

Saving time with The Independent School Group Retirement Plan



We make it easy

Work with PAISBOA to ease the burden of administering your retirement plan and receive support to help meet required regulatory obligations.

We can take more than 30 responsibilities off your plate, including:

YOUR RESPONSIBILITIES WITH A SINGLE EMPLOYER PLAN	RESPONSIBILITY DETAILS	RESPONSIBLE PARTY WITH THE INDEPENDENT SCHOOL GROUP RETIREMENT PLAN
Administrative Responsibilities	Invest plan contributions	Transamerica
	Track contribution limits	Transamerica
	Track catch-up contributions	Transamerica
	Distribute mandatory communication notices	Transamerica
Distribution Processing	Approve/deny hardship requests	OneDigital & Transamerica
	Approve/deny loan requests	OneDigital & Transamerica
	Prepare loan amortization schedules	Transamerica
	Coordinate loan deductions	Transamerica
	Process distributions upon termination	Transamerica
Due Diligence Responsibilities	Investment monitoring and due diligence	OneDigital
	Investment choice additions/deletions	OneDigital
	Retirement plan review	OneDigital
	Individual contract exchange/consolidation	Transamerica
Plan Compliance	Consultative design services	OneDigital & Transamerica
	Advanced allocation designs	OneDigital & Transamerica
	Monitor pending legislative actions	OneDigital & Transamerica
	Proprietary plan document support	Transamerica
	Preparation of amendments	Transamerica
Testing	Mid-year testing	OneDigital & Transamerica
	Year-end testing	OneDigital & Transamerica
	Annual census collection	Transamerica
Annual Reporting	Audit support	OneDigital & Transamerica
	Form 5500 preparation	Transamerica
	Forms 945, 1096, and 1099 preparation	Transamerica
Enrollment and Education	Conduct enrollment workshops	OneDigital & Transamerica
	Conduct ongoing employee education	OneDigital
	Track eligibility	Transamerica
	Notify participants of eligibility	Transamerica
	Establish deductions with payroll	Adopting School
Participant Assistance	Provide asset allocation tools	Transamerica
	Explanation of distribution options and tax implications	Transamerica
	Qualified domestic relations order (QDRO) support and analysis	Transamerica
		Transamerica

Leave the administrative challenges to us

PAISBOA has joined with MISBO, Transamerica, and OneDigital, to offer you a retirement plan with great benefits, including:



Saving you time by maintaining your faculty and staff payroll data



Reducing turnaround time for participant transactions such as loans and distributions



Managing the annual independent audit, saving you both time and money



Notifying faculty and staff of their eligibility, key plan changes, and other important plan communication

Ready to learn more?

Visit indyschoolretirement.org or contact us today to receive more information about the program or to schedule a cost analysis.



PAISBOA

Aggie Malter
President & CEO

 484-367-7553

 amalter@paisboa.org



PAISBOA

Rachel Tilney, CPSP™
Director of Membership
& Business Development

 215-435-5000

 rtilney@paisboa.org



OneDigital

Amy Todd
Retirement Plan Consultant


 610-620-4474

 amy.todd@onedigital.com



OneDigital

Brian Clark
Managing Director

 732-379-8364

 bclark@onedigital.com

Before adopting any plan, you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace savings plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

While a Multiple Employer Plan (MEP) arrangement offers adopting employers the ability to delegate fiduciary functions to the MEP provider, employers should be aware that they still retain fiduciary responsibility for selecting and monitoring the MEP provider. Adopting employers of a MEP must share a commonality — a connection among the adopting employers such as a trade, professional organization, or PEO — and the MEP is treated as a single plan. A violation of the qualification rules by an adopting employer would not affect the qualified status of the plan as a whole (known as the “one bad-apple” rule or the “unified plan” rule) provided the plan document addresses how to spin-off a non-compliant employer.

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