

MID-ATLANTIC BENEFIT CONSULTANTS, INC.

FINANCIAL PLANNING

PRE-RETIREMENT PLANNING
INVESTMENT CONSULTING

RETIREMENT PLANS

401(K)
PENSION / PROFIT SHARING
IRA'S

INSURANCE

LIFE / DISABILITY INCOME
HEALTH
LONG-TERM CARE

Plan Administration Services

- Calculation of annual contributions
- Determination and enrollment of eligible employees.
- Maintenance of plan records, including investment information, plan accounting, etc.
- Preparation of Annual Valuation Reports, including Annual Participant Statements.
- Preparation of required notices -- Safe Harbor, Participant Fee Disclosure, Qualified Default Investment (QDIA)
- Optional Quarterly Asset Listings / Participant Statements.
- Quarterly Benefit Statements
- Preparation and filing of "5500" series tax returns and related schedules.
- Calculation and handling of distributions to terminated participants.
- Tax reporting of distributions ("1099's").
- Processing of participant loans
- Ongoing review of applicable law, regulations, rulings, etc
- Recommendations for plan revision as appropriate, based on changing needs of plan sponsor and/or changes in governing laws, etc.
- For Defined Benefit plans, actuarial determination of funding level and actuarial certification.

401(k) Administration Services

- Non-Discrimination testing to determine permissible deposits.
- Determination and enrollment of eligible employees.
- Maintenance of plan records, including investment information, plan accounting, etc.