

Defined Contribution "Prototype Formatted" Volume Submitter

As an IRS-approved Mass Submitter, SunGard's Relius Documents provides **complete "prototype formatted" volume submitter plan services for all type of entities**, including banks, insurance companies and other financial institutions, employee benefit consultants, attorneys and CPA firms.

Relius Documents defined contribution "prototype formatted" volume submitter (formerly the cross-tested volume submitter) includes both cross-tested and non-cross-tested allocation methods. This hybrid type of document looks just like a prototype but is submitted as a volume submitter. The document includes some provisions that are not permitted in prototype plans. For example, it allows multiple employer plans, non-safe harbor hardship withdrawals for elective deferrals, and the ability to offset allocations under the plan by contributions made to another plan.

In addition, the new "prototype formatted" volume submitter is offered in the same manner that our traditional prototype documents are offered (i.e., your firm will generally be the sponsor of the document). This allows you to make sponsor level amendments on your employers' behalf.

An employer using a volume submitter is entitled to the same reliance rules that apply to adopters of Non-Standardized plans. One difference between a prototype plan and a volume submitter plan is that if modifications are made to the plan, then the employer may generally submit the plan for a determination letter using IRS Form 5307 (as distinguished from IRS Form 5300 which requires a much higher IRS user fee and is generally required if an employer modifies a prototype plan and submits it for a determination letter). However, if a volume submitter plan is submitted for a determination letter, then the sponsor of the volume submitter plan (typically your firm) would need to have an individual who can serve as power of attorney on IRS Form 2848 (generally an attorney, enrolled actuary, CPA or enrolled IRS agent).

With Relius Documents "prototype formatted" volume submitter plan preparation services, you have one source for the plan, supporting forms, IRS submission package, **custom printing**, and **SPD booklets** using our Relius Documents **PC** or **ASP** system or our **Service Bureau**. Each supporting forms package can include a printed adoption agreement (through the Relius Documents system) along with all associated forms including the summary plan description, administrative forms, plan administrator's guide, and plan index.

View a list of all our **prototype document types**.

You can eliminate the need to spend time on research and IRS interaction. We even submit your pre-approved plan to the IRS on your behalf; you just pay the user fees!*

*License and annual maintenance fees applies in addition to the IRS user fees.

IRS User Fees For Approval Of A Prototype or "Prototype Formatted" Volume Submitter:

Mass Submitter Prototype	\$200 per Adoption Agreement
Minor Modifier Prototype	\$650 per Adoption Agreement
Non-Mass Submitter Prototype	\$9,000 per Adoption Agreement

Benefits

- Eliminate the significant time expenditure necessary to develop and maintain an individually-drafted prototype
- Reduce or eliminate the IRS user fee(s)
- Eliminate IRS requests for minor plan corrections
- Ease of compliance with the continual plan update requirements
- Minimize negative client response to the continual plan update process

- Reduce client cost for plan updates while improving the economics of the practitioner's ERISA practice
- Minimize the potential for plan drafting errors
- Improve consistency of plan documentation
- Ease plan administration

Support Services

Educational Programs - We conduct more than 125 pension educational seminars each year. These programs are designed specifically for plan administrators and plan sponsors.

Integrated Software Support - **Relius Documents** is a document generation solution available to create prototype supporting forms packages. With Relius Documents system, you can prepare a customized package for each client's plan, complete with filled-in Adoption Agreement, SPD customized to the plan, participant election and administrative forms, plan administrator's guide, index, and IRS submission forms 5300/5307.

For more information, call 800-326-7235, ext. 1100.