



FIDUCIARY FILE CHECKLIST



CHECKLIST

The following checklist will help you to compile and keep your Fiduciary Audit File up-to-date and assist with periodic reviews of your plan.

INSTRUCTIONS:

- 1/ **Identify** all of the documents below that are applicable to your plan by indicating a check mark next to that item.
- 2/ **Include** these documents in your Fiduciary Audit File or other centralized file and record the last date that the document was updated on this checklist.
- 3/ **Review** this checklist at least once a year to ensure that you have updated your file with the most current documents available.

+ DOCUMENTS

	DATE		DATE
PLAN DOCUMENTS (AND ANY AMENDMENTS)		SUMMARY PLAN DESCRIPTION ("SPD")	
ADOPTION AGREEMENT (IF PROTOTYPE PLAN)		SUMMARY ANNUAL REPORTS	
TRUST AGREEMENT (IF SEPARATE FROM PLAN DOCUMENT)		SUMMARY OF MATERIAL MODIFICATIONS	
BARGAINING AGREEMENTS		NOTICES TO INTERESTED PARTIES	
IRS DETERMINATION LETTER			

+ GOVERNMENT REPORTING

	DATE		DATE
INTERNAL REVENUE SERVICE FORM 5500		AUDITED FINANCIAL STATEMENTS	

+ SERVICE PROVIDER CONTRACTS

	DATE		DATE
INVESTMENT CONSULTING AGREEMENTS		PLAN ACTUARIAL/ADMINISTRATION AGREEMENTS	
PLAN RECORDKEEPING/ADMINISTRATION AGREEMENTS		CUSTODIAL AGREEMENTS	
SERVICE CONTRACTS			

BONDING AND FIDUCIARY LIABILITY INSURANCE

	DATE		DATE
FIDELITY BOND		FIDUCIARY LIABILITY INSURANCE POLICY	

PROCEDURES & MINUTES

	DATE		DATE
FIDUCIARY COMMITTEE CHARTER		ADMINISTRATIVE COMMITTEE MEETING MINUTES	
PLAN PROCEDURE MANUAL		EMPLOYEE/PARTICIPANT COMMUNICATIONS	
INVESTMENT COMMITTEE OR OTHER MEETING MINUTES		INTERNAL MEMORANDA REGARDING PLAN ADMINISTRATION	

SECTION 404(c)

	DATE		DATE
SAMPLES OF REQUIRED 404(C) PARTICIPANT DISCLOSURES		PARTICIPANT COMMUNICATIONS REGARDING INVESTMENTS	
DESCRIPTION OF INVESTMENT ALTERNATIVES, INCLUDING RISK/RETURN AND FEE/EXPENSE INFORMATION			

INVESTMENT POLICY

	DATE
INVESTMENT POLICY STATEMENT	

INVESTMENT MANAGEMENT

	DATE		DATE
PROSPECTUSES AND OTHER INVESTMENT INFORMATION		INVESTMENT CONTRACTS (IF ANY)	

MONITORING INVESTMENTS

	DATE		DATE
PERFORMANCE REPORTS		COPIES OF INVESTMENT PRESENTATIONS	
INVESTMENT EXPENSES			
DOCUMENTATION OF RATIONALE PERTAINING TO FUND CHANGES		DOCUMENTATION OF ANY "MAPPED" INVESTMENT CHANGES INCLUDING PROCEDURES AND NOTICES	

+ MISCELLANEOUS

	DATE		DATE
ALL PLAN-RELATED FORMS NOT PREVIOUSLY LISTED		NON-DISCRIMINATION TESTING RECORDS	
INFORMATION ON PLAN OPERATION AND INVESTMENT		RECORDS USED TO DETERMINE ELIGIBILITY AND CONTRIBUTIONS (OR DIRECTIONS ON HOW TO ACCESS CURRENT AND HISTORIC EMPLOYEE RECORDS)	

+ NOTES



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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