Organizing Your Fiduciary File

As a plan sponsor and fiduciary of your company's retirement plan, keeping an up-to-date fiduciary file is critical. To begin, Alpha Partners recommends preparing your file in four key sections: Documents, Administrative, Participant Communication, and Investments. Contents of each section could include the items listed in the table below.

I.	**Documents Section:**	☐ Plan Document and Amendments ☐ IRS Determination Letter (Opinion Letter if prototype) ☐ Summary Plan Description ☐ Investment Policy Statement ☐ 404(c) Policy Statement and Notice ☐ Form 5500 (5 years) ☐ Service Provider Contracts ☐ Salary Deferral Agreement ☐ Material Modification	☐ Plan Loan Documents ☐ Form 5330 (if necessary) ☐ Nondiscrimination Test Results ☐ Corporate Tax Return copies ☐ Corporate Board Resolutions ☐ Summary Annual Reports (5 years) ☐ RFP Results ☐ Committee Charter ☐ ERISA Fidelity Bond ☐ ADV II and Schedule F (if required)
II.	**Administrative Section**	☐ Evidence of Employer Contributions (5 years) ☐ Distribution Documents ☐ Default Safe Harbor, Automatic Enrollment Notices ☐ Audit Results (IRS, DOL) ☐ Annual Plan Review Executive Summary ☐ Participant Complaints ☐ Significant Business Events (Sale, Purchase, etc.) ☐ Fiduciary Liability Insurance Contract ☐ Correspondence (DOL, IRS, etc.)	
III.	**Participant Communication Section**	☐ Enrollment Material ☐ Documentation of all Communication Events (meetings, emails, posting, etc.) ☐ Material to be provided automatically ☐ Material to be provided upon request	
IV.	**Investments Section**	☐ Documentation of Investment Activity ☐ Executive Summaries from Committee Meetings ☐ Current Fund Menu and Expenses	