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Retirement Plan Fact-Finder

For ALL prospective clients

1. About the company

Company Name _____
Company Address _____
Name of person interviewed _____
Title of person interviewed _____
Date and time of interview _____
Who is the ultimate decision-maker? _____

2. Type of business

- Corporation
- Partnership
- Subchapter-S Corporation
- Governmental
- Non-profit
- Other (specify) _____

Years in business _____
Number of employees _____
Name of attorney _____
Name of accountant _____

3. About your employees

List any owner/employees (5% or greater ownership)

Name	Ownership %	Annual earnings
1.		
2.		
3.		
4.		

Total number of full-time (working over 1,000 hours per year) non-union employees _____
Total annual payroll for full-time employees _____
Are any employees leased? If yes, how many? _____
Are any employees union members? If yes, how many? _____
Are leased employees and union members covered by any other plan? _____

For a prospective client without an existing plan

4. About your goals

What is your primary goal in setting up a retirement plan (rank in order, from one to five)?

- _____ Attract and retain employees
- _____ Provide an opportunity for employees to save for their own retirement
- _____ Maximize benefits for owners and other key employees
- _____ Reduce your corporate tax liability
- _____ Minimize corporate expenditures on the plan

How much money are you willing to commit to the plan to achieve these goals? (*dollar amount or percentage of payroll*)

For a prospective client with an existing plan

5. About the plan

What type of plan do you have?

- Profit sharing
- Money purchase
- Defined benefit
- Target benefit
- SEP
- 401(k)
- Other (specify)

What is the total value of the plan's assets?

As of what date?

How much is in cash equivalents?

How much is in equities?

How much is in company stock?

How much is in GICs?

How much is in other investment vehicles?

Are you, as an employer, satisfied with the amount you and your key employees can put into the plan? Yes No

How many employees are eligible?

How many employees are participating?

What total amount is contributed to the plan each year?

How much comes from employee contributions?

How much comes from employer matching contributions?

How much comes from employer profit-sharing contributions?

What is the vesting schedule on matching contributions?

What is the vesting schedule on profit-sharing contributions?

What is the ADP%?

6. About the plan's performance

Who currently manages the assets in your plan? _____

How do you feel about your plan's performance?

- Above expectations
- As expected
- Below expectations

What level of performance do you expect? _____

Is your portfolio monitored? Yes No

Do you receive regular performance updates? Yes No If yes, how often?

7. About investing

Who controls the investment of the following types of contributions?

	Employer	Participant
Employee contributions		
Employer matching contributions		
Employer profit-sharing contributions		

Are there investments that are not liquid (e.g., GICs)? Yes No If yes, what are they? _____

Are there any surrender charges? Yes No

Do you invest in the following types of funds?

	Number of funds	No	Would like to
Growth funds			
Income funds			
Growth and income funds			
Fixed-income funds			
Asset allocation funds			
International funds			

Are you satisfied with the number and categories of investment choices? Yes No

If no, why?

- Too few choices
- Too many choices
- Selection not broad enough (e.g., style, size, asset class)

Do you use personal brokerage accounts? Yes No

How are the plan's assets allocated?

Fund	%
1.	
2.	
3.	
4.	
5.	

Do you know how your employees are investing? Yes No

If yes, are you satisfied with the way they are investing? Yes No

How often can participants transfer among funds?

In selecting funds, what do you consider most important?

- A well-known brand name
- The fund manager
- A fund that minimizes fees

How would you rate the investment knowledge of plan participants?

- Elementary
- Average
- Sophisticated

8. About administration

How frequently are plan participants' accounts valued?

- Daily
- Monthly
- Quarterly
- Other (specify)

Are you satisfied with the frequency of account valuations?

	TPA	Investment provider
Who prepares compliance forms?		
Who prepares participant tax forms?		
Who prepares the Plan Documentation?		
Who prepares the Summary Plan Description?		

Are you satisfied with your current plan administration? Yes No

What feedback do you receive from your participants?

- Positive
- Negative
- No feedback

How long does it take for participants to receive their statements?

How are participants' transactions, such as investment changes, initiated?

- Hard copy
- Plan provider's designated website for participants
- IVR/VRU
- Other (specify)

After investment changes have been authorized, how long does it take for them to be implemented?

Do you offer loans? Yes No

If yes, who administers the loans?

Do you permit withdrawals for hardship? Yes No

What are the annual fees for recordkeeping?

What are the annual fees for trusteeship?

What are the annual fees for compliance (e.g., Form 5500)?

What are the annual fees for the Plan Document/Summary Plan Description?

Do you have more than one location? Yes No

If yes, will your data be remitted on the same date? Yes No

What is the employee contribution frequency?

What date would work best for your conversion to a new plan provider?

9. About communicating with participants

Who looks after communication with participants?

Who looks after participant education?

Do you believe participants receive sufficient information to make sound investment decisions? Yes No

Do you believe participants are satisfied with the communication and education they receive? Yes No

Does your provider offer deferral increase campaigns to encourage participants to save more for their retirement? Yes No

How frequently do participants receive statements?

- Monthly
- Quarterly
- Semi-annually
- Other (specify)

Can participants access account information by telephone? Yes No

Can participants access account information over the Internet? Yes No

Do you want telephone access available to participants? Yes No

Do you want Internet access available to participants? Yes No

Do you require materials in Spanish? Yes No

10. About client expectations

In general...

What are the strengths of your current provider?

Where in your current plan do you see the most opportunity for improvement?

Have you transferred from another provider before? If so, what went well during the conversion process and what could have been handled better?
