

Services We Offer

At Cash Balance Actuaries we believe in fair, honest and up-front fees. Our goal is to provide you with whatever you need for your plan and no surprises when you get the bill. We don't start with high fees and then let you negotiate them down from there. Our prices are based entirely on how much time and effort go into each project. All of our fees are posted right here on our web page for anyone to see. If someone will do it for less, you should be wary of the quality of the product or the fees hidden underneath what you think you're paying. And if someone is charging you more, please consider speaking with one of our actuaries to find out how we can serve you better. Also, we are very flexible with who pays the fees. Depending on the type of fee and the language in your plan document, fees may be paid by the participant, the plan, a third party, or of course the plan sponsor. Finally, after working together for a year we can offer you a flat fee to cover all possible expenses for the year. It's an innovative pricing model that plan sponsors really like because they can budget the entire year in advance regardless of what happens to the plan and its participants. The fee is subject to renegotiation every year and is based mainly on the work required for the prior year.

Plan Documents
Including SPD, Trust, and all Actions
\$3.5K for Individually Designed Plans
\$2.5K for Same Submitter Plans

Plan Amendments
Including SMM, 204(h) Notices, and all Actions.
\$250 for Amendment required by law
\$500 for Amendment requested by the client or required to pass a failed test

Plan Submission
Including all required Letters and Notices.
\$1,000 for 5300 Series filing
\$200 for Demo 4
\$800 for Demo 6
Separate fee quote for other Demos, VCP or Audit CAP filing

PBGC Form 10
Since the size and complexity of this form varies substantially from plan to plan we need to quote each of these individually.
Separate fee quote depending on the filing required

PBGC Forms Rep EAS, 500 and 501
We will follow these forms through the entire PBGC termination process.
\$990 + \$10 per participant

Form 6088
Required for most 5310 filings.
\$240 + \$10 per participant up to the number required on the form

Distribution or Loan Package
Includes all disclosures and paperwork but does not include government reporting.
\$250 for a loan
\$500 for a hardship distribution
\$200 for a DC distribution
\$250 for a CBP force out distribution
\$300 for a CBP distribution to an NHCE
\$750 for a traditional DB or HCE CB distribution

Form 5330
Includes calculation of Excise Taxes.
\$400 + \$100 for each transaction reported

Actuarial Valuation
Includes instructions of what exactly needs to be done and 1 hour annual meeting to discuss the results.
\$100 per participant up to 10 + \$40 per participant over 10 up to 100 + \$25 per participant over 100

Form 5500
We prepare it ready for you to sign and submit online.
\$500 + \$200 per participant required

ADP or ACP testing
Includes options for passing a failed test.

401(a)(4), 410(b), and 401(a)(26) testing
Includes a free projection of next year's testing assuming all active employees are hired at the same hours and pay as the current year.

PBGC Form 1
Includes Annual Funding and filing prepared online.

Trust Reconciliation
Includes a rate of return analysis to determine how much your assets differ from trust returns.

Census Reconciliation
To make sure all participants are captured and tracked correctly.

Projected Contribution Calculation
If you'd like an updated contribution projection using a revised census.

Participant Statements
We can prepare them in letterhead or yours.

Prepare FAS Reports
Since the size and complexity of these reports varies from plan to plan we need to quote them separately.

Attend Meetings or Additional Consulting
We are happy to help with whatever else you need as long as we are permitted to do so.

Note: Rushed requests will be charged an additional 5% per day if needed prior to our standard turnaround time. Please mouseover each service to see our standard turnaround.
NOTE: Andy - Please set up the mouseovers based on the frames Charlie gave you.

Recent News
[Cash Balance Actuaries is now accepting new clients](#)
If you'd like to have personal service directly from a highly qualified small plan actuary at reasonable prices, Cash Balance Actuaries is the company...

Financial Calculators
FIND OUT HOW MUCH YOU CAN SAVE BY INCREASING YOUR CONTRIBUTIONS AND MORE WITH OUR FINANCIAL CALCULATORS.
[START CALCULATING](#)

Ideal Case Studies
DO THESE EXAMPLES REMIND YOU OF YOUR BUSINESS?
[READ MORE ABOUT OUR MOST COMMON CLIENTS](#)

Get in Touch
CONTACT US BY PHONE, EMAIL OR BY FILLING OUT OUR FORM ONLINE
[CONTACT US](#)



Not Yet a Client?

Give us a try. We will take the hassles out of sponsoring a pension plan.

[TEST DRIVE OUR WEBSITE](#)

About Our Company
+ Company Overview
+ Fees & Services
+ Our Company Philosophy
+ Ways We Can Work Together

Resources & Articles
+ Why do I need a Pension Plan?
+ Am I a Good Candidate For a New Plan?
+ Should I Make Roth Contributions To My 401(k)?
+ What Is a Cash Balance Plan?

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