



# California Restaurant Association Retirement Solution

Powered by TAG and Transamerica 401(k) Retirement Plan Exchange®



Providing a better retirement for Employees  
by making it easier for Employers

# Substantial Well Known Providers Your Professional Support Team

## TAG Resources

Plan Administrator 402(a), 3(16), 3(21)

TAG Resources is the Plan Administrator and a Named Fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21). It is our job to perform all functions necessary to keep your plan compliant.

As such, TAG Resources is responsible for the day-to-day operations of your plan. The functions we perform on your behalf include: the signing and filing of the Form 5500, QDRO determinations, authorization of benefit payments, ensuring proper spousal consent on payments are obtained, service of legal process for any potential lawsuits related to the Plan, plan operations, participant claims and appeals, distributions, beneficiary determinations, and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.

## The Bedrock Reporting System™

TAG Resources Proprietary Software

The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine eligibility and check match amounts.

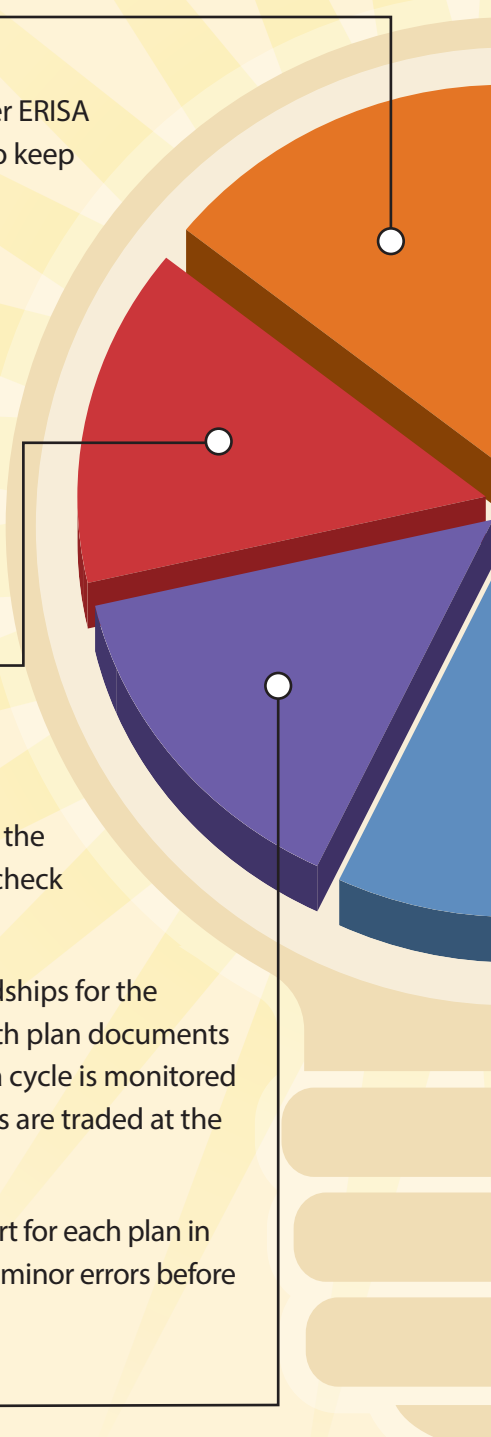
The Bedrock Reporting System™ also captures rate changes, new loans, and hardships for the sponsors and monitors contributions and distributions to ensure compliance with plan documents and 401(k) limits. Every step in the process is time stamped so the complete data cycle is monitored from the payroll date to when the upload files arrive at TAG, to the time the funds are traded at the recordkeeper.

The Bedrock Reporting System™ allows TAG to produce a quarterly Fiduciary Report for each plan in the program so that TAG can monitor the operational health of the plan and catch minor errors before they expose the plan to possible compliance violations.

## Starkweather & Shepley

ERISA Bond

Financial Industry Insurance and Bonding – Umbrella Fidelity Bond. Lead Underwriter, Great American Insurance Company / A+ (Superior) rating from A.M. Best.





## Transamerica

### Recordkeeper

Transamerica is an industry leader that, along with affiliates, has more than 80 years of experience providing innovative retirement plan services and solutions. With more than \$226 billion in assets serviced as of December 2018, Transamerica is a well known provider of retirement plans. In addition to being the recordkeeper for the handling of the benefit payments and enrollments, Transamerica also provides support up to and through the plan participant's transition to retirement.

## Mesirow Financial

### Investment Manager 3(38)

Mesirow Financial is a named fiduciary to the plan, responsible for the investment selection, monitoring and ongoing due diligence of the funds in the investment menu in accordance with the Investment Policy Statement (IPS) for the Plan.

Mesirow Financial is an independent, employee-owned firm founded in 1937 with approximately 570 employees working from 18 locations around the globe.

As a pioneer in outsourced, third party, fiduciary services, Mesirow Financial has been supporting plan sponsors since 2006. The firm has over \$32.7 billion in assets under management and \$30.8 billion in assets under advisement in fiduciary services. \*

\* Includes assets of Mesirow Advanced Strategies, Inc. (MAS) which was subsequently acquired by Lighthouse Investment Partners on July 1, 2018.

## Financial Advisor

Offering a 401(k) and selecting the providers to run the 401(k) plan is a fiduciary decision. The Financial Advisor plays a key role in helping you with the due diligence process and documentation of that process.

Financial Advisors that offer the TAG Program are in tune with the complexity and liability of running a 401(k) Plan. Advisors that use the TAG Program look to reduce the administration duties and risk to you to the greatest degree possible, and at a cost that is competitive.

In addition, many advisors offer services that will help increase participation, help with enrollment meetings, provide investment guidance and education for the plan participants, provide plan reviews on a regular basis, and suggest potential plan-design enhancements.

## Coulter and Justus, P.C.

### Audit Firm

Coulter & Justus, P.C. is an AICPA Employee Benefit Plan Audit Quality Center Member and conducts over 200+ 401(k) audits each year.

Federal law requires employee benefit plans with 100 or more participants to conduct an annual audit. Coulter and Justus, PC is registered with the Public Company Accounting Oversight Board, which is a requirement to perform audits for SEC companies. This requires Coulter & Justus, P.C. to have the highest level of quality controls and peer reviews.

# 5 THINGS EVERY EMPLOYER WANTS IN A 401(K)

You want to provide a retirement plan for your employees that...

## IS EASY TO ADMINISTER

TAG Resources performs 99% of the administrative duties required for a company to offer a 401(k) to their employees.

This removes the administrative burden from company employees and executives so you can focus on what's most important — running your business.

You don't want to be 401(k) experts.

## IS COST COMPETITIVE

Because The TAG and Transamerica 401(k) Retirement Plan Exchange®, is built on an “aggregated” model – your company gains the advantages of economies of scale in pricing.

You don't want to overpay.

## MINIMIZES FIDUCIARY LIABILITY

The TAG and Transamerica 401(k) Retirement Plan Exchange® allows a company to shift its fiduciary duties to TAG Resources, to the greatest extent permitted by law.

This provides you company fiduciary support and helps defined legal obligations and responsibilities. This commitment by TAG Resources, provides for peace-of-mind that your fiduciary obligations are being met.

You don't want to be at risk.

## IS COMPLIANT

As of the 2015 Department of Labor random audit period, the DOL reports more than 67% of 401(k) plans failed their audit.\* However, plans administered as directed by TAG Resources have never failed an audit. TAG is your 401(k) Support Staff, signs the Form 5500, and ensures each plan is consistently in compliance with the DOL and IRS regulations. If you are out of compliance, TAG is out of compliance – and that has not happened in TAG's 15+ years of operation.

\*U.S. Department of Labor, Employee Benefits Security Administration, 2015.

You don't want fines or penalties.

## TEAMS WITH WELL-KNOWN PROVIDERS

The TAG and Transamerica 401(k) Retirement Plan Exchange® combines 3(16), 3(38), and TPA services for “end to end” retirement plan oversight.

TAG teams with Transamerica as Recordkeeper, with \$226 billion in assets serviced (as 12/19) and with Mesirow Financial as the 3(38) Investment Manager with over \$32.7 billion in assets under management and \$30.8 billion in assets under advisement in fiduciary services (as of 6/30/2018). \*\*

\*\* Includes assets of Mesirow Advanced Strategies, Inc. (MAS) which was subsequently acquired by Lighthouse Investment Partners on 7/1/2018.

You want to partner with the best.

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