

Tailored Solutions for Retirement Plan Administration

Retirement Plan Design & Document Services

- Custom retirement plan design
- Preparation of IRS pre-approved plan documents
- Summary plan description
- Safe harbor notices; QDIA notices

Annual Compliance, Administration & Tax Services

- Preparation of interim and annual plan administration reports
- IRS compliance testing and limitations
- Eligibility determinations and vesting calculations
- Trust accounting, financial reporting, and deposit reconciliations
- Calculation of employer contributions and deduction limits
- Form 5550 tax filings and other applicable tax returns
- Preparation of participant benefit statements

Loan & Distribution Transactions

- Participant distribution processing
- Loan administration
- Hardship reviews and consulting
- Assistance with QDROs, 72 RMDs, and death benefit payouts
- Preparation of 1099-R and Form 945 as requested

Technical Reviews & Consulting

- Best practices and operational reviews
- Related employer issues (controlled group/affiliated service groups)
- Consulting for IRS and DOL correction programs and application package
- Retirement plan considerations during merger and acquisition transactions

Plan Types Served

- 401(k) plans (traditional & Safe Harbor)
- New comparability/cross-tested plans
- Profit sharing plans
- 457 deferred-compensation plans
- Cash balance pension plans

As a business owner, you have endless responsibilities and tasks without infinite time to accomplish them. CRI TPA Services understands that retirement plans are not your primary focus and can often be incredibly time consuming. Our services are designed with two goals in mind: customizing a retirement plan to fit your organization's needs and objectives, and reducing unnecessary administrative burdens on your business.

At CRI TPA Services, we strive to understand you and your business and design a retirement plan that best fits your long-term goals—whether those goals are to gain significant tax advantages, to attract and retain key employees, addressing unique personnel circumstances, or improving employee participation rates.

We understand the importance of being compliant with the complex laws and regulations mandated by the Internal Revenue Service and Department of Labor. Our team of experienced and certified pension professionals can help you and your staff operate and maintain your plan in an efficient and cost-effective manner. We have solutions to reduce administrative tasks, including uploading payroll deposits, mailing required participant notices, as well as approving loans and distribution requests.

We also partner with the rest of our CRI Family of Companies to offer comprehensive solutions that meet your business' goals and the personal needs of your employees to build retirement funds for their future. Together, we can advise you on payroll management and retirement plan design, investment selections, and employee education programs.