

 <b>The Retirement Readiness Institute</b> (877) 750-4880	<b>Standard TPA Services</b>	<b>Basic Level 3(16) TPA Services</b>	<b>Enhanced 3(16) : Basic Level + Notice and Reporting</b>	<b>TAPPSS</b>
Custom plan design and consulting	✓	✓	✓	Consults
Plan document preparation	✓	✓	✓	X
Core compliance testing	✓	✓	✓	X
Signature ready form 5500	✓	✓	✓	X
Preparation of participant notices and disclosure	✓	✓	✓	✓
Administer loan policy		✓	✓	✓
Interpretation of plan document		✓	✓	✓
Maintain plan document for IRS/DOL laws		✓	✓	✓
Notify plan administrator of any observed plan irregularities		✓	✓	✓
Review fidelity bond complies with ERISA requirements		✓	✓	✓
Ensure plan administrator maintains fiduciary insurance		✓	✓	✓
Approve corrective refunds		✓	✓	✓
Approve hardship withdrawals		✓	✓	✓
Approve in-service withdrawals		✓	✓	✓
Approve loans		✓	✓	✓
Approve qualified domestic relations order (QDRO)		✓	✓	✓
Approval of required minimum distributions		✓	✓	✓
Approval of separation of service distributions		✓	✓	✓
Monitors eligibility		✓	✓	✓
Monitor loan defaults		✓	✓	✓
Review and upload vesting to plan providers		✓	✓	X
Review suspension of deferrals for hardship withdrawals		✓	✓	✓
Search for missing terminated participants (as <i>necessary</i> )		✓	✓	✓
Annual 404(a)(5) notices			✓	✓
Annual qualified default investment alternative (QDIA)			✓	✓
Mailing of summary annual reports			✓	✓
Mailing of summary of material modifications			✓	✓
Sign form 5500			✓	✓
Review large plan form 5500 and audit report			✓	✓
Verify required annual employer contributions			✓	✓
Oversees, Replaces and Negotiates Service Provider Arrangements Other Than Its Own				✓
Reviews Other Service Provider 408(b)(2) Notices for accuracy and compliance with the regulations				✓
Conducts the Annual 408(b)(2) Assessment of Reasonableness				✓
Provides Plan Level 3(38) Discretionary Investment Management				✓
Takes Discretionary Control for Choosing Investments				✓
Takes Discretionary Control For Replacing Investments				✓
Takes Discretionary Control for Monitoring Investments				✓
Provides Risk Based Strategic Asset Allocation Model Portfolios				✓
Responsible for Documenting ALL Plan Operations				✓
Applies a Prudent and Auditable Process to ALL Plan Operations				✓
Ensures The Plan Is Operating Consistent with Plan Documents				✓
Responsible for ERISA 404(c) Compliance and Notices				✓
Responsible for Creating & Delivery of the Annual 404(a)(5) Participant Notice				✓
Oversees Regulatory Compliance				✓
Provides services to promote improved savings behavior under Non Fiduciary Consultant Role				✓
Maintains Required Correspondence with Terminated and Retired Employees				✓
Ensures That Unnecessary Conflicts in Interest Don't Exist				✓
Responsible for Blackout notices				✓