

Securian Retirement

Administrative services that help you
meet your fiduciary responsibilities.

Fiduciary



Save your energy.



Turn your administrative tasks over
to us and feel positively energized.

For plan sponsor use only.
Not for use with participants.

Financial security
for the long run®



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You can count on Securian to take care of your plan's administrative tasks. We provide expertise, time and cost savings, and the peace-of-mind you need.



Plan Activity & Processing

Eligibility determination	Distributions (hardship, in-service, termination, Required Minimum Distributions, force outs)
Vesting calculation	IRS withholding and reporting
Contribution rate changes	Hardship suspension monitoring
Automatic enrollment	QDRO management and support
Automatic contribution increases	Death claims
Salary deferral contributions	Loan issues
Employer contributions (year end or payroll-to-payroll)	Loan repayments (ACH or payroll)
Contribution limit monitoring	Deemed/default loan processing
Timeliness of contribution deposit monitoring	Investment related transactions
Rollover contributions	Direct interaction with terminated participants through Retirement Success Account program
Direct interaction with payroll provider	

All services provided at no additional cost.

Plus, our knowledge and expertise reduces the work on your desk and allows you to focus on your business. Also, with several of our services, you decide how much or how little you want to be involved. We handle these tasks on a daily basis so we understand the details. You can be confident that things are being taken care of and done right.



Plan Reporting

Submission-ready Form 5500 and related schedules	Tax reporting to participants
Summary Annual Report	SecurianInsight - plan analytical measurement tool
Annual audit package and assistance	Online reports
SAS 70 report	Expense disclosure
IRS/DOL audit assistance	Quarterly plan level statement

All services provided at no additional cost.

Plus, Securian works directly with your auditor so you don't have to be in the middle. We provide a comprehensive audit package, including a SAS 70 report, which allows a limited scope audit to be performed. Securian has a long-standing practice of expense disclosure.



Participant Account Management

Daily access to account balance	Model and request loans
Ability to view activity history	Distribution requests
Contribution summary	Request transfers and investment election changes for future contributions
Investment option information	Investment guidance through automated features (TargetAge™, ExpressInvest™, auto rebalancing)
Forms retrieval	Personal rate of return
Quarterly statements (paper or electronic)	Translation line (Spanish & other languages)
Enrollment (online, phone, or paper)	Annual gap analysis
Capability to make contribution rate changes	

All services provided at no additional cost except for loan and distribution processing fees.

Plus, Securian has experienced customer service representatives who can assist your participants. Their average tenure with Securian is 8 years. Your participants also benefit from high quality communications. Over the years, our web site, quarterly statements and enrollment guides have all won numerous industry awards.



Compliance & Regulatory Services

Adoption Agreement	Fiduciary materials and checklists
Base plan document	Merger & acquisition support
Summary Plan Description	Amendments
Determination letter	Restatements
Required notices (QDIA, 404(c), safe harbor, etc.)	Compliance testing

All services provided at no additional cost except for document preparation fees for amendments and restatements.

Plus, when performing the required compliance testing, we look at all available options to provide the best results for your plan. Our compliance experts are available to consult with you regarding plan design and the various impacts of mergers and acquisitions. Our dedicated compliance specialists have an average of 22 years of retirement plan experience.

Learn More

We welcome the opportunity to share more information on how we can help you with your administrative tasks. If you want to learn more about Securian and all of the ways we can assist you, call **1-877-866-401k**. Current clients, please contact your Securian representative.

A•Plus encompasses the plan administration tasks that Securian performs or supports as part of the fees you already pay – unless otherwise indicated and in rare circumstances. The level of administrative duties performed depends on regulatory requirements, plan design, service features the sponsor selects, and sponsor involvement preference.

Since 1880, **Securian Financial Group** and its affiliates have provided financial security for individuals and businesses in the form of insurance, investments and retirement plans. Now one of the nation's largest financial services providers, it is the holding company parent of a group of companies that include Minnesota Life Insurance Company.



SECURIAN®

Financial security for the long run®

INSURANCE | INVESTMENTS | RETIREMENT

Securian Retirement

www.securianretirementcenter.com

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