

MANAGING FIDUCIARY Responsibility Together



Retirement Industry-leading 3(16) fiduciary services through **CRS Fiduciary Services**



Imagine focusing on what really matters. LET US MANAGE THE REST.

CRS Fiduciary Services delivers the level of freedom you and your business need through comprehensive 3(16) fiduciary services.

Why Your Business Needs 3(16) Services

As the sponsor of a retirement plan you have many responsibilities, including payroll submissions, maintaining trustee duties, and communicating with plan participants. The administration alone can be overwhelming—even without the required fiduciary responsibility.

Fiduciary Responsibility

What does fiduciary responsibility mean? Think of it as a binding relationship where someone has voluntarily agreed to act as a “caretaker” of another’s rights, benefits, and retirement plan processes. The fiduciary has a legal obligation to carry out its plan responsibilities with the highest degree of prudence, good faith, honesty, integrity, service, and undivided loyalty to the beneficiaries’ interest—in this case, retirement plan participants.

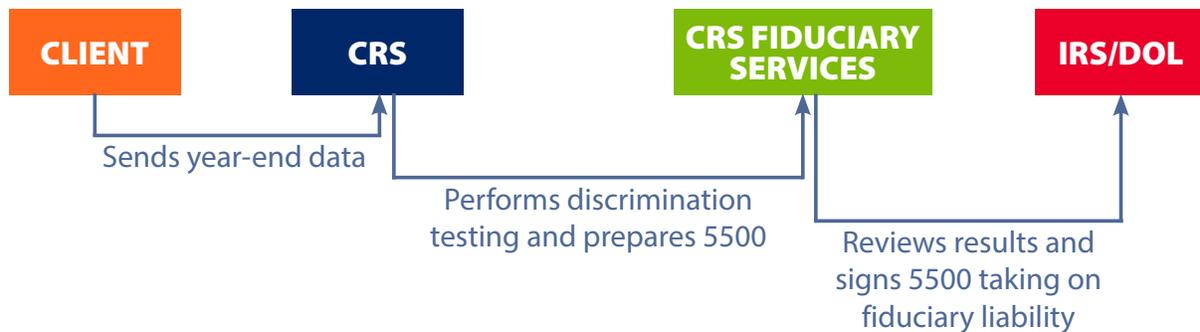
Freedom to Run Your Business

Retirement plan sponsors are spending more and more time handling administrative responsibilities, meaning less time is spent focusing on business growth. From a fiduciary standpoint, many plan sponsors simply don’t have the resources to manage and protect a retirement plan.

Traditional 401(k)



Traditional 401(k) with 3(16) Setup



EVERY YEAR

the internal revenue service (IRS) and department of labor (DOL) conduct thousands of audits of employee benefit retirement plans – of which 60% or more fail – resulting in millions of dollars in fines, penalties, and restorations. Auditors at both agencies are increasingly focused on the internal controls employers like you maintain for their employee benefit plans.

Three service packages to choose from

Each client has a unique set of needs, so we offer three service packages to choose from. We're here to give you confidence that your retirement plan is well-managed and serviced.

3(16) Service Types	Basic	Enhanced	Full
Review and sign Form 5500	●	●	●
Authorize corrective distributions & forfeitures		●	●
Process and track loans		●	●
Process distributions		●	●
Payroll related services			●
Monitor deferral elections and changes * Provide plan level disclosures			●
Provide mass mailings to participants **			●
Track Eligibility			●
Approve & process QDROS **			●
Approve and process Hardships			●

**Only with certain payroll providers and vendors ** Additional costs apply*

REDUCE YOUR BURDEN

Relieve the stress and rely on trusted partners

Offload the administration associated with your retirement plan

Focus on running your business

Let us handle the fiduciary responsibility, so you can focus on your business



www.crs401k.com/fiduciary
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