401(k) Plan Sponsor vs Plan Administrator

PLAN SPONSOR

PLAN ADMINISTRATOR

Role

Maintains and Designs the 401(k) Retirement Plan

Manages the 401(k) Retirement Plan

Level of Involvement

Has Final Say on Plan Design and Compliance Has a Restricted Role and Ensures the Plan Is Administered Legally and Regulatorily

Legal and Regulatory Responsibilities

Responsible for Complying With Laws Like the Employee Retirement Income Security Act (ERISA) Ensures the Plan Is Administered in Accordance With Legal and Regulatory Standards Like ERISA

Relationship With Plan Participants

Directly Informs Plan Participants on Eligibility, Contribution Limits, and Investment Possibilities Works With the Plan Sponsor to Operate the Plan Efficiently and Answers Participant Questions About Plan Features and Benefits



401k Plan Management Handbook A Guide For Sponsors And Their Advisors

CH Cherryholmes

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