



AT YOUR SERVICE

**TAG & Transamerica 403(b)
RETIREMENT PLAN EXCHANGE®**

Teaming with the TAG & Transamerica 403(b) *Retirement Plan Exchange* addresses the areas that matter most to employers seeking to offer a retirement plan.

EASY TO ADMINISTER

With the *Exchange* by your side, 99% of the administrative tasks are done for you.

FIDUCIARY PROTECTION

The *Exchange* is responsible and accountable for administrative and investment oversight.

STAYING COMPLIANT

Consistently remain in compliance with Department of Labor (DOL) and IRS regulations.

COST-EFFECTIVE

By aggregating assets with other business, employers reduce costs to administer the plan.

EFFECTIVE SOLUTIONS FOR PLAN SPONSORS



HOW THE *EXCHANGE* WORKS



Simple

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, TAG Resources, LLC removes virtually all of the administrative burden.

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies



Safe

By shifting 3(16) administrative and 402(a) named fiduciary duties to TAG Resources, employers can mitigate defined legal obligations and responsibilities.

- TAG Resources also hires 3(38) investment fiduciary to select and indemnify the investment lineup
- Highest level of protection allowed by law
- TAG Resources has never been the subject of a participant lawsuit



Compliant

While 65% of plans failed DOL random audits in 2018,¹ clients following TAG's administrative protocol have never been sanctioned by the DOL for plan failure.

- TAG Resources ensures plans are in compliance with DOL and IRS regulations
- Avoid fines and penalties
- Inquiries and audits handled directly by TAG Resources



Pooled Pricing

This plan is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive solutions.

- Plan cost negotiated on billions in assets — not millions; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit



MEET THE TEAM

When offering a retirement plan, employers deserve to work with experienced, knowledgeable organizations.



TAG RESOURCES, LLC

**ROLE: THIRD PARTY ADMINISTRATOR,
PLAN ADMINISTRATOR 402(A),
3(16), AND 3(21)***



EXCHANGE SERVICE PROVIDERS



TRANSAMERICA
ROLE: RECORDKEEPER



INVESTMENT MANAGER
ROLE: 3(38) INVESTMENT MANAGER



COULTER & JUSTUS, PC
ROLE: AUDITOR



**LAW OFFICE OF
ROBERT J. TOTH**
ROLE: ERISA LAW FIRM

HIRED BY EMPLOYER



FINANCIAL ADVISOR
JAMES RANK

*Non-investment

LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

There are dozens of responsibilities plan sponsors must take on when offering a 403(b) to their employees. With the *Exchange*, that number is reduced to three.

RESPONSIBILITIES HANDLED BY THE *EXCHANGE*

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Upload Payroll Files**
- Vesting Verification & Tracking
- Year End Data Collection & Review**

RESPONSIBILITIES FOR PLAN SPONSOR:

- Monitor TAG
- Upload payroll files**
- Year end collection data**

TAG takes on

99%

of your administrative tasks.

**Required, but may be provided by payroll company

A high-quality retirement plan can help attract and retain talented employees.

Contact us to see how you can get started.



CALL

888-401-5826



EMAIL

Exchange@transamerica.com



VISIT

tagresources.com

¹"Fact Sheet," Employee Benefits Security Administration, 2018

Retirement Plan Exchange® is a registered service mark of Transamerica. The Exchange is not a multiple employer plan (MEP). Unlike an MEP, certain plan qualification and ERISA requirements are applied at the individual plan level.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations. Investment Manager 3(38) services when offered are provided by Investment Manager.

TAG Resources, Investment Manager, James Rank, Coulter and Justus, P.C., the Law Office of Robert J. Toth, and Transamerica are not affiliated companies.

