



Do you need a retirement plan audit?

STEP ONE

Determine your participant count
(varies based on plan type)

Participant count for defined contribution plans:

The number of participants with account balances in the plan.

Participant count for all other types of plans

(such as defined benefit, health and welfare, etc.):

- 1 Actively participating employees
- 2 All eligible employees who have yet to enroll or have elected not to enroll
- 3 Retired, deceased or separated employees (including beneficiaries), who still have assets in the plan

STEP TWO

Now, let's get more specific...

How many participants do you have on the first day of the plan year?

Less than 80



Audit Not Required ✗

80-120



Options ✓

121 or More



Audit Required ✓

✓ 80-120

You fit within the '80-120 Rule' - you have options!

80-99 Participants

Did you file as a small plan last year?

YES ✓

File as a small plan. No audit required.

NO ✗

Filing as a small plan this year?

YES ✓

File Schedule I
No audit required.

NO ✗

File Schedule H
Audit required.

100-120 Participants

Did you file as a large plan last year?

YES ✓

File Schedule H
Audit required.

NO ✗

Filing as a large plan this year?

YES ✓

File Schedule H
Audit required.

NO ✗

File Schedule I
No audit required.

STEP THREE

If you're still unsure if your plan requires an audit, contact a CSH benefit plan advisor today. Contact us at ebp@cshco.com.

CONTACT US