

## SERVICE RESPONSIBILITY GUIDE

SERVICES	PLAN SPONSOR	JM PENSION	FINANCIAL PROFESSIONAL	THE CUSTODIAN
<b>PLAN SETUP</b>				
Design Plan based on Plan Sponsor objectives.				
Prepare plan documents or amendments.				
Coordinate with payroll service for elective deferral options.				
Select plan-appropriate investment options.				
Design participant education plan.				
Prepare educational materials about retirement, planning and financial decisions.				
Conduct enrollment meetings.				
Offer ongoing post-enrollment meetings.				
<b>RECORDKEEPING</b>				
Submit timely, accurate plan contributions electronically.				
Provide daily valuations of accounts.				
Grant access to retirement accounts via Internet or phone, and access to call support.				
Create and distribute participant statements.				
Develop plan sponsor statements.				
<b>COMPLIANCE &amp; REPORTING</b>				
Authorize and set up JM Pension access to participant data.				
Provide participant data to JM Pension for compliance testing.				
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<b>PLAN ADMINISTRATION</b>				
Renew employee census, monitor plan eligibility and entry dates.				
Conduct IRS-required testing (415, ADP/ACP, etc.)				
Prepare allocations of contributions and forfeitures.				
Complete Form 5500 annual reports and schedules and summary annual report.				
E-file 5500 series annual reports and schedules.				
Provide support to assist plans in meeting legislative compliance requirements.				
<b>DISTRIBUTIONS, LOANS &amp; WITHDRAWALS</b>				
Calculate participant vesting percentages.				
Initiate vested benefit payouts.				
Manage plan participant loans.				
Monitor and calculate Required Minimum Distributions.				
Coordinate income tax withholding.				
Prepare Form 1099-R/945.				