



A Compliance-Only Service

Your Business ... POWERed by CPI

Plan Sponsors periodically engage certain financial institutions to provide the day-to-day recordkeeping of their qualified retirement plan while the compliance work is provided by a third-party administrator. This type of retirement plan solution allows the employer access to mutual fund options or certain services that would not typically be available to the small plan market without incurring exorbitant fees.

A qualified third-party administrator, CPI Qualified Plan Consultants, Inc. (CPI) will provide the compliance services outlined by the Department of Labor and the Internal Revenue Service to the retirement plan. CPI is a nationally recognized firm with the expertise to provide compliance-only services to firms anywhere in the country.

Program Features*

- ▲ The prototype document appropriate for the plan.
- ▲ Program flexibility enables the Plan Sponsor to determine the following:
 - Eligibility requirements
 - Matching contributions
 - Vesting schedules
 - Loan provisions
 - Other pertinent plan features
- ▲ A vesting statement at the end of the plan-year.
- ▲ Complete the ADP/ACP testing both monthly and at plan year-end.
- ▲ Complete 5500 Series tax returns and participant disclosures.
 - CPI will not, however, calculate matching contributions or perform allocation work. This function is the responsibility of the employer or the financial institution.
- ▲ Confirm required plan elements at plan year-end.
 - Employee compensation
 - Deferral amounts
 - Employer contributions, if applicable
- ▲ The communication of testing results back to the Plan Sponsor.

Not only does CPI take care of the compliance needs for the plan at year-end, but will also discount fees when including a safe harbor provision based on specific parameters.

- ▲ Your plan may optionally offer a safe harbor provision with a 100% vested 3% mandatory employer contribution.
 - Allows highly compensated employees to maximize their contributions without required discrimination testing
 - Fully vesting participants is a normal benefit necessary to evade testing
 - Fee reduction continues to apply when additional employer contribution sources are included as long as all contribution sources are 100% vested

*Services are determined by the program selected. Please refer to the program-specific Features & Fees for services associated with the financial institution selected.

Call today. 800.491.7859



Quality Service

Guaranteed and Proven

Our service guarantee.

If for any reason you are not satisfied with our service, we will aggressively pursue an appropriate remedy. If you are still dissatisfied, we will waive next year's administrative service fees.

Our fee guarantee.

We guarantee that the administrative and service fees will not increase for 3 years from the date you engage our services.

How our customers feel.

CPI and CUNA Mutual Group have consistently received top rankings from both 401(k) Exchange and Boston Research Group for providing industry-leading service.