



**Northwest  
Benefit Consultants, Inc.**  
a strategic approach to benefit planning

At Northwest Benefit Consultants, we design, implement and provide all inclusive third party administrative and recordkeeping services for numerous forms of qualified retirement and Section 125 Plans. Additionally, our thorough individualized consulting services are second to none. Listed below are the various forms of qualified retirement and Section 125 Plans for which we provide services:

**401(k) / Profit Sharing Plans  
(Integrated / Cross-Tested / Age-Weighted)**

**Money Purchase Pension Plans**

**Target Benefit Plans**

**Defined Benefit Plans**

**Cash Balance Plans**

**Section 403(b) Plans**

**Section 457 Plans**

**Section 125 Cafeteria Plans**

## **Northwest Benefit Consultants, Inc.**

At Northwest Benefit Consultants, our primary mission is to provide our clients with the highest degree of expertise, timeliness and accuracy within the realm of retirement and Section 125 administrative services. The staff at Northwest Benefit Consultants is committed to:

**Education and Integrity** -- Our employees are active in ongoing education programs that meet and exceed professional requirements. Through this training and continuing education we are able to provide the best possible service to our clients.

**Depth of Service** -- We are dedicated to providing a complete menu of services. We design and administer all forms of qualified retirement plans and Section 125 Cafeteria Plans, and provide in-depth actuarial consulting for collectively bargained and non-collectively bargained plans, among other services. This high degree of commitment to comprehensive service ensures that our clients' retirement and Section 125 goals are consistently met.

**Individuality** -- We take a focused individualized approach to establishing and maintaining your plans. We firmly believe that because no two companies are alike, plans should be tailored to meet the unique and specific needs of each of our individual clients.

**Responsiveness** -- Clearly, with the chaotic legislative climate, rules and regulations continue to change dramatically. Our knowledge and expertise enables us to confront these changes, and the unique challenges they present, on your behalf. And perhaps more importantly, we are committed to responding to the concerns of your business . . . and treating them as if they were our own.

Education and Integrity, Depth of Service, Individuality and Responsiveness . . . these are the professional characteristics that distinguish Northwest Benefit Consultants, and make us uniquely qualified to establish and administer your company's retirement and fringe benefit plans.

Curtis W. Manning, QPA  
President  
Northwest Benefit Consultants, Inc.

## **Retirement Plan Services**

### **Documents**

#### **Volume Submitter / Prototype Adoption Agreements / Plan Installation / Enrollment**

Individually prepared highly specialized document provisions for plans of all sizes.

Services include:

- Basic Plan Document
- Adoption Agreement
- Summary Plan Description
- Statutory Model Amendments
- Recitals / Written Consents
- All Required Notices
- Employee Enrollment Materials
- Employee Education & Enrollment Meeting(s)

### **Basic Annual Administration**

Services include:

- Preparation of all 5500 Series Forms with Schedules and Attachments
- Valuation of Accounts with Allocation of all Employee and Employer Contributions, Earnings, Forfeitures, Transfers, etc.
- Eligibility Determination
- Vesting Calculations
- Complete Testing for IRC Section 415(c) & (e) Annual Additions, IRC Section 410(b) Minimum Participation, IRC Section 401(a)(4) General Discrimination (General Test, Ratio Percentage Test and/or Average Benefits Test) and Section 416 Top Heavy Test.
- Annual Individual Participant Benefit Statements
- Summary Annual Report
- Written Consents / Resolutions
- Plan Document and Compliance Review
- Employee Enrollment Materials
- Employee Meeting(s)

## **Retirement Plan Services**

### **Additional Services**

- New Comparability / Cross Testing
- Contribution Processing
- 401(k) and 401(m) Discrimination Analysis Testing
- Roth Contribution Tracking
- Participant Loan Packages
- Hardship Distribution Packages
- Participant Termination Calculations Forms
- RMD Calculations / Packages
- QDRO Qualifications / Notices
- Forms 1099-R, 1096 & 945
- Actuarial Valuation (DB / CB plans only)
- Schedule B Actuarial Certification (DB / CB plans only)
- PBGC Actuarial Certification (DB / CB plans only)
- Trust Asset Reconciliation
- Plan Amendments Inclusive of Recitals
- Summary of Material Modifications (SMM)
- Additional 5500 Series Forms for Multiple Employer Plan
- Form 5330 (Excise Tax)
- Form 8955-SSA
- IRS / DOL Audit

## **Section 125 Cafeteria Plan Services**

### **Document Preparation / Plan Installation**

Services include:

- Plan Document
- Summary Plan Description
- Recitals / Written Consents
- Required Notices
- Employee Enrollment Materials
- Administrative Forms
- Employee Education and Enrollment Meeting(s)

### **Basic Annual Administration**

Services include:

- Monthly Claims Processing
- Performance of General Classification Test
- Annual Participant Account Statements
- Individual Participant Statements (Quarterly)
- Valuation of Accounts
- Employee Presentation, if requested
- Discrimination Analysis / Testing (FSA's only)
- Plan Amendments
- Projection, Consulting and Compliance Evaluation