American Association of Women Dentists Retirement Solution

Powered by TAG Retirement Program | 3(16)/TPA Fiduciary Overlay Solution

About American Association of Women Dentists

American Association of Women Dentists goal is to continuing being the leading resource for advancing, connecting and enriching the lives of women dentists. We serve our members by offering a variety of programs and services that benefit the special needs of the busy woman dentist.

What is the American Association of Women Dentists Retirement Solution?

The AAWD Retirement Solution is based on sound structural elements that have been reviewed and successfully tested based on the fiduciary responsibilities specified in the law and regulations, from the Internal Revenue Service (IRS), the Department of Labor (DOL), Employee Retirement Income Security Act (ERISA), and other government agencies.

The AAWD Retirement Solution is built around the 5 issues employers want solved:

1 Easier to Administer 401(k) Plans

With the AAWD Retirement Solution, employers outsource the functions and liability of the retirement plan administration. **TAG becomes each employer's Retirement Plan Support Team in action and accountability. TAG eliminates a majority of your plan administration burden, allowing you to focus on your business.**

2 Compliant 401(k) Plans

Employers are faced with a voluminous number of regulations, documentation, record keeping, and tasks that come from both DOL and IRS requirements. These would include, but are not limited to signing and being accountable for the accuracy of the Form 5500, verifying the results of the non-discrimination testing, tracking contribution and eligibility to ensure compliance with ERISA guidelines, processing new enrollees, coordinating your annual audit (if applicable), processing loan and hardship requests, and processing distributions. **TAG, as the ERISA 3(16) Plan Administrator on each retirement plan, takes on the oversight and execution of the tasks required to keep each plan compliant.**

3 Substantial and Well-Known Providers

Since 2002, TAG has been offering aggregated retirement services. TAG works with well-known Recordkeepers and Investment Managers.

4 Protection from Fiduciary Liability

TAG takes on the highest level of fiduciary liability by serving as a signatory ERISA 402(a) Named Fiduciary on each plan in the TAG Retirement Program. In addition, under the 3(16)/TPA Fiduciary Overlay Solution, TAG serves as the ERISA 3(21) Non-Investment Fiduciary. This makes TAG responsible and accountable for operational oversight. 3(38) Fiduciary Services from an Investment Manager is not included, however, may be an optional appointment at the Plan Sponsor's discretion.

TAG Resources, American Association of Women Dentists, Coulter & Justus, P.C., and NAPLIA are not affiliated companies.

5 Pay Reasonable Cost

Leveraging the aggregation model, The Prototype Plan™, results in minimal billables to employers with retirement plans in the TAG Retirement Program | 3(16)/TPA Fiduciary Overlay Solution. This allows monies that would normally be spent on fees, to instead be used for enhancements to the retirement plan offering.

The AAWD Retirement Solution powered by the TAG Retirement Program | 3(16)/TPA Fiduciary Overlay Solution is competitively priced.

Pricing for services include, but are not limited to: record keeping fees, document fees, plan design services, profit sharing design and on-going calculations, compliance and disclosure notifications, annual testing, loan administration, hardship determination and administration, tracking employee eligibility, and filing/signing Form 5500.

For larger plans that require an annual audit, TAG has negotiated a significant price reduction for the audit conducted by an independent audit firm. TAG prepares the data, contributing to the efficiency and cost reduction of the audit process. Audits are conducted on the premises of TAG Resources, thereby, not interrupting employers' daily business.

Administrative Role	Who Shoulders The Responsibility	
	Without TAG	With Your TAG Team
402(a) Named Fiduciary	Employer	TAG Resources, LLC
3(16) Plan Administrator Fiduciary	Employer	TAG Resources, LLC
3(21) Non-Investment Fiduciary	Employer	TAG Resources, LLC
3(38) Investment Manager Fiduciary	Employer	Employer or Optional
Third Party Administrator	Employer	TAG Resources, LLC
Common Payroll Remitter	Employer	TAG Resources, LLC
Recordkeeper	Employer	Various
Auditor	Employer	Coulter & Justus, PC
ERISA Law Firm	Employer	The Law Offices of Robert J. Toth

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The bottom line is that for every plan, TAG acts as the companies' 401(k) Support Team so they don't have to be a retirement expert. We are the buffer between the Plan Sponsor, the DOL, and the IRS to keep their plan compliant. TAG's experts make the decisions, take responsibility for those decisions, and take away one more thing that might keep them awake at night. We do all of this at a comparable price with plans that do a lot less.

Plan Sponsor Responsibilities without AAWD Retirement Solution

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation, Signing, & Filing
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Upload Payroll Files *
- Vesting Verification & Tracking
- Year End Data Collection & Review *

Plan Sponsor Responsibilities WITH AAWD Retirement Solution

- Monitor TAG
- 3(38) Investment Manager Appointment
- Upload Payroll Files *
- Year End Data Collection *

AAWD Retirement Solution PERFORMS 99% of administrative tasks by becoming your retirement support team

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*** Required, but may be provided by payroll company**

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