





File Organization & Compliance Checklist

FOR RETIREMENT PLANS



CROSSPLANS

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Follow and complete this helpful organizational checklist to keep your **Retirement Plan Audit File up-to-date** to assist with periodic reviews of your plan.

INSTRUCTIONS:

- 1/ Identify** all of the documents below that are applicable to your plan by indicating a check mark next to that item.
- 2/ Include** these documents in your physical Audit File or within your digital file system (e.g. PensionPro).
- 3/ Review** this checklist at least once a year to ensure that you have updated your file with the most current documents available.



+ DOCUMENTS

Legal Plan Files

Plan Documents (and any Amendments)

Summary Plan Description

Adoption Agreement (if Prototype Plan)

Trust Agreement

IRS Determination Letter

Administrative Forms

CrossPlans Executive Assessment

Vendor Forms

Historical Compliance Reports

Compliance Testing Reports

Form 5500 Records

Additional Documents

Bargaining Agreements

Benefits Plan Description

Board Resolution

Notices to Interested Parties



ANNUAL DATA COLLECTION

Annual Form 5500

Annual Questionnaires

Non-Discrimination Testing Records (if applicable)

Records Used to Determine Eligibility and Contributions
(or Directions on How to Access Current and Historic Employee Records)

Valuation Report



NOTICES & DISCLOSURES

Annual Notices

404(a)5 Participant Fee Disclosure Notice

404(c) Participant Disclosure

408(b)2 Fee Disclosure Notice

Safe Harbor Notice (if applicable)

Summary Annual Reports

Periodic Notices

Auto-Enrollment Notice

Auto-Increase Notice

Blackout Notice

Financial Advisor Notices

Summary of Material Modifications



LOANS & DISTRIBUTIONS

Open & Pending Participant Transactions



INSURANCE

Fidelity Bond

Fiduciary Liability Insurance Policy



ONGOING

Procedures & Minutes

Administrative Committee Meeting Minutes

Employee/Participant Communications

Investment Committee or Other Meeting Minutes

Internal Memoranda Regarding Plan Administration

Investment Fiduciary Files

Advisor Reports

Benchmarking Reports

Investment Policy Statement

Performance Reports

