



# Roles & Responsibilities

	Alliance Provider				Payroll Provider			Bundled Provider		
	Client	Advisor	Record keeper	URPC	Client	Advisor	Record keeper	Client	Advisor	Record keeper

### Plan implementation

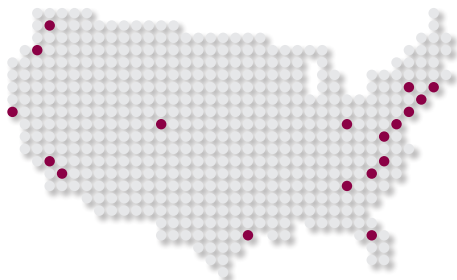
Plan design consulting				✓		✓				✓
Provide alternate plan design solutions				✓						
Prepare plan document, SPD and minutes				✓			✓			✓
Draft loan and QDRO policies				✓			✓			

### Compliance and administration

Census analysis				✓	✓			✓		
Eligibility determination	✓			✓	✓			✓		✓
Provide day-to-day support to plan sponsors		✓		✓		✓	✓		✓	✓
Determine highly compensated and/or key employees				✓	✓			✓		
Top heavy determination				✓			✓	✓		
Calculate top heavy minimum contributions				✓	✓		✓			✓
Track vesting				✓	✓		✓			✓
Nondiscrimination/compliance testing				✓			✓			✓
Validate correct compensation being utilized				✓	✓			✓		
Compensation ratio testing				✓	✓			✓		
Calculate self-employed employee's eligible compensation				✓	✓			✓		
Contribution calculations				✓	✓		✓			✓
Forfeiture allocations				✓	✓		✓	✓		✓
Reconcile individual accounts; compare payroll to deposits				✓	✓			✓		
Reconcile assets and financial transactions				✓				✓		
Combined plan testing				✓						
Prepare annual compliance reports				✓			✓			✓
Audit requirement determination				✓	✓			✓		
Prepare form 5500 and required schedules				✓			✓			✓
Participant loan and distribution processing				✓			✓			✓
Process QDROs				✓	✓			✓		

### Ongoing consulting and support

Provide legislative updates				✓		✓			✓	
Prepare annual required notices and plan amendments				✓			✓			✓
Ongoing plan design and defect correction consulting				✓						
Consult on mergers and acquisitions				✓						
Provide assistance to auditors, IRS and DOL plan audits				✓	✓					



**Your goals for tomorrow drive choices today.**

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