



## Plan Analysis

We offer a free plan analysis, which is an accounting of your current plan. The plan analysis reviews your current plan provisions, and summarizes regulatory information to be aware of with respect to your plan parameters.

### The plan analysis helps you accomplish 3 things:

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- 1. Establish a baseline accounting of your existing plan parameters—**  
Understanding your plan is important because it is the plan fiduciaries' job to make sure the plan is being administered consistent with the plan document.
- 2. Understand whether your plan aligns with your plan goals—**Knowing how your plan aligns with goals is important to maximizing plan outcomes.
- 3. Determine potential areas of improvement to consider improving your plan—**It's important to know where your plan is strong, and also to know how you could potentially improve your plan.

# Sample Plan Analysis Report

## Strengths and Improvement Opportunities

Strengths	Improvement Opportunities
The average participant account balance was above \$25,000 this plan year.	<b>Immediate Opportunities</b> <ul style="list-style-type: none"><li>a. Increase fidelity bond</li><li>b. Increase participation rate</li><li>c. Increase participant education</li><li>d. Proactive mid-year nondiscrimination testing</li><li>e. Proactive elective deferral limits testing</li></ul>
Participants contributed rollover assets from other qualified accounts according to Form 5500 filings for last three years.	<b>Plan Feature Changes</b> <ul style="list-style-type: none"><li>a. Add automatic enrollment</li><li>b. Add Roth contribution option</li><li>c. Fund a discretionary employer match</li><li>d. Consider/add a type of safe harbor provision</li></ul>
Employer contributions on past three Form 5500 filings have remained consistent.	<b>Administrative Opportunities</b> <ul style="list-style-type: none"><li>a. Change definition of eligible employees</li><li>b. Change when participation begins</li><li>c. Update elective deferral modification frequency</li><li>d. Update elective deferral contribution limitations</li></ul>

Contact us for a customized  
Plan Analysis

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