Concordia Plans 403(b)

Employer Compliance Checklist

The Concordia Retirement Savings Plan 403(b) is an excellent way to help your workers prepare for retirement. Concordia Plan Services assumes many of the administrative and compliance responsibilities, but there are certain responsibilities you must do as the employer. We've created a quick administrative checklist to help you stay on track.

Before you begin, make sure you have registered for the 90 Degree Benefits service center at **crsp403b-90db.com**. If you are creating a new account, please allow one to two business days for account verification.

- Once you have logged in to your 90 Degree Benefits account, create a Contribution Detail Report from the 90 Degree Benefits service center by selecting: Home > Contributions > Contribution Detail Report.
- Check your Contribution Detail Report to verify:
  - Pay increases or election changes for any of your workers have been applied and that you have updated their deferrals and any applicable employer match.
  - Deferrals by terminated workers have stopped and you are not remitting contributions for them.
  - Remitted contributions are consistent with the payroll deductions.
  - Year-to-date contribution totals match (including your pre-tax and after-tax Roth totals).
- Remit worker contributions no later than the 20th business day of the month following when the contributions were withheld from the worker's pay.
- Review the total contributed for each worker to see if anyone is approaching or on track to exceed IRS limits. Contribution limits for 2026 are $24,500 for workers under the age of 50. $32,500 for workers age 50 to 59 years of age, or those 64 and older. Workers between ages 60-63 can contribute up to $35,750.
- Review 2025 FICA wages to determine is any workers may cross the $150,000 High Earners Limit for 2026, and verify that any catch-up contributions they make are on an after-tax Roth basis (may not be applicable to rostered workers).
- Plan to monitor yearly earnings on an ongoing basis.
- Confirm that workers' annual contributions to the CRSP do not exceed their taxable compensation.
- Verify rostered worker's contributions are calculated on the worker's gross pay (including cash housing and utility allowance(s), if applicable) and not just on base salary.

Administrative tip: Run the Contribution Detail Report on a quarterly basis to help keep your 403(b) contributions running smoothly.

We're here to help!

For questions or administrative assistance, contact us at 888-927-7526 or **CRSP@ConcordiaPlans.org**.

For assistance with the 90 Degree Benefits site, please email **CRSPSupport.t7@90degreebenefits.com** or call 800-486-7664 ext. 2556.

CONCORDIA PLAN SERVICES