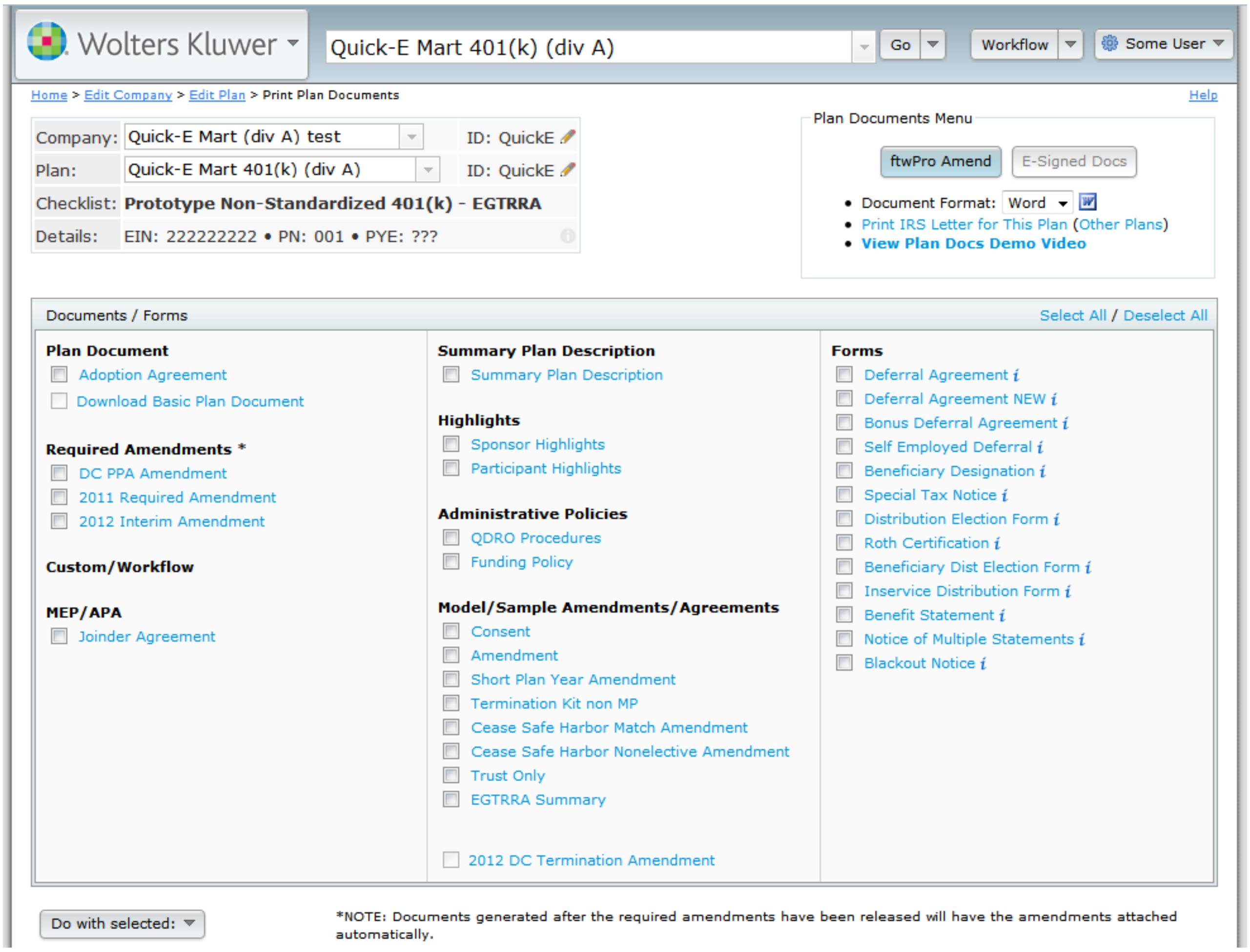
Plan Documents

08/16/2024 3:50 pm CDT

Note: Documents and forms may not generate correctly if the status for any section is "NOT-OK" or "???". If the status for any section is "NOT-OK" or "???", the first page of each downloaded document or form will contain a warning to that effect (you can always print a document even if you have not passed edit checks).

You can print the Plan Document by clicking **Plan Document** or **Adoption Agreement**. **Note** that you must generate Basic Plan Documents individually and the Basic Plan Document is not selectable for use with options in the **Do with Selected** menu, such as **Print to One File**, **Download to ZIP** or **Publish to Portal**. Clicking any other link in the Documents / Forms menu will download the respective document in .rtf or .pdf format depending on what you have selected from the 'Document Format' drop-down in the top right. On most desktop computers .rtf files will open in Microsoft Word and .pdf files will open with Adobe Reader/Acrobat.



Note: Per plan document customers will be charged each time you click **Plan Document** on Volume Submitter style document, or **Adoption Agreement** for Prototype style documents. Per plan document customers are not charged for generating supporting documents, such as Basic Plan Documents (BPD), Summary Plan Descriptions (SPD), amendments, checklists, etc. Per plan customers will also receive a warning that you will be charged for generating a document each time you click **Adoption Agreement** or **Plan Document**. We recommend that per plan customers generate the checklist to review with clients prior to generating the Adoption Agreement or Plan Document. We also suggest saving the Adoption Agreement or Plan Document to your computer once you have generated one. Annual document customers are only charged the annual fee.

Once you create a document, you should save a copy of the document to your computer. Documents on the system are updated from time to time. We fix documents for typos without notifying customers. Any time there is a new checklist item or other similar change, we will notify customers. At the time we notify customers, the older version of the plan will no longer be available. Note that even pre-approved documents can be changed after the time of release (after obtaining approval from the IRS). We do always contact customers via a technical update if changes have been made with detailed information on the changes.

Prototype Note: You will note that some items will appear blank on the adoption agreement. These items are blanked to indicate that a response is not necessary. For example, if matching contributions are not allowed in a 401(k) plan, all questions dealing with matching contributions will be blanked.

Select the document to print by clicking on the appropriate link within the ‘Documents/Forms' box. The links that appear within the ‘Documents/Forms' box may be determined by the type of plan. For instance, "Termination Kit non MP" will only appear for plans that are not money purchase or target benefit plans. "Trust Only" should only be an option if the checklist question "Trust Agreement is contained in a document separate from the Plan document" in Section G is answered "Yes" (it is a sample trust document you can modify and use if that is useful). You should consult with an attorney to determine if any other documents may be necessary. See the Table of Contents Note above for information regarding generating a table of contents for the SPD.

Please Note: Because of a quirk in MS Word, you often must save your plan document (if it contains a table of contents) and SPD as a regular Word document (.doc) immediately after downloading. If you fail to do so, the table of contents may not generate properly. After saving the plan document or SPD, you may generate the table of contents by placing the cursor and pressing F9 in the text "<< Press F9 to Generate Table of Contents here >>" that is present on the page immediately after the title page of the document.