

SETTING UP YOUR RETIREMENT PLAN

# Getting started is easy



The RMS EasyPlan was created to provide employers of all sizes access to a powerful retirement savings benefit without the high cost and complexity of a traditional 401(k).



## Getting started is easy

The onboarding process is simple and we are here to help you every step of the way – here's what you can expect over the next few weeks:



### STARTUP PLAN TIMELINE

Activity	Details	Responsible Party		Timeline*
<b>DATA GATHERING &amp; PLAN DESIGN</b>	<ul style="list-style-type: none"><li>Complete employer information form and census file</li><li>Discuss and approve plan design with Advisor – Alerus and Workplace Retirement Solutions available to assist</li></ul>	Employer	Advisor & Alerus	Week 1
<b>DOCUMENT SUBMISSION</b>	<ul style="list-style-type: none"><li>Employer information form and census data submitted for processing</li></ul>		Advisor	Week 1
<b>WELCOME CALL</b>	<ul style="list-style-type: none"><li>Meet Alerus implementation team and confirm start date</li><li>Review notice guidelines and requirements</li><li>Discuss payroll setup and submission training/integration</li></ul>	Employer	Advisor & Alerus	Week 2
<b>PLAN DOCUMENTS PREPARED &amp; SIGNED</b>	<ul style="list-style-type: none"><li>Prepare plan document and adoption agreement</li></ul>		Alerus	Week 2
	<ul style="list-style-type: none"><li>Review and sign plan documents</li></ul>	Employer		Week 2
<b>PLAN DOCUMENTS &amp; NOTICE DELIVERY</b>	<ul style="list-style-type: none"><li>Relevant notices delivered to employer &amp; participants</li></ul>		Alerus	Week 4
<b>ENROLLMENT</b>	<ul style="list-style-type: none"><li>Enrollment instructions with account registration details emailed to participants</li></ul>		Alerus	Week 5
	<ul style="list-style-type: none"><li>Conduct enrollment meetings with plan participants</li></ul>	Employer	Advisor	Week 6
<b>TRAINING</b>	<ul style="list-style-type: none"><li>Conduct payroll submission and employer administration training</li></ul>	Employer	Alerus	Week 7
<b>FIRST CONTRIBUTIONS SENT</b>	<ul style="list-style-type: none"><li>Employees begin contributing to the plan</li></ul>	Employer		Week 8
	<ul style="list-style-type: none"><li>Review and confirm proper payroll submission</li></ul>		Alerus	Week 8

\* Timeline can vary based on employer response and participation.

## EXISTING PLAN TIMELINE

Activity	Details	Responsible Party		Timeline*
<b>CURRENT PLAN DETAILS</b>	<ul style="list-style-type: none"> <li>Provide current plan document, adoption agreement, and plan amendments, if any, to Alerus to pre-populate plan design form</li> </ul>	Employer	Advisor & Alerus	Week 1
<b>PLAN DESIGN &amp; DOCUMENT SUBMISSION</b>	<ul style="list-style-type: none"> <li>Complete employer information form and census file</li> <li>Discuss and approve plan design with Advisor – Alerus and Workplace Retirement Solutions available to assist</li> <li>Submit employer information for processing</li> </ul>	Employer	Advisor & Alerus	Week 1
<b>WELCOME CALL</b>	<ul style="list-style-type: none"> <li>Meet Alerus implementation team and confirm start date</li> <li>Review notice guidelines and requirements</li> <li>Discuss payroll setup and submission training/integration</li> <li>Coordinate with prior vendor to establish asset transfer date and blackout period (typically 3-5 weeks)</li> </ul>	Employer	Advisor & Alerus	Week 2
<b>PLAN DOCUMENTS PREPARED &amp; SIGNED</b>	<ul style="list-style-type: none"> <li>Prepare plan document and adoption agreement</li> <li>Transfer letter sent to prior service providers</li> </ul>		Alerus	Week 2
	<ul style="list-style-type: none"> <li>Review and sign plan documents</li> </ul>	Employer		Week 2
<b>PLAN DOCUMENTS &amp; NOTICE DELIVERY</b>	<ul style="list-style-type: none"> <li>Relevant notices delivered to employer &amp; participants</li> </ul>		Alerus	Week 3
<b>ENROLLMENT</b>	<ul style="list-style-type: none"> <li>Enrollment instructions with account registration details emailed to participants</li> </ul>		Alerus	Week 5
	<ul style="list-style-type: none"> <li>Conduct enrollment meetings with plan participants</li> </ul>	Employer	Advisor	Week 6
<b>PLAN TRANSFER</b>	<ul style="list-style-type: none"> <li>Existing account transfer details finalized</li> </ul>		Alerus	Week 7
<b>TRAINING</b>	<ul style="list-style-type: none"> <li>Conduct payroll submission and employer administration training</li> </ul>	Employer	Alerus	Week 7
<b>FIRST CONTRIBUTIONS SENT</b>	<ul style="list-style-type: none"> <li>Employees begin contributing to the plan</li> </ul>	Employer		Week 8
	<ul style="list-style-type: none"> <li>Review and confirm proper payroll submission</li> </ul>		Alerus	Week 8
<b>TRANSFERS FINALIZED</b>	<ul style="list-style-type: none"> <li>Funds received from previous provider and allocated to participant accounts</li> </ul>		Alerus	Varies by Provider

\* Timeline can vary based on employer response and participation.

**For additional information on RMS EasyPlan,  
please contact your financial advisor.**

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