About TAG Resources
TAG Resources, the largest outsource provider of full-service retirement solutions services in America, strives to provide a comfortable retirement for all employees by providing employers of all sizes with the combined 3(16), 3(38), and TPA services for “end to end” retirement plan oversight. The TAG Resources Retirement Solution is easy to administer, consistently compliant, risk managed, and cost competitive.

What is The TAG Resources Retirement Solution
The TAG Resources Retirement Solution is based on sound structural elements that have been reviewed and successfully tested based on the fiduciary responsibilities specified in the law and regulations, from the Internal Revenue Service (IRS), the Department of Labor (DOL), Employee Retirement Income Security Act (ERISA), and other government agencies.
The TAG Resources Retirement plan is built around the 5 issues

1. **Easier to Administer 401(k) Plans**  
   With the The TAG Resources Retirement Solution, employers outsource the functions and liability of the retirement plan administration. TAG becomes each employer’s Retirement Plan Support Team in action and accountability. **TAG eliminates a majority of your plan administration burden, allowing you to focus on your business.**

2. **Compliant 401(k) Plans**  
   Employers are faced with a voluminous number of regulations, documentation, record keeping and tasks that come from both DOL and IRS requirements. These would include, but are not limited to, signing and being accountable for the accuracy of the Form 5500, verifying the results of the non-discrimination testing, tracking contribution and eligibility to ensure compliance with ERISA guidelines, processing new enrollees, coordinating your annual audit (if applicable), processing loan and hardship requests and processing distributions. **TAG, as the ERISA 3(16) Plan Administrator on each retirement plan, takes on the oversight and execution of the tasks required to keep each plan compliant.**

3. **Substantial and Well Known Providers**  
   Since 2004, TAG has been offering aggregated retirement services. TAG works with industry leading recordkeepers and with well known ERISA 3(38) Investment Managers.

4. **Protection from Fiduciary Liability**  
   TAG takes on the highest level of fiduciary liability by serving as an ERISA 402(a) Named Fiduciary on each plan in the TAG Retirement Solution. This makes TAG responsible and accountable for operational and investment oversight. In addition, TAG serves as the ERISA 3(21) Non-investment Fiduciary and selects the ERISA 3(38) Investment Manager. **TAG, as a Named Fiduciary, signs off on all actions and decisions made for each retirement plan in The TAG Resources Retirement Solution.**

5. **Pay Reasonable Cost**  
   Leveraging the aggregation model, the TAG Resources Retirement Solution, results in minimal billables to employers with retirement plans in the TAG Resources Retirement Solution. This allows monies that would normally be spent on fees, to be used instead for enhancements to the retirement solution offering.

Fee reductions occur as the individual plan’s asset balance migrates through pricing tiers, and as the entire TAG Resources Retirement Solution asset balance meets specific benchmarks.

The TAG Resources Retirement Plan is competitively priced and often costs less than other programs offering fewer comprehensive services.

Pricing for TAG’s services include but is not limited to: record keeping fees, document fees, plan design services, profit sharing design and on-going calculations, compliance and disclosure notifications, annual testing, loan administration, hardship determination and administration, tracking employee eligibility and filing/signing Form 5500.

For larger plans that require an annual audit, TAG has negotiated a significant price reduction for the audit conducted by an independent audit firm. TAG prepares the data, contributing to the efficiency and cost reduction of the audit process. Audits are conducted on the premises of TAG Resources, thereby, not interrupting employers’ daily business.

### Administrative Role vs. Who Shoulders The Responsibility

<table>
<thead>
<tr>
<th>Administrative Role</th>
<th>Without TAG</th>
<th>With Your TAG Team</th>
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</thead>
<tbody>
<tr>
<td>402(a) Named Fiduciary</td>
<td>Employer</td>
<td>TAG Resources, LLC</td>
</tr>
<tr>
<td>3(16) Plan Administrator</td>
<td>Employer</td>
<td>TAG Resources, LLC</td>
</tr>
<tr>
<td>3(21) Non-investment Fiduciary</td>
<td>Employer</td>
<td>TAG Resources, LLC</td>
</tr>
<tr>
<td>3(38) Investment Manager</td>
<td>Employer</td>
<td>Various Investment Managers</td>
</tr>
<tr>
<td>Third Party Administrator</td>
<td>Employer</td>
<td>TAG Resources, LLC</td>
</tr>
<tr>
<td>Common Payroll Remitter</td>
<td>Employer</td>
<td>TAG Resources, LLC</td>
</tr>
<tr>
<td>Recordkeeper</td>
<td>Employer</td>
<td>Various</td>
</tr>
<tr>
<td>Auditor</td>
<td>Employer</td>
<td>Coulter &amp; Justus, PC</td>
</tr>
<tr>
<td>ERISA Law Firm</td>
<td>Employer</td>
<td>The Law Offices of Robert J. Toth</td>
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The bottom line is that, for every plan, TAG acts as the company’s 401(k) support team, so the company doesn’t have to act as a retirement expert. TAG acts as a buffer between the Plan Sponsor and the DOL and IRS, and works to keep each plan in compliance with all applicable laws. TAG’s experts make the decisions and take responsibility for those decisions with respect to the services they provide, taking away one more thing that might keep Plan Sponsors awake at night. TAG does all of this at a price comparable to plans that offer fewer services.

Plan Sponsor Responsibilities without TAG Resources

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- 404(c) Notice Distribution
- 408(b)(2) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation Signing, & Filing
- Form 8955 Preparation Signing, & Filing

Plan Sponsor Responsibilities with TAG Resources

- Monitor TAG
- Upload Payroll Files *
- Year End Data Collection

TAG Resources RETIREMENT SOLUTION PERFORMS OVER 90% of administrative tasks by becoming your retirement department support team

* Required, but may be provided by payroll company

How can I learn more or get started?

If you would like more information about the TAG Resources Retirement Solution, please contact us at:
sales@tagresources.com

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