

Retirement Plan Service and Administration Planner

Overview of Qualifications

As a firm with extensive experience in consulting with retirement plans, we understand and proactively address the evolving interests of plan sponsors and their employees.

Our team has the knowledge and the background to make your plan more responsive to the needs of your company and its employees.

Lamon & Stern and its reps administer over 800 plans.

We serve 20,000 participants.

Our total retirement plans assets exceed \$500,000,000.

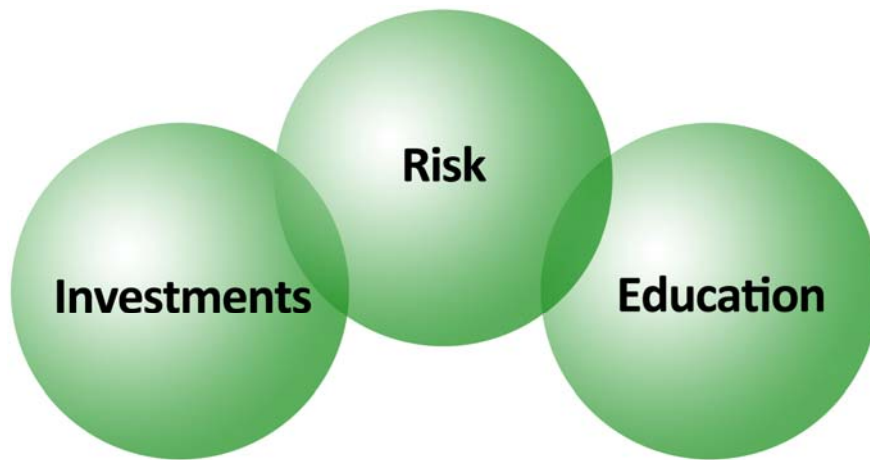
We have been in business over 30 years.

Team Members

Hollis Lamon
770-951-8411
hollis@lamonandstern.com

HELPING YOU MANAGE YOUR PLAN

Our role is to provide top-level guidance to your company's management on all aspects of plan operations. Whether you are converting your plan, changing one or more service providers, updating your investment menu, or fine-tuning your plan on an ongoing basis, our services help cover three key areas of your plan:



Three Key Areas of Plan Management

INVESTMENTS

- Managing plan's investment offering with an Investment Policy Statement
- Assisting with final selection of investment options
- Continuing evaluation of investment options
- Providing relevant data for benchmarking
- Diversifying styles within investment categories
- Promoting the fitness of your retirement plan's investment menu
- Analyzing investment fees and expenses relative to plan services

RISK

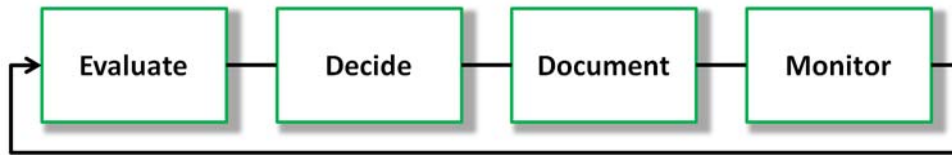
- Monitoring the fiduciary risks that affect your plan
- Evaluating the objectives of your organization and its plan
- Benchmarking service providers and when necessary assist with:
 - Searching for new service providers
 - Selecting candidates
 - Evaluating final presentations
 - Selecting final providers
- Assessing current plan behavior
- Reviewing plan design with respect to plan objectives
- Providing regulatory updates

EDUCATION

- Enhancing employee education and communication
 - Assisting with 404(c) compliance
 - Helping employees develop appropriate asset allocation strategies
 - Seeking to maximize participation
 - Offering ongoing education about retirement planning
 - Coordinating and conducting enrollment meetings
- Optimizing employee appreciation

OUR SERVICE PROCESS

Our service process is based on four actions that never change:



For each of the three key areas of plan management (**Investments, Risk and Education**) we help you with all of the following:

INVESTMENTS

We help you...

Evaluate what the regulations require regarding investment menu diversification, as well as evolving market conditions and relevant benchmarks that help assess investment performance.

Decide upon an investment menu by streamlining investment selection and analysis.

Document your decisions with a written Investment Policy Statement, as well as documentation of the activities of your plan's Investment Committee.

Monitor the performance, management, fees, suitability and diversification of your plan's investments and its Investment Policy on an ongoing basis.

RISK

We help you...

Evaluate the nature of fiduciary risk and what to do about it. We also help you understand the importance of plan design and service providers in the functioning of your plan.

Decide which plan features, plan design, and service providers help your plan achieve its objectives.

Document all fiduciary risk management activities by compiling and maintaining your plan's fiduciary audit file.

Monitor risk on an ongoing basis, including 404(c) checkups, service provider reviews, and all other areas that potentially could put plan at risk.

EDUCATION

We help you...

Evaluate the requirements for effective employee communication and education, as well as the activities that can increase employee acceptance and satisfaction with the plan.

Decide on a course of action to help educational activities boost plan enrollment or participation.

Document your plan's ongoing educational activities and communication initiatives.

Monitor the success of the education plan and amend the plan as necessary.

EACH AREA OF PLAN ACTIVITY CYCLES THROUGH THE FOUR-POINT PROCESS

The four-point process is cyclical; returning to the beginning of the chain whenever something significant takes place: a change in plan design, a change in company ownership, a regulatory update, and so on.

START THE CYCLE OVER WHENEVER A SIGNIFICANT CHANGE TAKES PLACE

Whenever a significant change happens, it is important to **Understand** how it will affect the plan, decide on what actions to take, **Document** those decisions, and, finally, **Monitor** the results of the new actions.

Our role is to keep your plan running smoothly as your company's circumstances change and your work-force evolves.

ANNUAL SERVICE SCHEDULE

Our service commitment to your 401(k) plan is based on a comprehensive process with a clear schedule of events.

To ensure that your plan operations run as smoothly as possible, we offer a systematic approach with a consistent service process that covers the three key areas of plan operations:

- Investments
- Risk
- Education

This Service and Administration Planner helps you see how plan events fit together into a yearlong system of services that we provide to your plan.

Activities	Q1			Q2			Q3			Q4		
	J	F	M	A	M	J	J	A	S	O	N	D
Investment Management												
Investment Reviews		X			X			X			X	
Review IPS			X									
Investment menu review										X		
QDIA review (as needed)										X		
Investment provider review										X		
Investment Committee review										X		
Refine investment menu (if applicable)	X											
Assess fees and fee disclosure			X							X		
Risk Management												
Plan Committee meeting										X		
Plan design review	X											
Fees and expenses											X	
Regulatory and notice reminders			X									
Service provider review				X								
Audit file review				X								
ADP testing review			X									
Fidelity bonding review	X											
404(c) checkup					X							
Year-end review									X			
Fiduciary review	X											
Fiduciary liability insurance review	X											
Education Management												
Education program review	X											
Onsite enrollment meetings			X			X			X			X
Onsite education meetings				X		X						
Investment advice review (if applicable)	X											

IMPORTANT ADMINISTRATION AND COMPLIANCE DATES TO REMEMBER

Each of these annual dates is important to the health of your plan.

We will offer reminders and assistance to help you meet your obligations as the sponsor of this retirement plan.

January 1	Quarterly and semi-annual entry date for calendar year plans
January 31	Form 1099R to participants and Form 943
February 28	1099R paper filing
March 15	ADP/ACP testing complete/correct failure
March 30	SPD to new employees in calendar year plans
March 31	1099R electronic filing
April 1	RMD and Quarterly entry date for calendar year plans
April 15	Tax due date for partnerships and sole proprietors
July 1	Mid-year ADP/ACP tests, quarterly and semi-annual entry date for calendar year plans
July 29	Updated SPD and SMM
July 31	Form 5500 or Form 5558, and Form 5330
September 15	Final deadline for contributions
September 30	Summary Annual Report (SAR)
October 1	Quarterly entry date for calendar year plans
October 4	Automatic Deferral and/or Safe Harbor Notice
October 15	Extended deadline for Form 5500, tax returns for partnerships and deductible explorer contributions
November 2	SIMPLE 401(k) Notification
December 1	Automatic Deferral and/or Safe Harbor Notice
December 15	Summary Annual Report (SAR) for 5500 Extenders
December 31	RMD and data for minimum coverage, ADP/ACP and top-heavy tests

IMPORTANT VARIABLE DATES

These important deadlines are triggered not by the calendar but by plan events. Blackout periods apply only to plan conversions, not newly installed plans.

Section 404(c) Disclosures	Provide to participants or beneficiaries immediately prior to or after investment instructions are made.
Notice of Blackout Period	Advance notice of at least 30 days but no more than 60 days advance notice.

Administration Planner

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