

# Routine RMS Services

Data Collection: We initiate the routine annual collection of employee data. The data is reviewed to determine eligible employees and to reconcile employee statistics with those from the previous allocation.

Regular Allocations: As of each allocation date, we make the appropriate allocation of contributions, investment gains, and forfeitures of non-vested balances. At the same time, we reconcile contribution and distribution data with the trustee's reports of transactions.

Compliance Testing: RMS will review the plan for all required compliance testing – including:

- 1) Overall deduction limits;
- 2) Individual annual additions limits;
- 3) Individual plan limits;
- 4) Elective deferral limits;
- 5) Coverage and participation tests;
- 6) Top heavy tests, top heavy minimum allocations;
- 7) Average deferral percentage tests;
- 8) Average contribution percentage tests; and
- 9) Nondiscrimination tests.



Government Filings: We will prepare the annual Form 5500 series so that it is “signature ready.” We will also coordinate with your accountant and trustee for the preparation of any required audits or enclosures to the Form 5500. Finally, we also prepare the Summary Annual Report for participants.

## **Other Services Provided by RMS: (for a separate fee)**

- Complete loan and distribution coordination
- Preparation of plan documents and required amendments
- Feasibility and Repurchase Obligation Studies for Employee Stock Ownership Plans
- Total Benefit Statements—communicating to employees what their employer spends on their behalf
- Benefit audits—helping employers determine if benefits are reasonable, adequate, competitive, and cost efficient
- Assistance with Vendor Searches and Requests For Proposals for new services

# Who are RMS Clients?

The majority of RMS' clients are located in Kentucky and Southern Indiana. However, as a TPA firm that is approved by many national vendors, RMS has clients headquartered in numerous other states.

Our clients range in size from one participant plans to companies with over 50,000 employees and they operate in a variety of industries. So, no matter the size of your plan, our staff has the expertise to understand the unique needs of your business and can assist you in meeting your retirement plan needs.



# Why Do Employers Choose RMS?

## Independence

- We sell no investment or insurance products.
- We are compensated strictly on a fee basis and rebate back to you any revenue sharing received.

## Expertise

Our Experienced Staff includes professionals with the following designations:

Accredited Pension Administrator (APA)  
Certified Employee Benefit Specialist (CEBS)  
Certified Financial Planner (CFP®)  
Certified Public Accountant (CPA)  
Certified Retirement Services Professional (CRSP)  
Chartered Mutual Fund Counselor (CMFC)  
Compensation Management Specialist (CMS)  
Enrolled Retirement Plan Agent (ERPA)  
Fellow of the Society of Actuaries (FSA)  
Qualified 401(k) Administrator (QKA)  
Retirement Plans Associate (RPA)



# Retirement Management Services, LLC

RMS was established in 1997. As an independent, fee-based consulting firm, we assist with the design, administration, and communication of many types of retirement plans. At RMS, we know the importance of cost effective retirement programs and timely administration. Our staff has the expertise to design plans, evaluate the impact of changing federal retirement laws, and provide both routine and consulting services. We work closely with employers and their advisors to make sure their retirement program operates smoothly, while continuing to fit their human resource and business objectives.

The types of retirement plans for which we provide services include:

- 401(k) Plans
- Profit Sharing Plans
- Cross-Tested and Age-Weighted Plans
- Employee Stock Ownership Plans
- Davis-Bacon Plans
- 403(b) Plans

In addition to routine services, we specialize in consulting on:

- Control Groups
- Plans for sole proprietorships
- Partnerships



RMS has been chosen by over twenty national financial organizations as an approved Third Party Administrator. These companies regularly recommend that their clients retain RMS for compliance testing, government filings, plan documents, and consulting. In the meantime, the financial institutions maintain participant account balances, provide investment education, and offer “daily” plan services.

905 Lily Creek Road  
Louisville, Kentucky 40243  
(502) 429-0767  
[www.consultRMS.com](http://www.consultRMS.com)

**RMS**

Retirement Management Services, LLC