

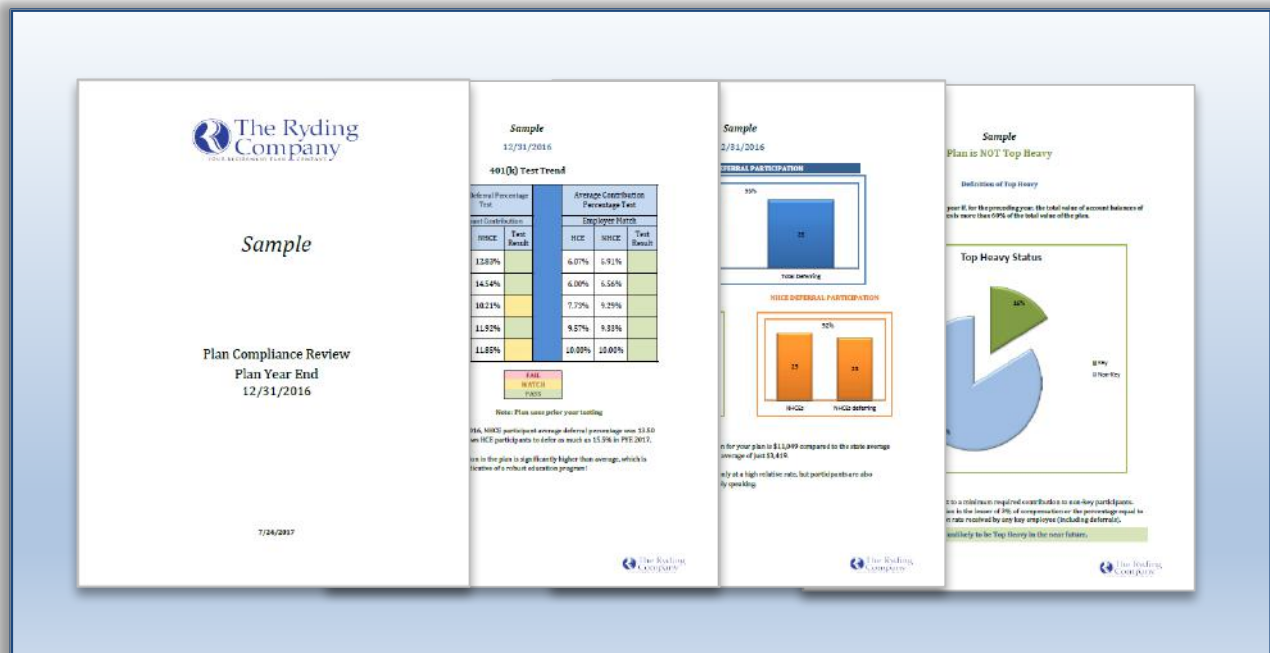
Plan Reviews

Bring a Full Team to the Plan Review Table

Don't forget to invite Julie Tucker to your Annual Plan Review! As the financial advisor, you can focus on investments, and Julie will highlight plan design and compliance. Leaving the technical jargon at the office, she'll perform a forensic deep-dive into the history of the plan and proactively address operational trends that may impact the plan design.

Whether we recommend a change in design or confirm that the existing design continues to meet the needs of the plan sponsor, the feedback we've received from financial advisors and clients alike is that her presence adds considerable value to the conversation.

Contact Julie (jtucker@trco.com) in the early planning stages so that she can place your preferred times/dates on hold until a final meeting date is locked in. This service is primarily suited to plan sponsors who have employees and sponsor 401(k) Profit Sharing or 403(b) plans.



Sample
12/31/2016

401(k) Test Trend

Actual Percentage Test		Average Contribution Percentage Test	
HICE	Test Result	HICE	Test Result
158.0%	FAIL	6.07%	FAIL
143.14%	FAIL	6.00%	FAIL
102.21%	FAIL	7.70%	FAIL
115.2%	FAIL	9.57%	FAIL
11.85%	PASS	10.00%	PASS

Sample
2/31/2016

DETERMINED PARTICIPATION

35%

Sample
Plan is NOT Top Heavy

Top Heavy Status

40%