



To: CCOERA Retirement Plan Employers  
From: Jacob P. Kuijper, Executive Director  
Date: 1/19/12  
RE: Your CCOERA Retirement Plan(s)

As you know, since CCOERA retirement plans require some oversight by our Member Employers, we have provided this “updated” checklist of your CCOERA 401(a) Retirement and 457 Deferred Compensation plan requirements and procedures. This list is not intended to completely address every administrative responsibility or potential fiduciary liability, but it will be a good start. Please review at your earliest convenience and call us if you have any questions.

CCOERA members are encouraged to follow the guidelines below:

1. Establish a clear Employer and Participant service, education, counseling and support plan with your current CCOERA Client Services representative to effectively address all of your needs.
2. Promptly enroll eligible (be aware of your definition of full-time employee) employees into the plans by faxing the enrollment forms (be sure to include Division name and number) directly to Great West Retirement Services (GWRS) at 1-866-745-5766 prior to the first retirement contribution to CCOERA. Do not enroll eligible employees “manually”.
3. When enrolling new employees, inquire as to whether a prior CCOERA account may exist. If so, please forward enrollment forms directly to CCOERA @ 303-713-9413 (Fax).
4. If a newly hired employee came from another CCOERA plan employer within 30 days, that employee must typically be entered into your 401(a) plan immediately depending upon their previous full or part-time status. Please call CCOERA for specific handling and setup.
5. All elected officials are immediately 100% vested. Their contributions must be submitted as **ERB 1**.
6. All 457 plan contributions, whether employee or employer matching, are considered employee contributions and are subject to all applicable employment taxes. Money source **BEF 4** for regular (before tax) 457 contributions and money source **RTH 1** for Roth (after tax) contributions.
7. Promptly enter termination dates into the Plan Service Center (PSC) to prevent vesting and forfeiture problems. Terminated employees cannot access their funds without this record on the system.
8. Terminated or retired employees are always welcome to leave their accounts with CCOERA and enjoy the same plan benefits as current employees.

9. Promptly submit retirement contributions to GWRS whether by check, wire or ACH.
10. Regularly utilize the Reports section of the PSC website in order to monitor enrollments, terminations and other statistics available to the Employer.
11. If your Entity allows loans, be sure to run a Loan report prior to each Payroll.
12. In order to maximize your cash flow, be sure to run a Forfeiture report prior to Payroll.
13. Regularly review your Participation Agreements (PAs) in order to ensure you are complying with your own internal policies and procedures as specified within the PA.
14. Participation in the 401(a) is a mandatory condition of employment if eligibility is met.
15. Employees normally may start the 457 plan at any time even if not yet eligible for the 401(a) plan, unless the employer has established a policy to only allow 457 enrollment based on current 401(a) eligibility requirements.
16. Please use CCOERA provided enrollment kits which include the 401(a) Application, Investment Results, Asset Allocation Worksheet, and the handout "Ways to Access, Change, and Manage Your Retirement Accounts".
17. Make sure your employees choose appropriate investment options by using the "Asset Allocation Worksheet" to make their decisions.
18. Make sure that all employees, new or old, have completed their beneficiary designation. The beneficiary may be viewed at Your Account.
19. If new Payroll or HR people are hired, CCOERA would be happy to go over our plans with these key employee(s) to discuss procedures applicable to the retirement plans.
20. For security reasons, please make sure terminated Payroll or HR personnel whom have access to the PSC are immediately removed from the GWRS' PSC as soon as they leave employment, since user names and passwords can be used from any remote location. Call GWRS at 800-695-4952 and ask for a PSC Authorization form in order to add or delete authorized personnel. A separate user log in and password is required for all personnel authorized to use the PSC.
21. Are all of your employees receiving full education regarding their retirement plan benefits and options? Many employers make CCOERA meetings mandatory and encourage individual counseling with a CCOERA representative.
22. Make sure your forms are current as forms are updated frequently. You can download and print forms from the CCOERA Web site or the Plan Service Center which may be accessed at www.ccoera.org.
23. Make sure that you comply with military leave provisions and are aware of the voluntary catch-up provisions as well as loan repayment and amortization provisions. Call us for help!

As always, we would be delighted to go over any of the above items, other concerns or your particular Participation Agreement at any time. We want to make sure that we are meeting and exceeding your retirement plan service needs. Please feel free to call us at 303-713-9400 or 800-352-0313, press 0, and then press 1 and ask for a Client Services Representative.

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