

# Plan Sponsor Responsibilities

## Typical 401(k)

Form 5500 preparation  
Track eligibility  
Retirement plan review  
Investment choice additions/deletions  
Consultative design services  
Year-end testing  
Proprietary plan document support  
Advanced allocation designs  
Preparation of amendments  
Monitor pending legislative actions  
Merger and acquisition support  
Annual census collection  
Audit support  
Forms 945, 1096, and 1099 preparation  
Notify participants of eligibility  
Conduct ongoing employee education  
Explanation of distribution options and tax implications  
Establish deductions with payroll  
Invest plan contributions  
Qualified domestic relations order (QDRO) support and analysis  
Track contribution limits  
Track catch-up contributions  
Distribute mandatory communication notices  
Approve/deny hardship requests  
Approve/deny loan requests  
Prepare loan amortization schedules  
Coordinate loan deductions  
Process distributions upon termination  
Investment monitoring and due diligence

## 401(k) Maneuver PEP

Upload payroll files  
Year-end data collection

“ Getting a retirement plan should be an easy choice and shouldn't be more work for you. ”



**Paul Fokken**  
**Investment Adviser Representative**  
**231 W. Main Street**  
**Suite 102**  
**Cherokee, IA 51012**

**712-321-3272**  
**[pmfokken@royalfundmanagement.com](mailto:pmfokken@royalfundmanagement.com)**