United
Retirement Plan
Consultants

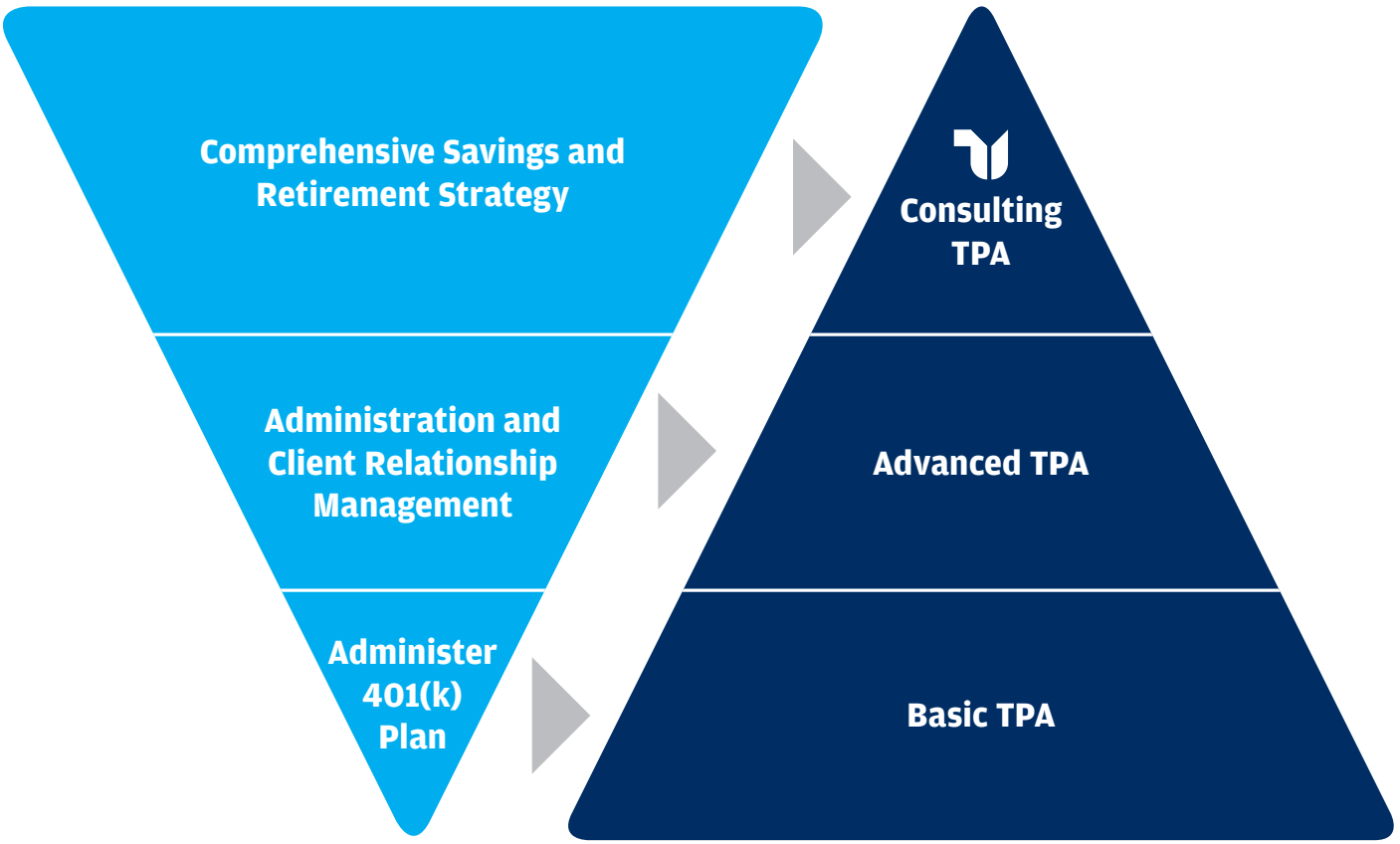
National network. Local experts.

VALUE PROPOSITION

Why United Retirement?

It's about value.

Your goals for tomorrow drive choices today.



Who is performing key responsibilities for your plan(s)?

Many providers rely on the employer to perform important plan administration functions. United Retirement takes care of those functions and much more.

Who performs these tasks for your plan?	ALLIANCE PROVIDER WITH UNITED RETIREMENT				PAYROLL PROVIDER			BUNDLED PROVIDER		
	Client	Advisor	Record keeper	United Retirement	Client	Advisor	Record keeper	Client	Advisor	Record keeper
Validate compensation used matches definition				●	●			●		
Compensation ratio testing				●	●			●		
Calculation of self-employed employers' compensation				●	●			●		
Reconcile payroll data to deposits made				●	●			●		
Determination of highly compensated employees				●	●			●		
Determination of key employees				●	●			●		
Audit requirement determination				●	●			●		
Provide assistance to auditors				●	●			●		
QDRO processing				●	●			●		
Assist with IRS and DOL plan audits				●	●			●		
Reconcile assets and financial transactions				●						
Controlled group/affiliated service group consulting				●						
Prepare ongoing plan design consulting				●						
Plan defect correction consulting				●						
Consulting on mergers and acquisitions				●						
Combined plan testing				●						
Provide alternate plan design solutions				●						
In-person meetings and single point of contact				●						
Census scrubbing/analysis				●						
Plan implementation										
Plan design consulting				●		●				●
Investment lineup benchmarking		●				●			●	
Plan fees benchmarking		●				●			●	
Investment provider search		●				●			●	
Assist with drafting investment policy statement		●				●			●	
QDIA selection		●				●			●	
Enrollment education and enrollment		●	●			●	●		●	●
Prepare plan document, SPD, and minutes				●			●			●
Draft loan and QDRO policies				●			●			●
Compliance/administration										
Eligibility determination	●			●	●			●		●
Provide day-to-day support to employers		●		●			●			●
Ongoing education/enrollment support		●				●			●	
Top-heavy determination and contributions				●	●					●
Vesting tracking				●	●		●			●
Nondiscrimination/compliance testing				●			●			●
Contribution calculations				●	●		●			●
Forfeiture allocations				●	●		●	●		●
Prepare annual compliance reports				●			●			●
Prepare Form 5500 and required schedules				●			●			●
Distribution and loan processing				●			●			●
Ongoing consulting and support										
Attend annual plan review with employer	●	●		●	●	●		●	●	
Providing legislative updates				●		●			●	
Investment policy statement review		●				●			●	
Prepare annual required notices				●			●			●
Prepare plan amendments				●			●			●
Investment performance review and reporting		●				●			●	

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