



Welcome! We are honored that you are joining the Servant Solutions family. In order to proceed with enrollment, you will need to complete the following checklist (additional details are found on the following pages if you need clarification or further explanation).

NEW EMPLOYER CHECKLIST:

- ___ 1. Complete the **Statement of Qualification**. This form is to be completed by an officer of your organization and returned to Servant Solutions. Be sure to attach the requested supporting documents: 501(c)(3) verification and a statement of beliefs.
- ___ 2. Download a copy of the legal **Plan Document** from the Servant Solutions website. Complete the **Employer Eligibility & Participation Schedule** to detail how the retirement plan will be administered at your organization. It must be approved by your organization's board and signed by an authorized officer of the organization. These documents are retained for your records (and are not provided to Servant Solutions).
- ___ 3. Any participating employees must complete a **Membership Application** and **Designation of Beneficiary**. Employees must sign both sides of both forms. The forms can be sent in with the first contribution, if not already submitted.
- ___ 4. Any participating employees contributing through a reduction in their gross salary should complete a **Salary Reduction Agreement**. This form is maintained by your organization; Servant Solutions does NOT need a copy of the agreement.
- ___ 5. When submitting the first contribution, include either a **Remittance Form** for each employee OR the **Schedule Template** if you are submitting for multiple employees. Please read the definition for each **Contribution Type** if you need assistance while completing the Remittance Form or Schedule Template.

When submitting the first contribution, include the following items:

- Originally-signed *Statement of Qualification* and supporting documentation
- All completed *Membership Applications* and *Beneficiary Forms*
- Completed *Remittance Form* OR the *Schedule Template* for all participating employees
- A signed check payable to Servant Solutions for the grand total of all contributions
- Mail to:

Servant Solutions
PO Box 2559
Anderson, IN 46018

After the first contribution is complete, consider using the **Online Remittance** feature for future submissions. Click the link in the top right corner of the Servant Solutions website titled Remit Online. Contact our operations team at 800-844-8983 or info@servantsolutions.org with questions.

- ___ 6. Create a Servant Solutions Retirement Plan file at your office. Included should be the following:
 - A copy of the *Statement of Qualification*
 - A copy of the current *Plan Document*
 - The originally executed *Eligibility & Participation Schedule*
 - All executed *Salary Reduction Agreements* for participating employees



DETAILED STEPS FOR ENROLLMENT:

The following information will help answer questions regarding the NEW EMPLOYER CHECKLIST as it provides additional explanation regarding each enrollment document.

1. *Statement of Qualification:*

This form must be completed by a legal officer of your organization. Anyone on your governing board authorized to sign for such matters is appropriate. If your organization is not affiliated with the Church of God (Anderson, IN) then documentation evidencing “shared common religious bonds and convictions with Servant Solutions” as well as your organization’s IRS determination letter for 501(c)(3) status must also be submitted.

If your organization is a church and you do not have a determination letter from the IRS, we can provide an additional form that needs to be completed. Information on your website, from your by-laws, or any other printed documentation that explains your organization’s beliefs is sufficient for evidencing “shared common religious bonds and convictions with Servant Solutions.” Please return the originally executed form to Servant Solutions.

2. *Plan Document and Employer Eligibility & Participation Schedule:*

The legal *Plan Document* must be adopted by all employers who participate in the Servant Solutions Retirement Plan. The *Plan Document* suggests that each employer contribute 11% of each employee’s compensation to the Servant Solutions Retirement Plan, but ultimately that decision is left up to each individual employer.

The *Eligibility & Participation Schedule* is a supplement to the *Plan Document* that defines exactly how your organization will participate in the Servant Solutions Retirement Plan. You may choose to follow the *Plan Document’s* suggestion (an 11% employer contribution) or make a different decision based on your organization’s strategies and budget. This form serves as a template for your organization to create its own “policy statement” and will define compensation, describe who is eligible to contribute, and if the organization will also contribute on behalf of its employees.

It is our recommendation to allow ALL employees to participate in the retirement plan. The following is an example of what your organization’s governing board may approve:

- Section 1 – Define Compensation (check the first box)
- Section 2 – Determine that “All Employees will be eligible” to make contributions
- Section 3 – Determine that “All Employees will be eligible” to receive employer contributions and then select a “Non-matching Contribution of a fixed percentage equal to 11% of the employee’s compensation.”

Your organization must comply with this document. You cannot make exceptions or deviate from the established policy. This document would be provided to the IRS if your organization is audited. Servant Solutions does not need a copy of this document and will not verify compliance.

3. *Membership Application and Designation of Beneficiary:*

Both sides of both forms must be completed and signed by each employee establishing an account with Servant Solutions. Page 2 of the Membership Application is an investment election form; it establishes how a member’s contributions will be invested in the market (page 3 provides

additional information on the LifeFunds (age-based target date funds)). If employees have questions about how to invest, please direct them to contact Servant Solutions.

The *Designation of Beneficiary* form must be completed to name a **contingent** beneficiary for each member. The *Plan Document* establishes the member's spouse as the automatic **primary** beneficiary for all accounts. If a member is not survived by a spouse (i.e. if never married, divorced, or if a spouse passes first or passes simultaneously with the member), the contingent beneficiary form will direct Servant Solutions on how to distribute the member's account balance.

Please submit both forms for all employees included in the organization's first contribution (if they have not already been submitted).

4. *Salary Reduction Agreement.*

This form is an agreement between your organization and an employee. Use this form to record the set dollar amount or percentage the employee desires to withhold from his/her salary to contribute to his/her retirement account on a Before-Tax basis (Type A – Participant Before-Tax Contribution).

Employees can start, adjust, or stop contributions at any time by simply completing a new *Salary Reduction Agreement*. The employer must remit employee contributions to Servant Solutions on a timely basis. The Plan Document states that employee contributions will be submitted to Servant Solutions within 15 business days following the end of the month in which the amount would otherwise have been paid to the employee.

This original agreement and any succeeding agreements are to be kept on file at your organization and do not need to be returned to Servant Solutions.

5. *Remittance Form OR Schedule Template:*

If only one employee contributes, use a *Remittance Form* (the contribution amount should be written on the appropriate blank). If multiple employees are contributing, use the *Schedule Template*. A *Remittance Form* or a *Schedule Template* must be included with each mailed contribution check. Send in one check for the grand total of all contributions being remitted.

The following questions will help you select the correct Contribution Type:

- Is the contribution Pre-Tax (Type D or A) or Post-Tax (Type G)?
- Who's making decisions about how much to contribute?
 - If the employer makes the decision – Type D (Church/Employer Contribution)
 - If the employee makes the decision and completes a *Salary Reduction Agreement* – Type A (Participant Before-Tax Contribution)

The first contribution must be made by sending in a hard copy check along with a *Remittance Form* or a *Schedule Template*. After making the initial contribution, you may enroll in the Servant Solutions Online Remittance System. Follow these directions to establish an account:

- Go to www.servantsolutions.org
- Click on link titled 'Remit Online' in the upper right-hand corner
- Click on 'Establish a Remitting Account' in the upper right-hand corner
- Follow directions listed and complete the PDF document



ADDITIONAL INFORMATION:

If your organization is not a church (i.e. university, college, non-profit organization), you have additional 403(b) requirements. For example, you must comply with the Universal Availability rules. You also have to comply with annual plan testing and reporting requirements. If this applies to your organization, please contact our office. We can provide you with the additional information you need to comply with the 403(b) regulations.

If your organization offers multiple 403(b) plans and/or vendors, you are responsible for complying with additional IRS 403(b) regulations. By offering more than one 403(b) plan, your responsibilities increase significantly. We strongly recommend that you consult with an attorney with church plan experience to ensure that you are meeting your fiduciary responsibilities and are in compliance with IRS regulations.

Satisfying the legal requirements of a new retirement plan can be overwhelming. Please let us know if you have any questions. Our Operations Team (info@servantsolutions.org or 800-844-8983) is standing by and ready to help!

Fax Line: (765) 642-3942