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FIDUCIARY RESPONSIBILITY DOCUMENT ›

- Fiduciary Third Party Acknowledgment Agreements (If applicable)
- Prior Meeting Minutes
- Investment Committee Charter/Bylaws (If applicable)

INVESTMENT SELECTION & MONITORING DOCUMENTS ›

- Investment Monitoring Reports
- Investment Policy Statement
- Investment Call to Action Documentation
- Current Investment Lineup

SERVICE PROVIDER DUE DILIGENCE DOCUMENTS ›

- 408(b)(2) Disclosures
- Provider Service Contracts
- Plan Expense Benchmark Reports
- 401(k) Providers Fee Summaries

PARTICIPANT COMMUNICATION DOCUMENTS ›

- Enrollment Kit/Material
- ERISA section 404(c) Notice
- Annual Participant Fee Notice 404(a)(5)
- Annual Safe Harbor Notice (if applicable)
- Qualified Default Investment Alternative Notice (QDIA)
- Summary Plan Description (SPD)
- Summary Annual Reports (with Confirmation of Annual Distribution)

The following items pertaining to your company retirement plan should be consolidated into a central location, reviewed annually and updated when necessary.

INVESTMENT SELECTION & MONITORING DOCUMENTS

- Signed Adoption Agreement/Amendments (prior and current)
- Summary Plan Description
- Summary of Material Modification
- Annual Form 5500
- Annual Discrimination Testing
- Fidelity Bond Documentation
- Fiduciary Insurance Documentation (optional)
- Plan Advisor Investment Management Agreement
- Service Provider fee summaries

OTHER DOCUMENTS TO BE OBTAINED OR READILY AVAILABLE BY THE PLAN SPONSOR (IF APPLICABLE)

- Annual Compliance Tests (e.g. ADP/ACP and Top Heavy) TPA
- Trustee/Custodian Annual Report
- Accountant's Audit Report (for plans with 100 or more participants w/ balance)
- Administrative Forms Package (with forms for participant requests such as loans, hardship withdrawals, benefit distributions etc.)
- Payroll Platform Service Agreement
- Trustee
- Participant Statements
- Beneficiary Designations (if paper form)
- QDIA Notice
- Annual Safe Harbor Notice
- Loan and Hardship Documentation

Employers should keep plan and trust documents, amendments, determination and approval letters, and contracts for the life of the plan. Plan data such as census data, testing, participant statements, and reports it is recommended to keep for at least six years or more after the Form 5500 filing is due.

Additional Resource:
Maintaining your retirement plan records | Internal Revenue Service