

Less cost, less liability, less hassle




401(k) Comparison

The simplified plan administration and operational efficiencies of the RMS EasyPlan give all employers the ability to offer a state-of-the-art retirement plan benefit that will help attract and retain employees without the effort, expense, and fiduciary responsibility of a standalone 401(k) plan. The table below provides a comparison of an employer's responsibilities as the plan sponsor of a traditional 401(k) plan to the RMS EasyPlan.

TRADITIONAL 401(K) VS. RMS EASYPLAN

	Standalone Plan	RMS EasyPlan	
	Employer	Employer	Plan Fiduciaries/ Service Providers
Select & monitor designated service providers	✓ Recordkeeper, TPA, 3(16), 3(38), Trustee, Consultant	Elect to join the RMS EasyPlan	✓ Recordkeeper, PPP/3(16), 3(38), Trustee, Consultant
Select & monitor plan-appropriate investment options	✓		✓
Select plan provisions	✓	✓	✓ Base provisions for the RMS EasyPlan
Review, approve, & sign plan documents, amendments, & summary plan description	✓		✓
Prepare, approve, & deliver required notices & Summary Annual Report	✓		✓
Sign & file Form 5500 & related reports	✓		✓
Select & work with auditor	✓		✓
Review & approve plan compliance testing	✓		✓
Monitor plan eligibility & entry dates	✓		✓
Approve transactions, distributions, & corrective actions	✓		✓
Coordinate & submit timely & accurate plan contributions	✓	✓	✓
Compile & provide year-end census data	✓	✓	✓
Communicate acquisitions & changes in business structure to service providers	✓	✓	



To learn more
about RMS EasyPlan,
please contact your
financial professional.

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