



# AT YOUR SERVICE

**CAM*Directed* QUALIFIED AND NON-QUALIFIED  
RETIREMENT PLAN SERVICES**



# EFFECTIVE SOLUTIONS FOR PLAN SPONSORS



## HOW OUR SERVICES WORK



### Simple

With ERISA-trained employees and over 15 years developing its exclusive Bedrock Software platform, our preferred provider removes virtually all of the administrative burden.

- Use your admin resources elsewhere
- Focus on running your business
- Retirement department support similar to large companies



### Safe

By shifting 3(16) administrative and 402(a) named fiduciary duties to a qualified provider, employers can mitigate defined legal obligations and responsibilities.

- CAM*Directed* also hires 3(38) investment fiduciary to select and indemnify the investment lineup
- High level of protection



### Compliant

CAM's processes are developed to ensure plans are in compliance with DOL and IRS regulations.

- Avoid fines and penalties
- Inquiries and audits handled directly by our providers



### Pooled Pricing

This plan is built on a pooled pricing model and often costs less than other programs offering fewer comprehensive solutions.

- Plan cost negotiated on larger, cumulative asset pool; fees drop as the plan grows
- Large-plan features based on economies of scale
- Audit pricing reduction for large plans requiring an annual audit





## MEET THE TEAM

When offering a retirement plan or executive bonus plan, employers deserve to work with experienced, knowledgeable organizations.



### **CAMDIRECTED**

**ROLE: FINANCIAL ADVISORS**



#### OUR SERVICE PROVIDERS



##### **RECORDKEEPER**

**ROLE: TRACK PLAN ASSETS**



##### **3(38) INVESTMENT MANAGER**

**ROLE: CHOOSE AND MONITOR INVESTMENTS**



##### **AUDITOR**

**ROLE: PREPARE 401(K) PLAN AUDIT**



##### **ERISA LAW FIRM**

**ROLE: MANAGE 401(K) COMPLIANCE**

#### PLAN ADMINISTRATOR



##### **TPA & FIDUCIARY**

**ROLE: THIRD PARTY ADMINISTRATOR, PLAN ADMINISTRATOR 402(A), 3(16), AND 3(21)\***

\* Non-investment

# LET US TAKE ON YOUR ADMINISTRATIVE RESPONSIBILITIES

There are dozens of responsibilities plan sponsors must take on when offering a retirement plans to their employees. With CAMDirected, that number is significantly reduced.

## RESPONSIBILITIES HANDLED BY OUR PROVIDERS

- 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
- 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
- Review & Process Payroll Files
- Vesting Verification & Tracking
- Year-End Data Collection & Review

## RESPONSIBILITIES FOR PLAN SPONSOR\*:

- Monitor Service Providers
- Monitor Investment Platform
- Upload Payroll Files\*\*
- Year-End Data Collection\*\*

\* Plan sponsor responsibilities are not limited to items noted above. Plan sponsors should review their service agreements and fiduciary responsibilities under ERISA.

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

**CAM takes on over**  
**90%**  
**of your administrative tasks.**

**Teaming with our retirement plan platform addresses the areas that matter most to employers seeking to offer a retirement plan.**

### **EASY TO ADMINISTER**

With CAM by your side, 90% of the administrative tasks are done for you.

### **FIDUCIARY PROTECTION**

Our 401(k) fiduciary provider is responsible and accountable for administrative and investment oversight.

### **STAYING COMPLIANT**

Consistently remain in compliance with Department of Labor (DOL) and IRS regulations.

### **RECRUIT, REWARD, AND RETAIN**

Create a unique, customized non-qualified plan for you and your key employees.

### **COST-EFFECTIVE**

By aggregating assets with other businesses, employers reduce costs to administer the plan.

A high-quality qualified and non-qualified retirement plan can help attract and retain talented employees.

**Contact us to see how you can get started.**



**CONTACT**

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**VISIT**

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Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.