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## Document Maintenance Program

Simplify communication and potentially reduce plan document services expenses with URPC's Document Maintenance Program. DMP includes all IRS and DOL required amendments and document restatements mandated by law, including related notices and adopting resolutions, as well as discretionary amendments during the year the plan is enrolled.

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### Why Should You Enroll?

- DMP comes with our guarantee that any required plan document restatement or required plan document amendment <sup>1</sup> will be provided on time and will include sample adopting resolutions, as well as any required Summary of Material Modifications to distribute to plan participants.
- DMP also includes any discretionary<sup>2</sup> amendment during each year the plan is enrolled, making it easier and more cost-efficient to make changes to your plan.
- With DMP, you will have more predictable budgeting and fewer "per event" charges. For example during previous restatement cycles, changes and additions to tax laws affecting 401(k) plans necessitated five mandatory interim amendments<sup>3</sup>.
- The cost of restating plan documents is expensive and spreading the cost over a six year period could be advantageous for businesses.
- With the inclusion of the document restatement, DMP may reduce plan document expenses by nearly 60%.

### How To Enroll

- Enrollment is simple. Complete the enrollment form and return it to URPC.

[www.UnitedRetirement.com](http://www.UnitedRetirement.com)

<sup>1</sup> Includes any regulatory-driven restatement of or amendment to the plan document that is required in order for the plan to remain in compliance with applicable laws and regulations.

<sup>2</sup> A discretionary amendment is any employer-requested amendment to the plan document that does not otherwise constitute a required amendment.

<sup>3</sup> Includes Small Business Jobs Act of 2010; Worker, Retiree, and Employer Recovery Act of 2008 (WRERA); Heroes Earnings Assistance and Relief Tax Act of 2008 (HEART); Pension Protection Act of 2006 (PPA); and Final IRC Section 415(c) regulations.