

Morgan Stanley

List of Key Documents for Qualified Retirement Plan Fiduciaries

A fiduciary audit file is an organized file of essential documents that are part of your retirement plan. Morgan Stanley prepared the following checklist to help you compile and keep your Fiduciary Audit File up-to-date and to assist with periodic reviews of your plan.

Please follow the instructions below:

1. Identify all of the documents below that are applicable to your plan by indicating a check mark next to that item.
2. Include these documents in your Fiduciary Audit File or other centralized file and reflect the last date that the document was updated.
3. Review this checklist at least once a year to ensure that you have updated your file with the most current documents available.

Documents	DATE	Employee communications	DATE
Plan documents (and any amendments)		Summary plan description	
Adoption agreement (if prototype plan)		Summaries of material modifications	
Adopting resolution		Sarbanes-Oxley notice of blackout periods for participants and beneficiaries	
Bargaining agreements		Notices to interested parties regarding application for determination on plan's qualified status	
Internal Revenue Service determination or opinion letter		Participant-level disclosures under Section 404(a)(5) of ERISA	
Trust agreement		Any other required employee/participant notices communications	
Government reporting		Section 404(c) ERISA	
Form 5500, including all Schedules, audited financial statements and any applicable notes		Copies of investment communications and information provided to participants	
Form 5330, Return of Excise Taxes related to employee benefit plans		Use 404(c) checklist to identify required participant disclosures	
Form 5310 Application for Determination Upon Termination		Investment management and monitoring	
Service provider disclosures		Investment policy statement	
408(b)(2) disclosures		Investment contracts	
Comparisons of service provider features, costs and breadth of investment offering		Investment reviews	
Fee benchmarking reports		Information on investment expenses	
Information regarding competitive bidding		Documentation of any investment fund change, including supporting information for that decision	
Service provider agreements		Investment-oriented presentations	
Investment consulting agreements		Documentation of any "mapped" investment changes including procedures and notices	
Plan recordkeeping and/or actuarial services agreements		All plan-related investment information and documentation not previously listed	
Custodial agreements		Miscellaneous	
Any other agreement relating to plan administration or investment of assets		All plan-related forms not previously listed	
Bonding and fiduciary liability insurance		Education policy statement	
Fidelity bond		Any relevant information pertaining to the operation and investment of the plan or any other fiduciary responsibilities	
Fiduciary liability insurance policy		Funding policy	
Procedures and minutes		Nondiscrimination testing records	
Fiduciary committee charter		Records used to determine eligibility and contributions (including information supporting any exclusions from participation)	
Plan procedure manual			
Fiduciary investment committee meeting minutes			
Fiduciary administrative committee meeting minutes			
Internal memoranda regarding plan administration			

Suggested Compliance Deadlines

Morgan Stanley reference for compliance and notice deadlines*

January 15	Provide/confirm census data to recordkeeper
February 15	Review compliance test results
March 31	Complete Form 5500
April 15	Fund employer contributions (corporate tax return deadline)
July 31	File IRS Form 5500
August 15	Perform optional mid-year compliance testing
September 30	Distribute summary annual report
October 1	Review 401(k) plan document
December 1	Distribute annual participant notices to employees for safe harbor plans

*Compliance deadlines may have extended dates for select forms

This list of documents is non-exhaustive. Consult your legal counsel on whether there are any other documents that should be retaining in your audit file. This list may not be applicable to all plan types.

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