



NH TECH
ALLIANCE

New Hampshire Tech Alliance 401(k) Retirement Program

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

Powered by TAG Retirement Solution

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**

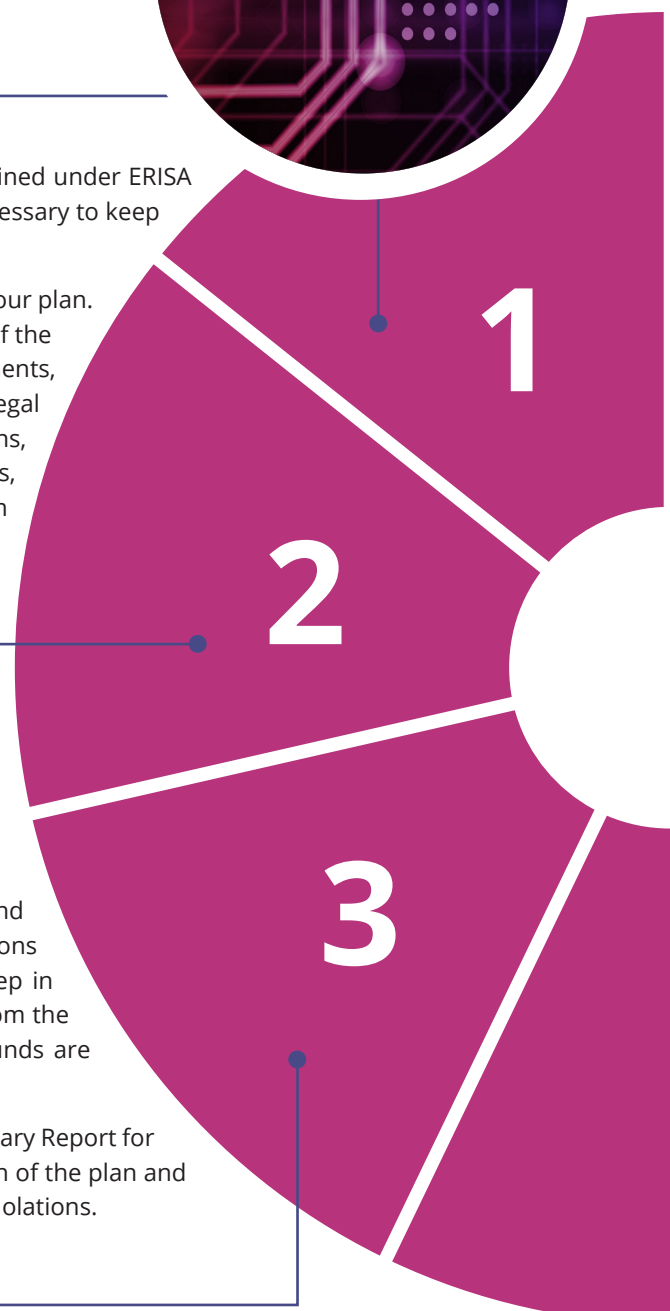
The Bedrock Reporting System™ aggregates data from client uploads to check eligibility and rate changes. With the data gathered from the contribution files from the plan sponsors and recordkeepers, TAG can match their employees with the specifics provided in the sponsor's plan documents to determine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

Fiduciary Plus Investment Manager 3(38)

Fiduciary-Plus™ was created to partner with advisors as we strive to provide the best in class services to plan sponsors and their plan participants. Fiduciary-Plus™ helps a business owner/plan committee manage fiduciary liability by engaging RPA Financial to accept responsibility for investment decisions as an ERISA defined 3(38) discretionary investment manager. But the services don't stop there. Fiduciary-Plus™ also offers plan governance education webinars and certificates, benchmarking of services and fees, and a fiduciary vault to support the storage of vital documentation. As of 12/31/2020 RPA Financial consults on over \$13.6 billion in retirement plan assets and serves more than 200,000 plan participants.

One Retirement Source Financial Advisor

Unlike other firms that focus on individual wealth management, One Retirement Source was founded to solely focus on employer sponsored retirement plans.

A 4-Core Service Model of plan design consulting, fiduciary analysis, investment due diligence and employee education all coming from one source is what differentiates One Retirement Source from their competitors.

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 90% 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 Solution, 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 Retirement Program 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 Retirement Program combines 3(16), 3(38), and TPA services for "end to end" retirement plan oversight. TAG teams with Transamerica as Recordkeeper, **

You want to partner with the best.



How can I learn more or get started?

If you would like more information about this new Program, please contact us at:

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