shea RETIREMENT SERVICES, INC 401(k) SOLUTIONS

Empowering Best Outcomes for Plans, Sponsors and Participants

Organizing Your Fiduciary File

As a plan sponsor and fiduciary of your company's retirement plan, keeping an up-to-date fiduciary file is critical. To begin, Shea Retirement Services, Inc. recommends preparing your file in four key sections: Documents, Administrative, Participant Communication, and Investments. Contents of each section could include the items listed in the table below.

I.	**Documents Section:**	☐ Plan Document and Amendments ☐ IRS Determination Letter (Opinion Letter if prototype) ☐ Summary Plan Description ☐ 404(c) Policy Statement and Notice ☐ Form 5500 and SAS 70, audit, financial statement (5 years) ☐ Form 5330 (if necessary) ☐ Service Provider Contracts ☐ Summary Material Modification	☐ Plan Loan Documents ☐ Nondiscrimination Test Results ☐ Corporate Tax Return copies ☐ Corporate Board Resolutions ☐ Summary Annual Reports (5 years) ☐ RFP Results ☐ Committee Charter ☐ ERISA Fidelity Bond ☐ ADV II and Schedule F (if required)
II.	**Administrative Section**	☐ Annual Plan Level Trust Reports (5 years) ☐ Distribution Documents ☐ Default, Safe Harbor, or Automatic Enrollment Notices ☐ Audit Results (IRS, DOL) ☐ Annual Plan Review Executive Summary ☐ Participant Complaints ☐ Significant Business Events (Sale, Purchase, etc.) ☐ Fiduciary Liability Insurance Contract ☐ Correspondence (DOL, IRS, etc.)	
III.	**Participant Communication Section**	☐ Enrollment Material ☐ Documentation of all Communication Events (meetings, emails, posting, etc.) ☐ Employee sign-in sheet ☐ Material to be provided automatically ☐ Material to be provided upon request	
IV.	**Investments Section**	☐ Investment Policy Statement ☐ Documentation of Investment Activity ☐ Executive Summaries from Committee Meetings ☐ Meeting notes and action items ☐ Current Fund Menu and Expenses	

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