



# 3(16) FIDUCIARY SERVICES

PROVIDING THE COMPLIANCE PROTECTION YOU DESERVE

At Compass, we recognize that our clients are often too busy to focus on every nuance in their retirement plan. Our 3(16) service provides an additional layer of fiduciary protection, so our clients and financial advisors can be assured their retirement plans are being well-managed and properly operated.

## YOUR 3(16) SERVICE PARTNER

- Named as fiduciary under ERISA on the plan document
- Provide plan design recommendations and reviews
- Prepare and sign the Form 5500
- Eligibility determination and tracking, mail enrollment material to new participants and process enrollment forms
- Track vesting of employee accounts
- Submit payroll contributions to the plan's record keeper
- Prepare and approve loans, distributions and hardship withdrawals and terminations
- Prepare and distribute all participant notices and annual reports
- Prepare and distribute the Summary Annual Report (SAR)
- Purchase a fidelity bond for the plan
- Test initial and annual discrimination

Put our expertise to work for you. Our compliance knowledge helps ensure your plan meets changing regulatory requirements, and more importantly, our team and processes can help limit your fiduciary liability. Compass 360, LLC is our IRC 3(16) Fiduciary arm.

## WHY COMPASS 360?

- Commitment to Exceptional Service
  - We're committed to transparency and exceptional service
  - We take a full-scope service approach
- Dedicated + Experienced Client Service Team
  - Streamlined communication ensures your needs are met
  - Consultants average 12+ years of experience designing and administering retirement plans
- Cutting-Edge Technology
  - Proprietary software to ensure accuracy and employee data integrity
- Capitalize on Our Expertise
  - Our team of actuaries and retirement plan professionals takes the complexity out of regulatory requirements



### LEARN MORE ABOUT OUR 3(16) SERVICES

Contact us at 603.778.9920 or  
[compass360@compass-cg.com](mailto:compass360@compass-cg.com)

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