



# ERISA COMPLIANCE

A S S O C I A T E S • L L C

**MANAGE RISK • MAXIMIZE WEALTH**

**ERISA Compliance Associates, LLC (ECA)** offers a service that is designed to allow you, the Fiduciary, to take advantage of a thorough compliance analysis of your company's retirement plan(s). We will assist you in ensuring that you have the appropriate processes and procedures in place to fulfill your fiduciary obligations. ERISA Compliance Associates provides annual Fiduciary Compliance Reviews for employers/retirement plan sponsors. These services are unique because the reviews include a proactive analysis covering both IRS and Department of Labor "risk" issues—all under one umbrella.

## **Why should your plan have a Fiduciary Compliance Review?**

Many fiduciaries (including the company and individual fiduciaries) are coming to the realization that they are not immune from lawsuits and regulatory issues. Fiduciary Compliance Reviews are becoming the new "standard" to help shield fiduciaries from potential liability with respect to the company's retirement plan(s).



## **How is an Accountant's Audit that is filed with Form 5500 different from a Fiduciary Compliance Review?**

The report of the independent qualified public accountant is focused solely on financial schedules and statements – to ensure that the plan's financial reports comply with Generally Accepted Accounting Principles (GAAP) or with the Other Comprehensive Basis of Accounting (OCBOA), e.g. cash basis. The accountant's opinion is just one segment of the annual reporting that must be done for large plans.



## **How do fiduciaries and participants benefit from a Fiduciary Compliance Review?**

ECA provides you with the comprehensive analysis you need to **ensure the highest levels of fiduciary prudence and "safety."** The annual fiduciary compliance analysis will assist you and your company in building a strategy to manage your risk as a fiduciary. Our value-added service assists your efforts in protecting the retirement benefits of your plan participants.

## **What level of professional will perform the Fiduciary Compliance Review?**

The associates of ECA are all top-level professionals in the retirement plan industry. ECA's team members who cover plan examinations include **actuaries, attorneys, certified pension consultants, certified public accountants, enrolled agents, and other "certified" professionals.** Each of these individuals has at least twenty years of retirement plan experience and industry recognition has been achieved in the form of invitations to speak, write, and to serve on a variety of industry boards and committees.

### **ERISA Compliance Associates, LLC**

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**ERISA Compliance Associates, LLC (ECA)** can perform an **ERISA Fiduciary Compliance Review** for employers who sponsor qualified retirement plan(s). A full-scope ERISA Fiduciary Compliance Review is an on-site evaluation that covers more than 100 specific questions relative to a plan's compliance with IRS and Department of Labor standards.