

Annual Retirement Plan Questionnaire

An annual retirement plan review is an opportunity to evaluate the overall health of your plan and demonstrate prudent oversight.

Use these questions to help you track key demographics such as participation and deferral rates to help shine light on opportunities for the plan. **File this with other plan documents in your fiduciary file.**

Date: _____

CURRENT RETIREMENT PLAN

What is the objective of your company's retirement plan?

What percentage of eligible employees contribute to the plan?

What is the plan's average deferral rate?

What percentage of employees are contributing and at what percentage deferral?

Participation rate (%)

Deferral rate (%)

50 years old and over

40 to 50 years old

30 to 40 years old

Below 30 years old

Do you think your employees are on track to reach their retirement goals?

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LOOKING AHEAD

What are the plan goals for the upcoming year?

Participation rate (%) Deferral rate (%)

How would you like to see participation and contribution deferral rates change?

50 years old and over

40 to 50 years old

30 to 40 years old

Below 30 years old

What is a reasonable time line to try and reach these goals?



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This information was developed as a general guide to educate plan sponsors and is not intended as authoritative guidance or tax/legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation.

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