

**SAI** Security Administrators, Inc.

105 Court Street  
P.O. Box 1625  
Binghamton, NY 13902-1625  
(607) 771-1180

906 Spencer Street, Suite 200  
Syracuse, NY 13204  
(315) 474-8331

[www.saiplans.com](http://www.saiplans.com)

**STAND ALONE  
FULLY INSURED  
  
INSTALLATION KIT**

**BINGHAMTON OFFICE:**  
 105-107 COURT STREET  
 P.O. BOX 1625  
 BINGHAMTON, NY 13902-1625  
 (607) 771-1180  
 FAX: (607) 771-6842

### FEE SCHEDULE FOR QUALIFIED RETIREMENT PLANS

PLAN NAME: \_\_\_\_\_

PLAN TYPE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

**SYRACUSE OFFICE:**  
 906 SPENCER STREET  
 SUITE 200  
 SYRACUSE, NY 13204  
 (315) 474-8331  
 FAX: (315) 474-8460

SAI provides retirement plan design and administration for *fees based on time and hourly billing rates*. Hourly billing rates are as follows: Pension Analyst **\$100**, Consultant/Actuary **\$150**, Senior Actuary **\$250**. SAI's services must be retained before work begins. Submitting the retainer (described below) and a signed Administrative Service Authorization Agreement (attached) may retain SAI.

The fees shown below are *minimums* and will apply unless our time charges exceed the quoted minimum, as in cases where the plan requires extra asset reconciliation work, or when work must be repeated due to changes in design, contributions or data.

#### I. RETAINER (for New Clients) **\$1,000**

The retainer will be credited toward Installation Services. The Retainer is non-refundable.

Complete a separate Fee Schedule & Administrative Service Authorization for each plan submitted.

#### II. INSTALLATION SERVICES

- Prototype Plans* **\$1,000**
- Individually Designed DC* **\$2,000**
- Individually Designed DB (Including Cash Balance)* **\$3,000**

Plan Design **Hourly Rates**

#### III. ANNUAL ADMINISTRATIVE SERVICES<sup>1,2</sup>

##### 401(k)/403(b):

- Annual* **\$1,000** **\$20/participant**
- New Comparability* **\$1,300** **\$30/participant**
- Quarterly* **\$2,000** **\$40/participant**
- Q'ly New Comp.* **\$2,300** **\$50/participant**

##### Profit Sharing:

- Traditional* **\$ 800** **\$20/participant**
- Age Based* **\$ 900** **\$20/participant**
- New Comparability* **\$1,000** **\$30/participant**

##### Pension:<sup>3</sup>

- Defined Benefit* **\$1,500** **\$50/participant**
- Fully Insured* **\$1,250** **\$50/participant**
- Money Purchase* **\$ 800** **\$20/participant**
- Target Benefit* **\$ 900** **\$30/participant**

#### IV. MISCELLANEOUS SERVICES

FAS '87 Reporting **Hourly Rates**

Plan Termination:

- *Defined Contribution* **\$ 900<sup>4</sup>** **\$50/participant**
- *Defined Benefit* **\$2,000** **\$75/participant**

Participant Retirement Calculations & Forms:

- *Defined Contribution* **Hourly Rates**
- *Defined Benefit* **Hourly Rates**

Take Over Existing Plan **Hourly Rates**

IRS Submission **Hourly Rates<sup>5</sup>**

IRS Form 1099-R **\$ 30** **\$100 minimum**

IRS Form 5558 **\$ 100**

Other Services (Audit Requests... ) **Hourly Rates**

<sup>1</sup> A *Participant* is an employee who meets statutory eligibility requirements and must be included in discrimination tests or on IRS forms. The per participant service fee for each eligible participant without an account balance will be 1/2 the fee quoted above.

<sup>2</sup> Subtract \$200 if: plan covers only owner & spouse (or partners), assets are less than \$250,000 and IRS 5500 is not filed.

<sup>3</sup> For any defined benefit plans (including 412(i) plans) that require general testing, an additional annual minimum charge of \$1,500 will apply.

<sup>4</sup> Increased to \$2,000 if IRS filing is desired.

<sup>5</sup> IRS submission is optional, and requires IRS filing fees in addition to SAI service fees.

## I. RETAINER

SAI provides plan design, consulting & administration for a fee. SAI's hourly fees are as follows:

- **Pension Analyst:** \$100
- **Consultant/Actuary:** \$150
- **Senior Actuary:** \$250

SAI must be retained before work begins. The minimum retainer is **\$1,000**. For new plans, the retainer is a credit toward Installation Services, including time spent by SAI on plan design and consulting. If an existing plan document is not restated onto an SAI document, a fee for reviewing the existing plan document may apply.

## II. INSTALLATION SERVICES

- Consult on plan type & design.
- Draft Plan Document.
- Draft Summary Plan Description.
- Prepare & file Application for IRS Determination Letter (Form 5300 series), if requested.
- Prepare Notification to Interested Parties that the Plan will be submitted to IRS for approval, if requested.
- Establish Plan & Participant records.
- Review existing Plan Documents & Amendments, if applicable.

## III. ANNUAL ADMINISTRATIVE SERVICES

- Notify Plan Administrator of upcoming Plan Anniversary & request data.
- Review annual Trust asset reconciliation or reconcile, if necessary.
- Review participant census data for completeness & reasonableness.
- Calculate minimum required and/or maximum allowable contributions.
- Allocate earnings, contributions & forfeitures for defined contribution plans.
- Test compliance with ADP & ACP for 401(k) plans.
- Complete defined benefit plan actuarial valuations (min/max contribution, PBGC premium, FAS Accounting).
- Calculate Accrued Benefits, Funding Standard Account, & Full Funding Limitation for defined benefit plans.
- Prepare annual report for Management & benefit statements for Participants.
- Prepare Annual Return/Report Form 5500 for IRS/PWBA.
- Prepare Summary Annual Report for Participants.
- Prepare PBGC premium forms for defined benefit plans, if applicable.
- Monitor Plan for continued compliance with the Internal Revenue Code.

## IV. MISCELLANEOUS SERVICES--PROVIDED UPON WRITTEN REQUEST

- Calculate distributions to Participants & prepare distribution forms.
- Prepare Form 1099-R to report benefit payments or PS-58 costs.
- Draft Plan Amendment.
- Research.
- Provide plan design, actuarial & consulting services.
- Perform and provide FAS '87 actuarial valuations & accounting reports.
- Terminate Plan, including assistance with governmental filings, if desired.

## ADMINISTRATIVE SERVICE AUTHORIZATION AGREEMENT (“AGREEMENT”)

The undersigned Client (“CLIENT”) is a business entity desiring to retain the services of Security Administrators, Inc. (“SAI”), to assist the CLIENT’S Plan Administrator (“PLAN ADMINISTRATOR”) in administering the CLIENT’S employee retirement benefit plan (“PLAN”). The parties hereto agree to the following terms and conditions:

1. SAI shall provide the services requested by the CLIENT as indicated in the Fee Schedule for Qualified Retirement Plans (“FEE SCHEDULE”) attached to and made part of this AGREEMENT. The relationship of SAI to the CLIENT and the PLAN is solely that of a servicing agent performing ministerial functions to assist the PLAN ADMINISTRATOR, with all final decisions to be made by the PLAN ADMINISTRATOR or other named fiduciaries under the PLAN as a result of independent judgments by them.
2. The CLIENT agrees to pay SAI the retainer and fees for services rendered by SAI in accordance with the FEE SCHEDULE. Payment shall be made within thirty (30) days of the billing date. Amounts not paid within 30 days of the billing date will accrue an 18% late charge per annum. SAI reserves the right to modify the FEE SCHEDULE upon thirty (30) days’ prior written notice to the CLIENT. The CLIENT agrees to pay all reasonable costs and expenses to which SAI may be put or which SAI may incur in connection with or related to any collection steps (including any and all attorney’s fees, costs and disbursements) with respect to any amounts due under this AGREEMENT.
3. All reports and calculations prepared by SAI regarding the PLAN, PLAN participants and PLAN asset information shall be based exclusively on information provided to SAI by, or on behalf of, the CLIENT. SAI assumes responsibility solely for the correctness of reporting formats provided by SAI and the accuracy of calculations performed by SAI based on the information furnished to SAI by, or on behalf of, the CLIENT. SAI assumes no responsibility for the accuracy or completeness of information furnished to SAI by, or on behalf of, the CLIENT. The repetition of reports or calculations due to incomplete or inaccurate information provided to SAI shall be at the CLIENT’S expense. Any files, electronic data and work products, prepared, created or held by SAI, other than reports delivered to the CLIENT by SAI under this AGREEMENT, shall be and remain the exclusive property of SAI.
4. SAI shall complete government forms requested by the CLIENT as indicated on the FEE SCHEDULE as fully as possible based on information regarding the PLAN in the possession of SAI. Completion of information not in the possession of SAI will be the responsibility of the PLAN ADMINISTRATOR prior to the timely filing by the PLAN ADMINISTRATOR of the government forms with the appropriate federal authorities. The CLIENT shall be responsible for the timely filing of government forms and for the accuracy of the contents thereof.
5. SAI shall not:
  - a. Have any duty to question information furnished to it;
  - b. Be responsible for the terms or the validity of the PLAN;
  - c. Be liable for federal, state and other taxes, interest and penalty charges imposed on the CLIENT or the PLAN;
  - d. Be deemed to have assumed an obligation to any party to the PLAN, or to any PLAN participant;
  - e. Be deemed a fiduciary of the PLAN, or the CLIENT’S PLAN ADMINISTRATOR, as defined in ERISA;
  - f. Have any duty with respect to the application of funds, securities or other assets of the PLAN, or to question any action by a party to the PLAN, or any PLAN participant;
  - g. Exercise or have any discretionary authority, control or responsibility with respect to management or administration of the PLAN or PLAN assets;
  - h. Render or perform any investment advisory services;
  - i. Be responsible for filing government forms for, or on behalf of, the PLAN.
6. SAI may employ the services of its employees or contract with independent parties in the performance of this AGREEMENT.
7. The CLIENT shall indemnify SAI for, and save SAI harmless from, all losses, liabilities, expenses, lawsuits, claims and damages of any nature resulting from any act or failure to act on the part of the CLIENT or PLAN ADMINISTRATOR.
8. The initial term of this AGREEMENT shall be for a period of one year and shall be considered to be renewed from year to year unless terminated by either party by giving written notice to the other party of termination by certified or registered mail not less than sixty (60) days prior to the effective date of such termination. The obligations of the CLIENT and SAI under this AGREEMENT will terminate upon the occurrence of one or more of the following:
  - a. Termination of the PLAN;
  - b. Assumption of administrative duties for the PLAN by another party.
9. This is the entire AGREEMENT between the parties hereto with respect to services covered by this AGREEMENT and may be altered only by written consent of both parties.
10. This AGREEMENT shall be governed and construed in accordance with the laws of the State of New York. The venue of any legal proceeding brought under this AGREEMENT shall be in Broome County, New York.

# PLAN INFORMATION

Plan Name(s)

Employer/Sponsor

Address

Phone

Fax

## DESIGNATED CONTACTS

The CLIENT authorizes SAI to contact and discuss all information pertaining to the PLAN with the person(s) named below. The CLIENT also authorizes SAI to send copies of all notices and correspondence pertaining to the PLAN to the person(s) named below.

Attorney

Address

Phone

Fax

Accountant

Address

Phone

Fax

Financial Advisor

Address

Phone

Fax

Office Manager

Address

Phone

Fax

This Agreement is executed by the undersigned parties to be effective \_\_\_\_\_.

## SIGNATURES

**Client:** \_\_\_\_\_

**Security Administrators, Inc.**

By

By

Title

Title

Print

Print

Date

Date



**SECURITY MUTUAL LIFE**  
 INSURANCE COMPANY OF NEW YORK  
 SECURITY MUTUAL BUILDING • 100 COURT ST.  
 P.O. BOX 1625 • BINGHAMTON, NY 13902-1625  
 607-723-3551 • www.smlny.com  
*Security Mutual... Your Partner for Life.<sup>SM</sup>*

**AGREEMENT FOR IRC SECTION 412(e)(3) “FULLY INSURED” PLANS**

Employer (Plan Sponsor): \_\_\_\_\_

Plan and Trust (the “Plan”): \_\_\_\_\_ Plan ID # \_\_\_\_\_

Insurer: SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

Funding: (1) Individual Flexible Premium Annuity Contracts, Form 1917-B (the “Annuity Contracts”).

(2) Individual Whole Life Insurance Policies, Forms 2059-U, 2087-U (the “Life Insurance Policies”).

(Collectively, the Annuity Contracts and the Life Insurance Policies are referred to as the “Contracts”.)

This Agreement is made by and among the above-referenced Employer, Insurer and the Plan and Trust (collectively, the “Parties”), to be effective as of the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

**1. REPRESENTATIONS AND WARRANTIES**

- a. The Insurer represents and warrants to the Employer and the Plan that (i) it is an insurance company licensed under applicable state law to issue the Contracts to the Plan, (ii) the Annuity Contracts constitute annuity contracts for federal income tax purposes, and (iii) the Life Insurance Policies constitute life insurance for federal income tax purposes.
- b. The Employer and the Plan represent and warrant to the Insurer that (i) the Plan will be funded exclusively by the Contracts, and (ii) the Plan meets and will continue to meet all other requirements of Internal Revenue Code (“IRC”) Section 412(e)(3) and the regulations thereunder for treatment as an individual insurance contract plan. The Insurer specifically makes no such representation or warranty and will not make any independent verification thereof.

**2. REQUIRED PREMIUMS UNDER THE CONTRACTS**

As required by IRC Section 412(e)(3)(B) and IRC Regulations Section 1.412(i)-1(b)(2)(ii):

- a. With respect to each of the Annuity Contracts, the Employer and the Plan agree to (i) pay the level annual or more frequent premium payments, as calculated by the Insurer or by Security Administrators, Inc. (“SAI”), acting on behalf of the Insurer, or such other amount as the Insurer may require to be paid pursuant to Section 5 below; (ii) pay the amounts described in subsection 2.a.(i) until the Normal Retirement Age of the Annuitant under the Plan or, if earlier, the date such Annuitant ceases participation in the Plan; and (iii) not request any change in the amount or frequency of the premium payments described in subsection 2.a.(i).
- b. With respect to each of the Life Insurance Policies, the Employer and the Plan agree to (i) pay the level annual or more frequent total premium payments (including the premiums for any rider) stipulated on the Schedule of Benefits page in accordance with the Schedule of Premiums, or such other amount as the Insurer may require to be paid pursuant to Section 5 below; (ii) pay the amounts described in subsection 2.b.(i) until the Normal Retirement Age of the Insured under the Plan, or, if earlier, the date such Insured ceases participation in the Plan; and (iii) not request any change in the amount or frequency of the premium payments described in subsection 2.b.(i).

### **3. APPLICATION OF CREDITS, ETC.**

- a. No value under the Contracts or credits determined by the Insurer (on account of dividends, earnings or other experience rating credits, or surrender or cancellation credits) with respect to the Contracts may be paid or returned to the Employer or diverted or used for a purpose other than providing Plan benefits for the exclusive benefit of Plan participants or their beneficiaries.
- b. Any contribution made by the Employer because of a mistake of fact must be returned to the Employer within one year of the contribution.
- c. Any credits on account of dividends, earnings (including interest credited under Contracts in excess of the guaranteed minimum rate) or other experience rating credits, or surrender or cancellation credits with respect to the Contracts, shall be applied by the Insurer toward each premium next due for the Contracts before any further contributions made by the Employer are so applied by the Insurer, and not later than the due date for such premiums.
- d. Any credits on account of dividends, earnings (including interest credited under Contracts in excess of the guaranteed minimum rate) or other experience rating credits, or surrender or cancellation credits with respect to the Contracts in excess of Plan benefits with respect to Contracts distributed to provide Plan benefits, will be applied as provided in Section 3.c.
- e. If upon the cessation of benefit accruals or upon Plan termination, all benefits under the Plan with respect to service before cessation of accruals or termination have been purchased, any credits on account of dividends, earnings or other experience rating credits, or surrender or cancellation credits with respect to contracts under the Plan will revert to the Employer.
- f. Where credits are applied by the Insurer toward each premium next due before the Employer contributions are made, such credits will be applied in proportion to the cash value of each of the Contracts.

### **4. INCREASES IN BENEFITS**

In the event benefits under any of the Contracts are increased to reflect an increase in benefits under the Plan, such increase shall be paid for through annual level premium payments, commencing with the effective date of the increase.

### **5. NOTICE OF ADJUSTED PREMIUMS**

In the event a premium payment otherwise due is subject to adjustment pursuant to Section 3 or additional premium amounts are due pursuant to Section 4, the Insurer (or SAI, acting on behalf of the Insurer) will notify the Employer in writing of the premium payment due net of adjustments and reflecting any additional premium amounts due.

### **6. TREATMENT BY THE INSURER**

The Insurer agrees to treat the Contracts for federal income tax purposes as insurance contracts held by a plan described in IRC Section 412(e)(3).

### **7. INDEMNIFICATION OBLIGATION OF EMPLOYER AND PLAN; COVENANT NOT TO SUE**

The Employer, its officers, directors, principals, partners, employees, successors and assigns, and the Plan, its Trustees, participants, beneficiaries, successors and assigns (collectively, the "Releasors") hereby agree jointly and severally to indemnify and hold harmless the Insurer, its affiliates, including SAI, and each of their respective officers, directors, employees and agents, successors and assigns (collectively, the "Releasees"), from any and all claims, demands, losses, damages, expenses, including attorney's fees, taxes, penalties, fines, actions, causes of action, lawsuits, obligations or liabilities, of any nature, based upon, arising out of, or in any way related to the Plan, and/or the purchase of any Contracts, and/or the failure of the Insurer, SAI, the Employer, the Plan or the Trustees to meet tax or regulatory requirements applicable to the Plan. The Employer and the Plan will immediately notify the Insurer of any such claim and, subject to the Insurer's approval, will defend any such legal proceedings. The Employer, the Plan and the other Releasors further agree jointly and severally to and hereby do fully, finally and unconditionally covenant and promise not to bring, initiate, or otherwise participate in, directly or indirectly, at any time, any lawsuit, claim, demand or cause of action of any nature against the Insurer or the other Releasees directly or indirectly arising at any time out of, or in any way related to the existence or administration of the Plan, and/or the purchase of any Contracts, and/or the failure of the Insurer, SAI, the Employer, the Plan or the Trustees to meet tax or regulatory requirements applicable to the Plan.

**8. HEADINGS**

The headings of sections in this Agreement are inserted for convenience only and shall not constitute a part hereof.

**9. ENTIRE AGREEMENT**

This Agreement sets forth the entire agreement and understanding between the Parties as to the subject matter hereof, and merges and supersedes all prior discussions, agreements, representations and understandings of every and any nature between them, and no Party shall be bound by any condition, definition, warranty or representation other than as expressly set forth or provided for in this Agreement. This Agreement may not be changed or modified, except by agreement in writing signed by the Parties.

**10. GOVERNING LAW**

The provisions of this Agreement shall be construed and interpreted in every respect in accordance with the laws of the state of New York.

**11. ADVISORS**

The Employer, the Plan and the Trustees acknowledge that they have consulted with their own attorneys and tax advisors with respect to the decision to implement the Plan, the purchase of Contracts in connection with the Plan and the signing of this Agreement. The Employer, the Plan and the Trustees further acknowledge that they have not relied on any legal or tax advice from the Insurer, its agents or SAI and that neither the Insurer nor SAI has provided any such advice.

IN WITNESS WHEREOF, the Employer, the Insurer, and the Plan have executed this Agreement or caused this Agreement to be executed by their respective duly authorized officers or Trustees to be effective as of the date first above written.

**EMPLOYER**

By: \_\_\_\_\_  
                                (Name)   (Title)   (Print Name)   (Print Title)

Date: \_\_\_\_\_

**PLAN AND TRUST**

By: \_\_\_\_\_, as Trustee  
                                (Name)   (Print Name)

Date: \_\_\_\_\_

By: \_\_\_\_\_, as Trustee  
                                (Name)   (Print Name)

Date: \_\_\_\_\_

All of the Trustees.

**SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK**

By: \_\_\_\_\_  
                                (Name)   (Title)   (Print Name)   (Print Title)

Date: \_\_\_\_\_



### INITIAL INFORMATION REQUEST

*Confidential Client Questionnaire—Transmit Only Through Secure Methods*

#### I. COMPANY INFORMATION

##### 1. Address & Telephone

Company Name			
Address	City	State	Zip Code
Phone	Fax	E-Mail	

##### 2. Business Entity Type

- Corporation
- S Corporation
- Professional Corporation (PC)
- Limited Liability Company (LLC/LLP)
- Taxed as:  Partnership     Corporation

##### Business Activity Code: \_\_\_\_\_

- Partnership
- Sole Proprietorship
- Non-Profit Organization
- Other:

**Partnerships and Sole Proprietors *must* provide copies of most recent Schedule K-1 or Schedule C, as well as a projection of the current year's Net Profit (Projected Gross Profit less *all* Projected Expenses *except* current year plan contributions).**

3. Employer Tax ID: \_\_\_\_\_

4. Fiscal Year End: \_\_\_\_\_

##### 5. Key Employee Information

A. If there are 10 or fewer shareholders, identify each and the exact percent of stock owned. If there are more than 10 shareholders indicate only:

1. owners of more than 5%
2. owners of more than 1% earning more than \$160,000 (indexed) in the current year
3. officers earning more than \$160,000 (indexed) in the current year

Also include family members of shareholders who are on the payroll and indicate the name of the family member and the relationship to that stockholder.

Name	% Ownership	Family Member—Name & Relationship

B. Identify all officers. Indicate with an asterisk (\*) each officer whose authority is nominal.

Name	Title

C. Identify any other participants who are not shareholders or officers but who had that status within the last 5 years. Indicate the percent of stock formerly owned, indicate family members of former shareholders who were (or are) on the payroll and indicate the date the participant no longer owned the stock.

Name	% Ownership	Family Member—Name & Relationship	Date

**6. Related Employers**

A. Does the Employer, any Owner or any Owner’s relative own another business?

YES       NO

B. Related Employers that form either a *Controlled Group* or an *Affiliated Service Group* are generally treated as one Employer. All Controlled or Affiliated Service Group members are treated as one employer when applying Minimum Participation and Coverage requirements.

Use Section C to disclose and describe all Related Employers. SAI will help determine if the Related Employers form a Controlled Group or an Affiliated Service Group. In complex situations, SAI may advise you to consult a Pension Attorney to make this determination. In any event, this determination *must* be made *prior* to adopting a Qualified Retirement Plan.

Acknowledged:  YES

C. IDENTIFY ALL RELATED EMPLOYERS AND THEIR OWNERSHIP STRUCTURE IN THE CHART ON THE NEXT PAGE.

(Use and attach a separate sheet of paper if there is not enough room in the chart.)

**Related Employer Name, Ownership Percentages,  
Employer ID #, Business Entity Type & Relationship**

Company Name:	Owner #1	%
EIN: _____  Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> PC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC/LLP (Taxed as: <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation)	Owner #2	%
	Owner #3	%
	Owner #4	%
	Describe the relationship between this entity and the other Employers listed:	
Company Name:	Owner #1	%
EIN: _____  Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> PC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC/LLP (Taxed as: <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation)	Owner #2	%
	Owner #3	%
	Owner #4	%
	Describe the relationship between this entity and the other Employers listed:	
Company Name:	Owner #1	%
EIN: _____  Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> PC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC/LLP (Taxed as: <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation)	Owner #2	%
	Owner #3	%
	Owner #4	%
	Describe the relationship between this entity and the other Employers listed:	
Company Name:	Owner #1	%
EIN: _____  Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> PC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC/LLP (Taxed as: <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation)	Owner #2	%
	Owner #3	%
	Owner #4	%
	Describe the relationship between this entity and the other Employers listed:	
Company Name:	Owner #1	%
EIN: _____  Business Entity Type: <input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> PC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC/LLP (Taxed as: <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation)	Owner #2	%
	Owner #3	%
	Owner #4	%
	Describe the relationship between this entity and the other Employers listed:	

**7. Leased Employees**

*A leased employee is anyone who is actually paid by a leasing company to perform services for your Company under your primary direction and control on a substantially full-time basis for at least 1 year in accordance with an agreement between the leasing company and your Company.*

A. Does your company have services provided by employees of a leasing organization?

- Yes       No

B. Are the leased employees covered under a safe harbor plan (10% Money Purchase plan with immediate entry and 100% immediate vesting) maintained by the leasing organization?

- Yes       No

C. Please list the number of Leased Employees and the functions they perform:

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**8. Union Employees**

A. Does your company employ members of a Union?     Yes       No

B. Have the retirement benefits of the Union Employees been the subject of a good faith Collective Bargaining Agreement?       Yes       No

C. Please list the number of Union Employees and the functions they perform:

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**9. Miscellaneous**

A. Has your company been involved, or is it anticipated to be involved, in a corporate merger, acquisition, dissolution or bankruptcy?       Yes       No

B. If applicable, state the name of your company's payroll service:

\_\_\_\_\_

C. State your Date of Incorporation or First Day of Operation: \_\_\_\_\_

D. Please write any additional questions or comments below:

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## II. QUALIFIED PLAN INFORMATION

### 1. Existing Plans

- A. Does your company, or any related or predecessor business, currently sponsor any active or inactive retirement plan(s)?  Yes  No (Go to Section II.2 below.)

If Yes, identify these existing plans below & provide the items listed in Section IV.6:

Employer Name	Plan Type (Profit Sharing, Defined Benefit...)	# Participants	Active or Inactive

- B. Do any members of your Controlled or Affiliated Service Group participate in one of the plans listed above, or any other plan?  Yes  No

Identify these employers and plans:

Employer Name	Plan Name

### 2. New Plans

- A. Identify the desired plan year (i.e. 1/1 to 12/31): \_\_\_\_\_
- B. Identify the type of qualified retirement plan you intend to adopt:

Required Contribution	Discretionary Contribution
<input type="checkbox"/> Defined Benefit <input type="checkbox"/> Cash Balance <input type="checkbox"/> Fully Insured <input type="checkbox"/> Money Purchase/Target Benefit	<input type="checkbox"/> Profit Sharing <input type="checkbox"/> Age-Based or New Comp. Profit Sharing <input type="checkbox"/> 401(k) <input type="checkbox"/> Other:

- C. Identify the desired eligibility requirements:

Service	Minimum Age
<input type="checkbox"/> 6 Months <input type="checkbox"/> 1 Year <input type="checkbox"/> Other (may require 100% immediate vesting):	<input type="checkbox"/> 18 <input type="checkbox"/> 21 <input type="checkbox"/> Other (maximum age is 21):

- D. Identify the desired Normal Retirement Age:

Age	Service
<input type="checkbox"/> Age 65 <input type="checkbox"/> Other (cannot exceed 65):	<input type="checkbox"/> 5 Years <input type="checkbox"/> Other (cannot exceed 5):

- E. Identify the desired Vesting Schedule:

<input type="checkbox"/> Immediate (100%) <input type="checkbox"/> 3 Year Cliff (0, 0, 100%) <input type="checkbox"/> 6 Year Graded (0, 20, 40, 60, 80, 100%)
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- F. Identify any desired Employee Class Exclusions

<input type="checkbox"/> Union Members <input type="checkbox"/> Non-Resident Aliens <input type="checkbox"/> Other:
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III. CENSUS INFORMATION—LIST ALL EMPLOYEES OF ALL RELATED EMPLOYERS, REGARDLESS OF CLASSIFICATION, HOURS OR SERVICE.

**The following information is needed to design and administer a retirement plan for your Company.**  
**It should only be transmitted through some form of encrypted email or other traditional and secure methods such as fax or surface mail.**

For more than 10 participants, please provide the census data indicated below in MS Excel or ASCII format on a CD ROM.

Name & Title	Social Security Number	Date of Birth	Date of Hire	Prior Compensation*			Expected Current Compensation*			Hours			
				Period: _____			W2	K1	Sch. C		W2	K1	Sch. C
				W2	K1	Sch. C							

\*Compensation must be the Earned Income reported or projected on the applicable IRS Form (W2, Schedule C, K1...).

#### IV. EXISTING PLAN INFORMATION (IF APPLICABLE)

##### INSTRUCTIONS

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Complete this section if you are requesting SAI to assist you with the administration of your existing retirement plan(s). In order to provide the best possible service, SAI needs your help in compiling the following information regarding your plan(s). Please make every effort to complete this section thoroughly. Additional time spent piecing together missing data, reconciling assets, repeating calculations due to changes in data, and other types of *problem solving* will result in increased administrative fees.

1. Provide the names and addresses of persons currently providing services for your existing retirement plan(s):

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Third Party Administrator	Address	Phone
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Accountant	Address	Phone
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Financial Advisor	Address	Phone
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2. Do you want to restate or redesign your existing retirement plan(s)?     Yes             No

3. Please describe what you would like to accomplish by redesigning or restating your plan(s):

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4. Why are you leaving your current service provider(s)?

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5. Identify the first plan year for which you would like SAI to begin administrative services.

Plan Year Beginning:    \_\_\_\_/\_\_\_\_/20\_\_      Plan Year Ending:    \_\_\_\_/\_\_\_\_/20\_\_

6. FOR EACH PLAN LISTED, PROVIDE COPIES OF THE FOLLOWING ITEMS. IF THE ITEM DOES NOT EXIST, PLEASE PROVIDE A SIGNED WRITTEN STATEMENT TO THAT EFFECT.

- |  |                          |
|--|--------------------------|
| <input type="checkbox"/> Current Plan & Trust Document w/ all amendments                         | <input type="checkbox"/> |
| <input type="checkbox"/> Adoption Agreement (if separate) & Most Recent IRS Determination Letter | <input type="checkbox"/> |
| <input type="checkbox"/> Most Recent Annual Report & Valuation                                   | <input type="checkbox"/> |
| <input type="checkbox"/> Prior 3 Years' IRS Form 5500s   | <input type="checkbox"/> |
| <input type="checkbox"/> Prior Year's Asset Statements   | <input type="checkbox"/> |
| <input type="checkbox"/> Participant Loan Documentation (if applicable)                          | <input type="checkbox"/> |
| <input type="checkbox"/> For 401(k) Plans, Prior 3 Years' ADP/ACP Testing Basis                  | <input type="checkbox"/> |

#### V. SIGNATURES

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Signature of Authorized Officer	Date
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Print Name of Authorized Officer	Print Title of Authorized Officer
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