



CBIZ Actuarial & Benefit Consultants

401(k)/Profit Sharing Plan Administration

Your business is all about people. At CBIZ Actuarial & Benefit Consultants, so is ours. Our goal is to work with you to develop a successful retirement program that meets **your** objectives and allows you to attract and retain the quality employees you need to be successful.

CBIZ Actuarial & Benefit Consultants provides a full range of 401(k) Plan services. We will:

- Work with you to determine your objectives with respect to the plan and to help you to understand the effects of the plan on the company and its employees [See Retirement Plan Solutions](#)
- Design a plan that best fits your objectives. [See Retirement Plan Solutions](#)
- Prepare the documentation necessary to implement your plan, including drafting the plan documents, summary plan descriptions, required procedures and Determination Letter filing if necessary.
- Provide the administrative services that are required to maintain the plan and ensure its smooth operation, including:
 - Calculation of contributions
 - Preparation of required Form 5500 and Summary Annual Report
 - Preparation of employer report, detailing all aspects of annual administration
 - Preparation of required compliance testing, including non-discrimination, coverage and limit testing.
 - Processing participant distributions, including determination of vesting and forfeitures as needed
- Provide ongoing technical and administrative assistance, including consultations regarding fiduciary issues, representation before IRS/DOL, and other compliance issues as they may arise. In addition, we will periodically visit with you to make sure that the plan continues to meet your objectives.

CBIZ Actuarial & Benefit Consultants does not limit your investment choices. Instead, we will work with you and your investment advisor to determine the investment vehicle that will best fit for you. We have worked with virtually all types of retirement plan investment platforms, including:

- Insurance Company retirement plan products
- “Open architecture” daily platforms
- Pooled asset accounts
- Individual brokerage accounts
- Any other vehicle allowed for retirement plan investment

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our **business** is growing **yours**