



DOL 401(k) Plan Investigation

Document Request List

1. Plan Document and Trust Agreement, including all amendments
2. Summary Plan Description
3. Signed Form 5500 Annual Reports with all attachments, including audited financial statements
4. Summary Annual Reports
5. Summary of Material Modification (if applicable)
6. Plan Investment Policy
7. Internal Revenue Service Determination Letter (most recent)
8. Fidelity Bond (Including the name of surety company; the bond amount; the policy number; the policy lapse date; the bond provides for payment to Plan in the event of a loss by reason of acts of fraud or dishonesty; the bond has a one-year discovery period; the bond covers all persons who "handle" funds; and if the bond contains a deductible, an elimination of deductible rider must be attached.)
9. Fiduciary Liability Insurance Policy (if any)
10. Identity of all Plan service providers, including all contracts, agreements, and amendments with any service provider used by the Plan
11. Identity of all Plan Trustees and Plan Administrators
12. Minutes of Plan Trustee Meetings
13. Minutes of the Plan Sponsor's Board of Directors, or any other committee of the Plan Sponsor as they relate to any of the Plan's assets or liabilities or any other Plan activity
14. The most recent Internal Balance Sheet/Statement of Assets and Liabilities and Statement of Income/Expenses for the Plan with no items identified as "other"
15. Schedule of Investments held at each year end with no items identified as "other"
16. Books of original entry which reconcile to the Form 5500 Annual Report, including, but not limited to, the General Ledger, Trial Balance, Cash Receipts, Cash Disbursements, and General Journal



17. Detailed documentation of Plan administrative expenses, including Salary, Accounting, Actuary, Contract Administration, Legal, Trustee, and "other" expenses as reported on Form 5500. Documentation must be in sufficient detail to determine exactly what services or tasks were performed.
18. Identity of all other employee benefit plans sponsored by the Plan Sponsor, including the most recent Form 5500 for each plan
19. Schedules of employee and employer contributions made to all employee benefit plans sponsored by the Plan Sponsor, including dates and amount
20. Account statements (e.g. Trust statements, bank statements, and canceled checks) verifying all employee and employer contributions deposits for all employee benefit plans sponsored by the Plan Sponsor
21. Payroll records which reflect employee 401(k) and loan repayment withholdings on a pay period basis for all employee benefit plans sponsored by the Plan Sponsor
22. All documentation regarding partnership/joint venture interests held, bought, or sold by the Plan, including documents used to establish the fair market value of any non-publicly traded investments held by the Plan
23. Loan Documents, Security Agreements, Mortgages, Leases, and Deeds relating to Plan investments
24. Participant loan documents, including amortization/repayment schedules
25. Sample individual benefit statement provided to participants (most recent)
26. Identity of all organizations affiliated with the Plan Sponsor (i.e. parent and subsidiary companies)
27. Identity of all Directors and Officers of the Plan Sponsor
28. Plan Sponsor's audited financial statements, including accountant's opinion and notes to the financial statements
29. All Plan correspondence, including internally generated memoranda and notes. This shall include correspondence with people providing services to the Plan, or correspondence relating to any matter involving the Plan, directly or indirectly.
30. All documents related to service provider fees, including fee schedules and compensation paid to professionals by the plan and §408(b)(2) fee disclosure(s).
31. All documents related to costs charged to the plan and participants and §404(a)(5) fee disclosure(s).