



Nationwide

**DiBuduo**  **DeFendis**  
RETIREMENT SOLUTION

Powered by  
**DCPRO**

# An Integrated Retirement Plan Solution

---

Spend time on your business,  
not on your 401(k).

---

# Your Team of Professionals

We're committed to our partnerships and providing the necessary support to help fulfill your responsibilities.

## Nationwide

Recordkeeper & Custodian

Nationwide has offered retirement plans for 90 years and are committed to helping their nearly 2.4 million participants prepare for retirement. The 401(k) record-keeper is the investment custodian who buys and sells mutual funds as directed by the participants of the 401(k) plan. They are also there to provide assistance to participants by providing enrollment materials, participant disclosures, online access of account information and retirement planning tutorials.

## Pentegra

Plan Administrator 3(16)

Pentegra delivers an unrivaled level of oversight and accepts a high level of fiduciary responsibility. An ERISA Section 3(16) fiduciary acts as the plan administrator. The 3(16) administrator is responsible for managing the day-to-day operation of the plan. The duties of the plan administrator are set by ERISA and the terms of the plan document. The services of a 3(16) include the signing of a 5500 which means that they are responsible for all of the content that is reported through the year on the tax filing at the end of the year.

## D&D Fidelity Bond Coverage

Umbrella Fidelity Bond

Fidelity bond offered through D&D. Please see agent for further information.

## The Roush Group

Plan Advisor 3(21)

A 3(21) investment fiduciary is a paid professional who provides investment recommendations to the plan sponsor/trustee. A 3(21) can give direct guidance and recommendations to each participant on their investment selections. The plan sponsor/trustee retains ultimate decision-making authority for the investments and may accept or reject the recommendations. Both share the fiduciary responsibility, and a 3(21) will assist in writing the IPS.

## Investment Manager

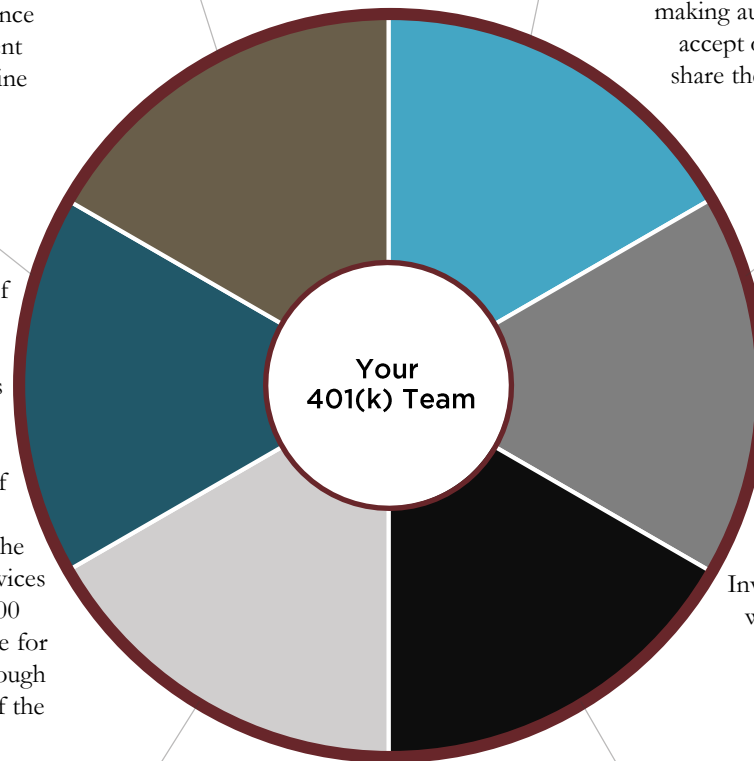
3(38)

A 3(38) Investment Manager is a fiduciary. The Investment Manager has direction and control of the plan's investment lineup. ERISA provides that a Plan Sponsor can delegate the significant responsibility (and significant liability) of selecting, monitoring, and replacing of investments to a 3(38) Investment Manager. A 3(38) will solely write the Investment Policy Statement (IPS).

## PFK O'Connor Davies

Audit Firm

Their focus on growth has propelled PKF O'Connor Davies into the top 29 on Accounting Today's 2018 "Top 100 Firms" list and gaining acclaim as one of the nation's fastest growing firms.



At The Roush Group, our passion is to protect our clients and improve their employees' retirement readiness through pure fiduciary processes.

Through our DCPro service, we can help you meet your plan obligations, understand your fiduciary responsibilities, guide you through the steps necessary to effectively manage your plan, and limit your exposed liabilities.

The ensemble of providers we've selected to execute DCPro work as a collaborative whole allowing you to experience a pleasant transition with a single point-of-contact. You'll find value in a full administrative support team, benefit from a cohesive unit of service providers, and will be protected by 3(16), 3(21), and 3(38) fiduciary providers.

# We can help reduce the time spent managing your 401(k).

Let our team of professionals focus on helping to fulfill fiduciary responsibilities so that you can take care of what matters most to you – your business.

## *Your* Responsibilities **WITHOUT** DCPro

- Signing & Filing Form 5500
- Employee Communications
- 404(a)(5)
- 404(c)
- 408(b)(2)
- Benefit Payments
- Blackout Periods
- Summary Plan Description
- Document Requests
- Legal Process
- Retirement Plan Tax Issues
- Pre-Populated Year-End Questionnaire
- Select and Monitor Investment Menu
- Quarterly Investment Meetings
- Spousal Consent
- Filing of Form 8955
- Error Correction
- Rate Change Reports
- Distribution Reports
- Loan Reports
- Eligibility Reports
- QDRO Reports
- 402(g) Limit Reports
- Lost Earnings Calculations
- Final Census
- Trustee Duties
- QDRO Determinations
- Upload Payroll Files
- Provide Year-End Data
- Plan Design
- Work with DOL or IRS for Issue Resolution

## *Your* Responsibilities **WITH** DCPro

- Upload Payroll Files
- Provide Year-End Data
- Monitor all hired service providers



**Nationwide**



**Call us at 1-844-401-401k**



**Visit us at [www.theroushgroup.com](http://www.theroushgroup.com)**



**Email us at [401k@r2ri.com](mailto:401k@r2ri.com)**



Action items, recommendations, and ideas expressed in this document are subject to change conducive upon the client's sole interest. The information and opinions contained herein are for illustrative purposes only and does not guarantee any specific outcome or protection and are not necessarily all-inclusive. This is not intended by Roush Investments, LLC dba The Roush Group or any of its employees to be considered as investment, tax, or legal advice. Past performance does not guarantee future results. Additional information about Roush Investments, LLC dba The Roush Group is available in its current disclosure documents, Form ADV and From ADV Part2A Brochure, both available online via the SEC's Investment Adviser Public Disclosure (IAPD) database at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), using CRD#

This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation. The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.