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CREATIVE RESOURCES

401(k) CORPORATE QUESTIONNAIRE

Fiduciary Liability and Responsibilities

- Does your plan work for you?
- When was the last time you reviewed your plan with a specialist?
- Do you fully understand each election that was made in the adoption agreement?
- How well do you and your employees understand the benefits of being in a 401(k) plan?
- Do you have fiduciary protection policy?
- Did you know that most all products include compensation for an advisor?
- Did you know that you can add/replace a new advisor to your plan without having to make any changes to your plan/product?

Investment Related

- Do you get an annual review of your assets and participant activity?
- What product are you using now?
- Is there a large menu for you to choose from?

- Besides regular enrollments, does a professional work with your employees and assist them in portfolio building?
- If you have one, do your employees like your plan advisor?
- Do they look forward to spending time in one-on-one meetings?
- Does your advisor solicit your employees?
- Is it easy for your employees to use the web site?
- Is your current advisor very knowledgeable about the laws governing corporate retirement plans?

Administration

- Does your plan have any testing/eligibility issues?
- Are your people able to contribute the annual maximum?
- Are they ever held back due to testing?
- Who monitors or provides due diligence services for your plan?
- Do you maintain records of meetings, employer comments and concerns, vendor products, etc.?

- Did you know that if your key people have, by group, more than 60% of the total assets, your plan

would be considered top-heavy and there would be a funding requirement?

- Is your 401(k) product up to date with the latest services and features?

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