FIDUCIARY FILE CHECKLIST

Perfect401(k)

Retirement Planning Perfected

EVERINGTON COMPANIES

Perfect401(k)

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CHECKLIST

The following checklist will help you to compile and keep your Fiduciary Audit File up-to-date and 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 Fiduciary Audit File or other centralized file and record the last date that the document was updated on this checklist.

3/ **Review** this checklist at least once a year to ensure that you have updated your file with the most current documents available.

DOCUMENTS

	DATE
☑ PLAN DOCUMENTS (AND ANY AMENDMENTS)	
☑ ADOPTION AGREEMENT (IF PROTOTYPE PLAN)	
☑ TRUST AGREEMENT (IF SEPARATE FROM PLAN DOCUMENT)	
☑ BARGAINING AGREEMENTS	
☑ IRS DETERMINATION LETTER	

	DATE
☑ SUMMARY PLAN DESCRIPTION ("SPD")	
☑ SUMMARY ANNUAL REPORTS	
☑ SUMMARY OF MATERIAL MODIFICATIONS	
☑ NOTICES TO INTERESTED PARTIES	

GOVERNMENT REPORTING

	DATE
☑ INTERNAL REVENUE SERVICE FORM 5500	

	DATE
☑ AUDITED FINANCIAL STATEMENTS	

SERVICE PROVIDER CONTRACTS

	DATE
☑ INVESTMENT CONSULTING AGREEMENTS	
☑ PLAN RECORDKEEPING/ADMINISTRATION AGREEMENTS	
☑ SERVICE CONTRACTS	

	DATE
☑ PLAN ACTUARIAL/ADMINISTRATION AGREEMENTS	
☑ CUSTODIAL AGREEMENTS	

BONDING AND FIDUCIARY LIABILITY INSURANCE

	DATE
☑ FIDELITY BOND	
☑ FIDUCIARY LIABILITY INSURANCE POLICY	

PROCEDURES & MINUTES

	DATE
☑ FIDUCIARY COMMITTEE CHARTER	
☑ PLAN PROCEDURE MANUAL	
☑ INVESTMENT COMMITTEE OR OTHER MEETING MINUTES	
☑ ADMINISTRATIVE COMMITTEE MEETING MINUTES	
☑ EMPLOYEE/PARTICIPANT COMMUNICATIONS	
☑ INTERNAL MEMORANDA REGARDING PLAN ADMINISTRATION	

SECTION 404(c)

	DATE
☑ SAMPLES OF REQUIRED 404(C) PARTICIPANT DISCLOSURES	
☑ DESCRIPTION OF INVESTMENT ALTERNATIVES, INCLUDING RISK/RETURN AND FEE/EXPENSE INFORMATION	
☑ PARTICIPANT COMMUNICATIONS REGARDING INVESTMENTS	

INVESTMENT POLICY

	DATE
☑ INVESTMENT POLICY STATEMENT	

INVESTMENT MANAGEMENT

	DATE
☑ PROSPECTUSES AND OTHER INVESTMENT INFORMATION	
☑ INVESTMENT CONTRACTS (IF ANY)	

MONITORING INVESTMENTS

	DATE
☑ PERFORMANCE REPORTS	
☑ INVESTMENT EXPENSES	
☑ DOCUMENTATION OF RATIONALE PERTAINING TO FUND CHANGES	
☑ COPIES OF INVESTMENT PRESENTATIONS	
☑ DOCUMENTATION OF ANY “MAPPED” INVESTMENT CHANGES INCLUDING PROCEDURES AND NOTICES	

MISCELLANEOUS

	DATE
☑ ALL PLAN-RELATED FORMS NOT PREVIOUSLY LISTED	
☑ INFORMATION ON PLAN OPERATION AND INVESTMENT	

	DATE
☑ NON-DISCRIMINATION TESTING RECORDS	
☑ RECORDS USED TO DETERMINE ELIGIBILITY AND CONTRIBUTIONS (OR DIRECTIONS ON HOW TO ACCESS CURRENT AND HISTORIC EMPLOYEE RECORDS)	

NOTES

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This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation.