

Here's a quick checklist of what 401(k) auditors usually ask for:

### **Plan Documents**

- 401(k) Adoption Agreement
- Basic Plan Document
- Fidelity Bond
- IRS Determination Letter
- Investment Policy Statement
- All available participant notices
- Any plan amendments
- Investment Committee meeting minutes
- 401(k) Summary Plan Description
- Fee Disclosures

### **From Payroll**

- Payroll company SOC1 Report
- Payroll Register
- 401(k) Census File

### **From Recordkeeper**

- Recordkeeper SOC1 Report
- Custodian SOC1 Report
- Draft Form 5500
- Participant Contribution Report
- Certification Statement vs. Trust Reconciliation Report
- Executive Summary Report
- Loan Report
- Custodian Statement
- Recordkeeper Register Total Report
- Recordkeeper Register Detail Report
- Compliance Testing Package (top heavy, ADP, ACP, 410b, 402g, etc. results)

- Rollover Report
- Distribution Report