Navigating the Unknown

When an issue needs resolution, sometimes the biggest question is: Where do I start? This chart will help point you in the right direction.

QUESTIONS?

Find additional helpful articles and videos on our Resources page: **compass-cg.com/resources**.

YOUR RECORDKEEPER

Your Recordkeeper holds the plan's assets. This is where participants choose how much to contribute into their retirement accounts, view and make changes to how their funds are invested, and request distributions or loans from their account.

- Help getting into accounts: employee login issues, resetting passwords
- Website / mobile app / 1-800 participant services line
- General employee questions
- Participant statements
- Changing ACH banking info for contributions
- Plan contributions submission from payroll
- Tax reporting: 1099 forms

DISTRIBUTIONS AND LOANS: Start with your Recordkeeper to request distributions or loans through their website or via paper forms.

YOUR COMPASS RELATIONSHIP MANAGER

Your Compass Relationship Manager provides thoughtful plan design, compliance support, ongoing plan consulting, and is a real person to talk with.

- Annual compliance testing and reconciliation
- Form 5500 and other governmental filings
- Plan design consulting
- Administration questions: eligibility and entry dates, vesting determination
- Profit sharing calculations and contributions
- Plan documents: Summary Plan Description and required notices
- Additional 3(16) co-fiduciary services also available

YOUR PLAN ADVISOR

Your Plan Advisor assists with plan enrollment and implementation, and employee education so that plans can be designed based on financial goals.

- Participant education and enrollment
- Investment review and due diligence
- Recordkeeper / provider pricing review and benchmarking
- Financial planning

Your Plan Advisor may perform additional services as well.