

HICKS NOTES

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WE HAVE RESOURCES FOR MARKETING RETIREMENT PLANS

Over the years, we have created content that can be used for marketing retirement plans. These newsletters and one-page overviews are great to forward to clients who may have issues that are addressed in these articles.

AREAS OF REVIEW: This is a checklist for areas of exploration when discussing retirement plans with clients who may already have plans in place. The three main areas are Administration, Plan Design, and Investment and Employee Communications. By using this, you can make sure you ask all the appropriate questions regarding their existing plan. [Click here](#) for the checklist.

ROLES FOR ADVISORS: Employers are often confused about the various roles and duties of different retirement plan advisors. There is the plan sponsor, payroll department, third party administrator (TPA), record keeper, auditor, investment advisor, and the investment company. This [quick article](#) outlines these roles and the functions they provide.

FIDUCIARY DUTIES: Too often, an employer doesn't realize what his duties are under the plan and law. Regulations require that they "Review, Benchmark and Document" their process at least annually. No longer can they "set it and forget it". Tibble is a lead case on this. Here are few links to articles on this over looked subject:

- [Tibble Case](#)
- [Fiduciary Duties](#)
- [Plan Check up](#)

ADMINISTRATIVE DUTIES: Are your prospects following the rules? Can they pass a DOL or IRS audit? Have they fallen into some administrative traps? These newsletters address some best practices and ways to keep your clients out of trouble.

- [Audit Issues](#)
- [Audit Traps](#)
- [Monitoring Retirement Plans](#)

PLAN AND LEGAL OVERVIEWS: This section has one-page explanations of various plan and legal issues. Need a quick one page on owner-only Defined Benefit or 401(k) plans? Help on controlled or affiliated service group issues? An explanation of the various Defined Benefit or 401(k) combination plan designs? Need help with missed 5500s or late deposits and using a compliance program? [This link](#) has it all.

PROPOSALS: Are you competing with another company and their proposal? What should a good proposal show? Too many substandard "proposals" don't give an employer the information they need to set up a plan. [This article](#) outlines what a proposal should look like and what your clients need to know to make an informed decision. If you need a proposal, here is a [link](#) to our proposal request form or you can contact Debbie Rath [here](#).

In conclusion, we have the resources and the expertise to handle all kinds of issues and needs for new and existing clients. Need help? Give us a call.