



Document Organizer for ERISA Section 103(a)(3)(C) Audits

What Auditors Typically Request



Plan & Governance

- Plan document, adoption agreement, and any amendments
- Summary plan description
- IRS determination letter
- Service provider agreements
- Governance meeting minutes



Participant, HR, & Payroll

- Participant census
- Payroll registers
- Access to employee files



Contributions & Distributions

- Contribution schedule by payroll date
- Hardship distribution support
- Evidence for loans in excess of 5 years
- Access to employee files



Investments & Regulatory

- Certified custodian/trustee statements with ERISA Section 103(a)(3)(C) certification(s)
- Draft Form 5500
- Results of nondiscrimination testing
- ERISA bond coverage

Why Organization Matters

It reduces follow-up requests and helps keep audit testing focused.

What Auditors Look For

Compliance with ERISA regulations and specific plan provisions.

Complete Audit Preparation Support

We work with plan sponsors, HR, payroll, and finance teams to help ensure documentation is organized and ready. **Connect with us.**

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