

Cash Balance Plan Required Actions

Cash Balance Plan Set-up

Portal Credentials	Document	Sign Document	SPDs ³	Beneficiary Designation Forms	E-FAST Credentials	Fidelity Bond
Communication of sensitive data will be thru a secure client portal. You will be provided with individual credentials.	Each plan needs a plan document. We will prepare one customized to your goals and needs.	Prior to making any plan deposits, you must electronically sign your plan document(s).	If you have NHCEs ¹ , you must distribute a copy of the SPD to each employee prior to becoming eligible.	You must collect and maintain current beneficiary designation forms for all plan participants.	If you have NHCEs ¹ covered in the plan, you will need DOL ² credentials to e-sign the Form 5500.	If you have NHCEs ¹ covered in the plans, you must buy a fidelity bond = to at least 10% of total assets.

Repeatable Every Plan Year

Census Data	Annual Questionnaire	Asset Information	Deposit Contribution	Verify Deposit	Sign 5500	SAR ⁴	Distribute Participant Information
At the beginning of each plan year we need complete census data, for all employees who received a W-2 in the year.	We ask you to answer a few questions about your company sponsoring the plan.	We need all plan asset information to determine the minimum required contribution amount.	Once the contribution range has been determined, you will need to make deposit(s) timely.	Our actuary requires you to verify which deposit(s) are used for which plan year. We have a form for this.	Your Form 5500 will be signed online with your DOL ² credentials	If you have NHCEs covered in the plans, they must receive a copy of the SAR. We will provide this to you to distribute.	There will be various forms and statements to distribute after plan year end. We will provide these to you to distribute.

Pension Benefit Guaranty (PBGC)

PBGC Credentials	PBGC	Annual Funding Notice
If your plan is subject to the PBGC, you will need another set of credentials to communicate with the PBGC.	The actuary will provide the necessary premium amount each year. Due 9 1/2 months after plan year end. There are 2 filings during the 1st plan year.	An additional notice generated by us to be distributed to all plan participants.

¹ NHCE = Non Highly Compensated Employee. Owns < 5.01% and earned under \$135,000 (2022) during the prior year

² DOL = Department of Labor

³ SPD = Summary Plan Description

⁴ SAR = Summary Annual Report

What Is Cash Plan Reason Behind Doing Cash Plan

Yi-Tong Ma



What Is Cash Plan Reason Behind Doing Cash Plan:

Reviewing **What Is Cash Plan Reason Behind Doing Cash Plan**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**What Is Cash Plan Reason Behind Doing Cash Plan**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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