Retirement Plan Administration Planning

PERSONALIZED SOLUTIONS TO SECURE YOUR FUTURE

At SEK, we know how important effective retirement planning is for business owners and their employees. As a third-party administrator (TPA), we specialize in designing, implementing, and administrating retirement plans, ensuring they align with your financial goals and compliance requirements. Currently managing over 470 plans, our dedicated retirement plan services division is committed to being your trusted resource for all your retirement planning needs, including:

- Traditional, Roth, and Safe Harbor 401(k) plans
- Profit-sharing plans
- 403(b) plans for tax-exempt organizations
- Governmental money purchase and 457 plans

We offer a wide range of specialized services designed to support your retirement plan's success, including:

- Plan Design and Implementation: Balancing cost with value, ensuring your retirement plan meets your objectives.
- Plan Document Review: Keeping your plan documents compliant and up-to-date with the latest regulations.
- Legislative Tracking: Proactively monitoring updates to help you stay ahead of regulatory changes and remain compliant.
- Nondiscrimination Testing and Contribution Calculations: Maintaining fairness and compliance while optimizing tax benefits.
- Employee Communication: Providing clear communication to keep plan participants informed and engaged.
- Comprehensive Administration: Managing day-to-day TPA duties, trust accounting, and vesting calculations for smooth plan operations.
- IRS and DOL Representation: Navigating issues with the Internal Revenue Service and U.S. Department of Labor, ensuring peace of mind.
- 5500 Preparation: Ensuring accurate and timely preparation of Form 5500 to comply with IRS and DOL requirements.

UNMATCHED CLIENT BENEFITS

At SEK, we specialize in designing customized retirement plans that go beyond expectations in both value and performance. Our goal is to create solutions tailored to your specific needs, ensuring your plan meets the highest standards.

We are committed to maintaining our independence. Unlike some firms, we don't sell investment products. Instead, we collaborate with your financial advisors to identify investment strategies that align best with your plan's goals, ensuring unbiased and effective planning.

TEAM LEADERS

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Our CPA-led team is deeply knowledgeable about the tax advantages of retirement plans. We work to help business owners maximize deductions while enabling participants to grow their retirement savings in the most tax-efficient way possible.

RESOURCES

- Download our summary of plan provisions that should be considered when choosing a retirement plan for your company. In choosing a plan, you should weigh the benefits of flexibility and increased contribution levels versus the ease and lower cost to administer.

Retirement Plans at a Glance

- Download our 401(k) deadline guide to stay on top of key compliance dates for your retirement plan. This resource outlines essential deadlines for tax filings, contributions, corrections, and required notices, helping you meet regulatory requirements and maximize plan benefits.

401(k) Deadlines

- Download our overview of key notices required for your retirement plan. This chart outlines essential disclosures, including Safe Harbor, Automatic Enrollment, QDIA, and Participant Fee Notices, along with their required timing. Stay informed and compliant with ease.

Retirement Plan Notice Chart

- Download our summary and comparison of the four tax credits that were created or enhanced with the passing of the SECURE 2.0 legislation:
  - Start-Up Administrative Costs
  - Employer Contributions
  - Automatic Enrollment
  - Military Spouses

Retirement Plan Tax Credits

DESIGN A SUCCESSFUL FUTURE

With our deep understanding of the intricacies of retirement plans and a client-first approach, we provide the knowledge and guidance you need to optimize your employee benefits. Complete the form below, and let us partner with you to achieve your goals.

Visit www.sek.com for more information or to schedule a consultation today!