the Summary Plan Description and Summary of Material Modifications
- Review and distribute required notices including the Summary Annual Report, Qualified Default Investment Alternative, Fee Disclosures, and Auto Enrollment and safe harbor notices



### Withdrawals

- Review and submit loans, distributions, hardship and in-service withdrawals, QDROs and Required Minimum Distributions

**Governance Services** help satisfy the Duty of Governance.

- Maintain a library of signed plan and administrative documents
- Maintain the Investment Policy Statement and Education Policy Statement
- Publish and file quarterly Investment Committee minutes
- Benchmark investment performance against market indexes

The Fiduciary Studio plays a vital role in keeping your plan compliant. Contact us to learn how we help your organization meet employees' retirement needs, outsource your administrative workload, and reduce retirement plan risk.

THE  
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# 3(16) Fiduciary Services

The Fiduciary Studio offers two 3(16) Administrator Service modules that can reduce your retirement plan risk. The comprehensive **Premium Service** gives you the ability to outsource virtually every aspect of retirement plan administration. The **Base Service** augments your internal plan administration with expert 401(k) supervision.

Adding the **Governance Services** module to either 3(16) Administrator Service confirm and strengthen executive oversight of important plan requirements.

3(16) Administrator Services	Premium	Base
The Fiduciary Studio named 3(16) Administrator	•	•
Confirm revisions to Summary Plan Description and participant disclosures	•	•
Maintain library of signed Plan and administrative documents	•	•
Provide document access to participants as required by ERISA	•	•
Lead 401(k) review with Plan Sponsor	•	•
Review Qualified Domestic Relations Orders	•	•
Determine eligibility dates, notify employer and/or employee	•	
Auto enrollment: manage programs, increases and opt-outs	•	
Review vesting	•	
Monitor up to 26 payrolls/year with custodian accounts	•	
Review and submit participant distributions	•	
Review and submit participant loans	•	
Review and sign Form 8955-SSA as required	•	
Review and sign Form 5500 and related schedules	•	
– <i>Optional – Email distribution of participant enrollment notices and annual materials</i>	•	•
– <i>Optional – Mass emails to participants</i>	•	•
– <i>Optional – Payroll upload services</i>	•	

Governance Services	Governance
Establish an Investment Policy Statement for the Plan	•
Establish an Education Policy Statement for the Plan	•
Produce and maintain Investment Committee minutes	•
Benchmark Plan investments v. market indexes	•
Verify adequate bond coverage as required by ERISA	•
Insurance: No charge defense of IRS / DOL audits	•

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