



Does Your Plan need a Check-up?

Is your 401(k) operating up to today's standards? Here are Five Key areas we review:

PARTICIPANT EDUCATION

Does your plan:

Maintain a formal participant education program?	Yes / No
Conduct and document annual reviews of the education program?	Yes / No
Have regularly scheduled participant enrollment and education meetings?	Yes / No

PLAN FEES AND EXPENSES

Do you have written agreements in place with all plan service providers outlining the service they will perform and the specific fee for each service?	Yes / No
Do you know how much you are paying in administrative fees?	Yes / No
Are you confident of what investment based fees you are paying?	Yes / No
Do you conduct and document a periodic review of all fees?	Yes / No
Do you document the services performed and the specific fee for each service?	Yes / No
Do you know how much you are paying in administrative fees	Yes / No

INVESTMENT PORTFOLIO

Do you conduct and document an Annual Investment Portfolio Review?	Yes / No
Are you receiving a third-party analysis of investment management?	Yes / No
Do you have, maintain and follow an Investment Policy Statement (IPS)?	Yes / No
Do you offer strategic or lifestyle portfolios, or managed accounts?	Yes / No

FIDUCIARY RESPONSIBILITIES

Do you maintain a fiduciary file with documentation of all reviews?	Yes / No
Do you know who your plan fiduciaries are?	Yes / No
Do the fiduciaries know their responsibilities?	Yes / No

PLAN DESIGN AND ADMINISTRATION

Are you being made aware of new plan design options on a timely basis?	Yes / No
Are you familiar with Safe Harbor, Cross-testing, Roth or Catch Contributions, or Cash Balance features?	Yes / No
Are Highly Compensated Employees aware of and satisfied with the amount they can contribute?	Yes / No
Are plan related compliance tests and reports being done on a timely basis?	Yes / No



WHERE IS YOUR COMFORT PLACE?
EJR CAN HELP YOU GET THERE.

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