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### ADMINISTRATIVE RESPONSIBILITIES

*The employer is responsible for all administrative functions of the plan except for those assumed by the service provider(s) in your written agreement(s). Your service agreement with us spells out what functions MBA will assume. A "No" response indicates that you need to take action to comply with regulations. These guidelines are for the employer's administrative use only; do not return to MBA.*

	YES	NO
1. Have you recently reviewed the NQCCO status <sup>1</sup> of your organization?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you operating your plan according to 403(b) regulations and the terms of your written plan?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you using your plan's definition of compensation to calculate contributions?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you sending employee deferrals and after-tax contributions to MBA promptly?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you communicating 403(b) <a href="#">contribution limits</a> to new hires and annually to all eligible plan participants?	<input type="checkbox"/>	<input type="checkbox"/>
6. Are you monitoring contributions so that they do not exceed legal limits including the limit based upon includible compensation <sup>2</sup> and the maximum compensation considered under IRC 401(a)(17)?	<input type="checkbox"/>	<input type="checkbox"/>
7. If you allow for elective deferrals, do you have signed legally binding salary reduction agreements <sup>3</sup> on file which are easily accessible?	<input type="checkbox"/>	<input type="checkbox"/>
8. If you allow for elective deferrals, have you applied the IRS universal availability rules in allowing all employees to defer except those legally and specifically excluded by the terms of your plan?	<input type="checkbox"/>	<input type="checkbox"/>
9. If offering elective deferrals to your employees, do you give an <a href="#">effective opportunity</a> to eligible employees upon initial qualification and annually thereafter?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are payroll and administrative records related to the 403(b) plan kept for the retention period required by federal and state laws or as recommended by a benefits consultant?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you following policies, procedures and internal controls you have established to comply with regulations and the rules of your plan?	<input type="checkbox"/>	<input type="checkbox"/>
12. Does MBA have an updated copy of your plan rules?	<input type="checkbox"/>	<input type="checkbox"/>
13. Do you communicate plan information to your employees who are eligible to participate including providing them with the MBA Select Retirement Plan Document?	<input type="checkbox"/>	<input type="checkbox"/>
14. Are you using IRC 414(q) to determine <a href="#">highly compensated employees</a> , and are you testing for nondiscrimination in contributions and coverage if required?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are you making contributions only for current employees or former employees who have had a severance from employment of less than five years if allowed by the plan?	<input type="checkbox"/>	<input type="checkbox"/>

#### MULTIPLE VENDOR PLAN

*If MBA is not your exclusive service provider, the employer is also responsible for the following.*

1. Are you monitoring loan limits?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you approving hardship distributions according to the regulations?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you coordinating communications between vendors?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you sharing information with vendors on transfers and contract exchanges?	<input type="checkbox"/>	<input type="checkbox"/>

#### ADDITIONAL INFORMATION

You are required to provide MBA with an updated copy of your plan rules. All contributions received by MBA are subject to the terms set forth in the [AG Retirement Plan Contribution Acceptance Policy](#). Due to possible updates, we encourage you to use the [online retirement contribution form](#) or the most current contribution form available on our website.

<sup>1</sup> Church, QCCO, and NQCCO status should be reviewed periodically to avoid any adverse tax consequences.

<sup>2</sup> Pre-tax and Roth deferrals must be made from taxable income.

<sup>3</sup> You do not have to have a signed agreement if the employee is contributing due to a qualified automatic enrollment provision that is part of your written plan. As with all deferrals, eligible employees must be given an initial and annual opportunity to make changes to deferrals.