



PENSION STRATEGIES

QUALIFIED PLAN DESIGN & ADMINISTRATION

In This Issue

[Time to Review ERISA Bonds](#)

[Alert: New IRS Limits](#)

[News from Pension Strategies](#)



Upcoming Deadlines

December 31, 2012

If you are implementing a new retirement plan, December 31st is the deadline.

Maximize your options: Do your year end tax planning now and target your ideal pension contribution.

Don't forget to get your 401(k) employee contributions made before year end.



Strategic Update

Ideas, news and tips from Pension Strategies

December 2012

Payroll and TPA Integration

Trends in the financial industry lean toward consolidation of expertise. The most recent trend positions payroll providers as third-party administrators (TPA). Because of the extremely technical reporting requirements and management of TPA services, most payroll companies aren't qualified or prepared to manage 401(K) plans. Mismanaged plans or reporting not in compliance with federal regulations can be extremely damaging to plan sponsors.

However, the idea of consolidation of services and ease of use for our clients is extremely important to us. Pension Strategies is collaborating with the leading Payroll and Human Resources providers to make processes seamless and simplified. These partnerships will save clients extra steps, streamline workload and ensure accuracy by combining the provider services clients already have in place.

We can work directly with current payroll and human resources providers or we can recommend a provider we work with regularly. By integrating payroll, human resources and retirement plan administration you'll see immediate benefits including:

- Enhanced data integration and collection services.
- Automation of the retirement plan contribution processes.
- Simplified data collection processes.
- Streamlined plan administration by eliminating manual steps.
- Reduction in data entry errors.
- Integration opportunities between payroll and investment company platforms.

Pension Strategies is available to review integration strategies with payroll providers throughout the industry. We receive no commissions or additional fees from the payroll companies, so we are unbiased in helping you choose the best resources for you. Contact us to explore opportunities that payroll, human resources and retirement plan integration can provide.

[Register Now](#)

[More About Us](#)

Alert: Year-End Data Deadlines

December year-end data request packets will be on their way later this month.



March 15, 2013 is the deadline for 401(K) testing and plan amendments, so please provide us with your plan information by **February 4, 2013**. This 2 ½ month "window of opportunity" can make an impact on your plan, but it's only available if we receive your data early.

If you would like more information about the new defined benefit plan funding relief legislation [MAP 21], please check our web site.

Pension Strategies News



Congratulations to David Schattenberg. He has been promoted to Senior Pension Consultant with an emphasis on new business. Many of you know Dave as a Defined Contribution team leader, so this promotion is a natural next step. If you would like to refer any clients to Pension Strategies, Dave and the rest of our marketing team are committed to growth and will take great care of your valuable relationships.

Pension Strategies wishes you and your family Happy Holidays and a prosperous New Year!

Sincerely,
Jack Lawless, CPA, APM
Pam Johnson, QPA, CPC
Jill Hastings, JD
Maurice D. Gordon, EA, MS, PA
And the entire Pension Strategies team

