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Most fiduciaries — people who have key responsibilities and obligations to an employee benefit plan — and employers want to do the right thing. However, inadvertent mistakes can create significant problems for fiduciaries and participants.

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*Phyllis Borzi, Assistant Secretary of Labor for EBSA
(Employee Benefits Security Administration)*

Benefits for the PEO

- **MAKE PLAN EASIER FOR PEO TO ADMINISTER**

TAG becomes your 401(k) department, performing 99% of the administrative tasks for your plan. This is the highest level in the industry.

- **KEEPS PEO PLAN COMPLIANT**

TAG, as the Plan Administrator, keeps you in compliance and prevents your 401(k) plan from becoming one of the 75% of 401(k) plans that fail Department of Labor audits each year. This keeps you from having to shoulder a share of the billions in fines and penalties imposed for being out of compliance.

- **PROVIDES FIDUCIARY PROTECTION FOR PEO**

TAG is a Named Fiduciary on your plan, accepting fiduciary liability at the highest level in the industry.

- **REASONABLE COST TO PEO**

The TAG Program is competitively priced – in a number of cases the TAG Program costs less than programs offering none of the services offered by TAG.

- **WORKS WITH SUBSTANTIAL AND WELL KNOWN PROVIDERS**

TAG is the largest “end to end” 401(k) provider in America. TAG partners with Transamerica as recordkeeper with over \$152 billion in assets and Mercer LLC as the investment manager with over \$100 billion in assets* under management.

*As of December 31, 2014



TAG created the first, and now largest, independent MEP and MEP-like program at Transamerica to give PEOs what they want.

Powered by Transamerica Retirement Plan Exchange®

Easy to Administer

PEO Plan Sponsor Responsibilities without TAG

- Signing & Filing Form 5500
- Employee Communications
- 404(a)(5)
- 404(c)
- 408(b)(2)
- Benefit Payments
- Blackout Periods
- Summary Plan Description
- Document Requests
- Legal Process
- Retirement Plan Tax Issues
- Pre-Populated Year-End Questionnaire
- Select and Monitor Investment Menu
- Quarterly Investment Meetings
- Spousal Consent
- Filing of Form 8955
- Error Correction
- Rate Change Reports
- Distribution Reports
- Loan Reports
- Eligibility Reports
- QDRO Reports
- 402(g) Limit Reports
- Lost Earnings Calculations
- Final Census
- Trustee Duties
- QDRO Determinations
- Upload Payroll Files
- Provide Year End Data
- Plan Design
- Work With DOL or IRS for Issue Resolution

PEO Plan Sponsor Responsibilities WITH TAG

- Upload Payroll Files
- Monitor TAG
- Provide Year End Data



Helps Keep You in Compliance

Staying compliant is about having expert knowledge of the rules that govern the day-to-day operations of your 401(k) plan. This requires: having the time to keep up with all the changing regulations, being prepared to meet with the Department of Labor (DOL) or Internal Revenue Service (IRS), and knowing what they need before they ask.

TAG becomes the PEO's 401(k) department and provides expert knowledge. We take the time to stay current with new regulations, to comply with the ever-changing interpretation of current regulations, and act as the liaison between you and the DOL, or the IRS.

Protects You From Fiduciary Liability

Being a fiduciary is a role any PEO would like to avoid if possible. When the PEO offers a 401(k) MEP, they become a fiduciary taking on the responsibility for the operations of the plan and decisions made for the plan. The PEO assumes the liability of all adopter's participants in the MEP. They are ultimately responsible for the effects of their decisions on all employees' current assets in the MEP plan, and how your decisions affect future earnings. A small mistake today can have serious consequences on future earnings, leaving the PEO with the monetary consequences of correcting the mistakes.

TAG is a Named Fiduciary for the plan and we minimize the fiduciary burden to the greatest degree in the industry. Being a fiduciary is about the process of making knowledge based decisions, documenting the decisions, and being able to defend the decisions to the DOL, or the IRS.

TAG's experts make the decisions, and take the responsibility of those decisions, so you can sleep at night.

Substantial Well Known Providers

Your Professional Support Team

TAG Resources

Plan Administrator 402(a), 3(16), 3(21)

TAG Resources is the Plan Administrator and a Named Fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21). It is our job to perform all functions necessary to keep your plan compliant.

As such, TAG Resources is responsible for the day-to-day operations of your plan. The functions we perform on your behalf include: the signing and filing of the Form 5500, QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments are obtained, service of legal process for any potential lawsuits related to the Plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.

Transamerica Retirement Solutions

Recordkeeper

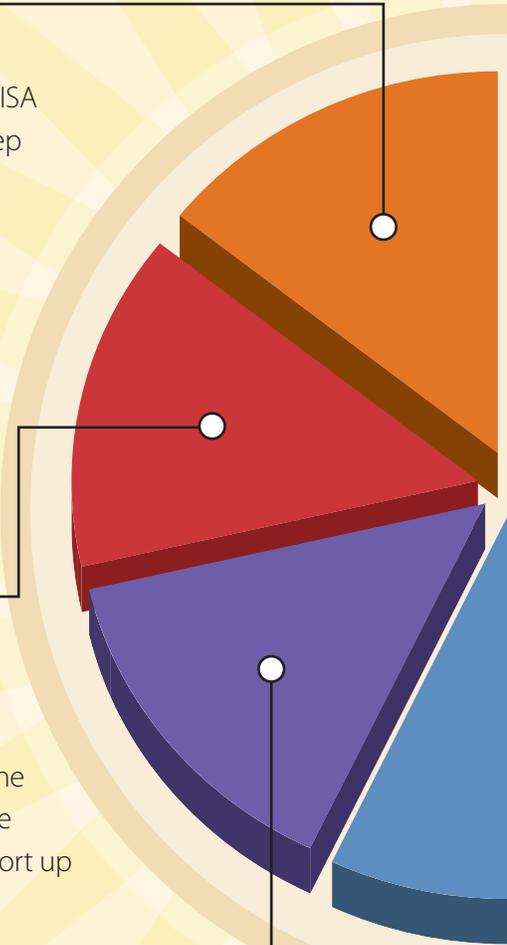
Transamerica is an industry leader that, along with affiliates, has more than 75 years of experience providing innovative, best-in-class retirement plan services and solutions. With more than \$152 billion in assets serviced, Transamerica is ranked as one of the top providers of retirement plans. In addition to being the recordkeeper for the handling of the benefit payments and enrollments, Transamerica also provides support up to and through the plan participant's transition to retirement.

Financial Advisor

Offering a 401(k) and selecting the providers to run the 401(k) plan is a fiduciary decision. The Financial Advisor plays a key role in helping you with the due diligence process and documentation of that process.

Financial Advisors that offer the TAG Program are in tune with the complexity and liability of running a 401(k) Plan. Advisors that use the TAG Program look to reduce the administration duties and risk to you to the greatest degree possible, but at a cost that is competitive in the market.

In addition, many advisors offer services that will help increase participation, help with enrollment meetings, provide investment guidance and education for the plan participants, provide plan reviews on a regular basis, and suggest potential plan-design enhancements.



TAG Bedrock Reporting System

The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine eligibility and check match amounts.

The Bedrock Reporting System also captures rate changes, new loans, and hardships for the sponsors and monitors contributions and distributions to ensure compliance with plan documents and 401(k) limits. Every step in the process is time stamped so the complete data cycle is monitored from the payroll date to when the upload files arrive at TAG, to the time the funds are traded at the recordkeeper.

The Bedrock Reporting system allows TAG to produce a quarterly Fiduciary Report for each plan in the program so that TAG can monitor the operational health of the plan and catch minor errors before they expose the plan to possible compliance violations.

Mercer LLC Investment Manager 3(38)

As the named 3(38) Fiduciary in the plan document, Mercer LLC, is responsible for the selection and monitoring of the funds in the investment menu in accordance with the Investment Policy Statement for the plan.

Mercer has been a leading global provider of investment services for over 40 years. With 120 manager research professionals, many of whom have hands-on fund management experience, an investment staff of 1,300 and over \$100 billion in assets* as the named investment manager ERISA 3(38), Mercer has the human capital, technology, and experience to manage investment risk and return outcomes.

**Pensions & Investments – July 7th, 2014*

Coulter and Justus, P.C.

Audit Firm:

Coulter & Justus, P.C. is an AICPA Employee Benefit Plan Audit Quality Center Member and conducts over 200+ 401(k) audits each year.

Federal law requires employee benefit plans with 100 or more participants to conduct an annual audit. Coulter and Justus, PC is registered with the Public Company Accounting Oversight Board, which is a requirement to perform audits for SEC companies. This requires Coulter & Justus, P.C. to have the highest level of quality controls and peer reviews.

NAPLIA: Umbrella Fidelity Bond

NAPLIA is a boutique insurance agent that has provided clients with their best option for professional liability and errors & omissions insurance since 1998.

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*Morgan Stanley Retirement Planning for Specialized Solutions,
helping you create a better future for your employees through Workforce Management Agency.*

Plan-related recordkeeping services are provided by Transamerica Retirement Solutions, LLC ("Transamerica"). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT, or Transamerica Life Insurance Company ("TLIC"), CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. For complete information, contact your Transamerica representative.

Transamerica Retirement Solutions was awarded 66 "Best in Class" Cups in the under \$5 million to \$1 billion markets in PLANSPONSOR® magazine's 2014 Defined Contribution Survey for sponsor and participant services. The complete results of the Defined Contribution Survey were announced in the November 2014 issue of PLANSPONSOR® magazine. The survey polled 5,291 clients. "Best in Class" awards are given to the three highest scoring providers in each area of service and any other providers with scores that exceed the benchmark score established for a given asset range.

Mercer is a leading global provider of investment services to clients with over 40 years of fiduciary experience. Mercer has invested heavily to build four market-leading research boutiques, each focused on a category of strategies: equities, bonds, alternatives and real estate. Mercer has more than 110 globally located manager research professionals, many of whom have hands-on fund management experience, an investment staff of 1,300 investment and over \$100 billion* as the named investment manager (ERISA 3(38)).

*As of December 31, 2014