

# Document Subscription Services

## What is the service?

The document subscription service caters specifically to defined contribution retirement plan documents that are on Sentinel's pre-approved document. It offers comprehensive coverage for all required amendments and restatements, ensuring that plan documents remain compliant with ERISA regulations. Additionally, the service goes beyond the mandatory updates by including all discretionary amendments, allowing plan administrators to customize and enhance their retirement plans as needed. This service offers flexibility and adaptability to address changing regulatory requirements or evolving organizational needs. By subscribing to this service, you can maintain up-to-date and compliant plan documents while having the option to incorporate discretionary changes for a more tailored retirement plan solution.

## What are the benefits?

- **Spreading out cost:** Instead of incurring significant expenses all at once for required amendments and restatements, the service offers a subscription model that allows for more manageable cash flow and predictable payments allowing you to more steadily budget retirement plan costs.
- **Flexibility:** You have the flexibility to make changes to the retirement plan design at no additional cost. Whether it's addressing specific organizational needs, adapting to evolving regulations, or incorporating new retirement plan features, the service empowers administrators with the ability to customize their plans to suit their unique circumstances.
- **Efficiency:** The subscription service will streamline the amendment and restatement process so that you can focus on other critical aspects of managing your business.

## What is the cost?

This service costs \$125/quarter (\$500 annually). The per quarter fee starts the quarter added with no annual minimum. For example, if you elect the service mid-year you would only have two quarters of the fee the first year. The fee may be paid by Employer.

## What is the Included?

- Mandatory plan restatements (*typically on a 6 year cycle*)
- Required amendments & sponsor level amendments
- All discretionary amendments
- Amendments related to mergers & acquisitions
- Participating Employer amendment
- Plan Termination amendment
- Not Included:
  - The initial takeover or start-up document upon becoming a Sentinel client
  - Plan document comparison or preparation of a Summary Plan Provision (SPP) related to mergers and acquisitions
  - Merger and acquisition conversion project fees

If you have any questions, please contact your Sentinel Plan Consultant.

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