



# What Should You Ask: Your TPA?

Choosing the right Third-Party Administrator (TPA) is essential for ensuring your retirement plan is compliant, cost-effective, and structured for long-term success. A strong TPA will help with plan design, compliance, and administration while minimizing regulatory risks. Before selecting a TPA, consider these 10 key questions:

- 1 What types of retirement plans do you administer?**  
A qualified TPA should have experience handling 401(k), Safe Harbor, Profit Sharing, Cash Balance, and Defined Benefit plans. The ability to manage complex and large-scale plans is a strong indicator of expertise.
- 2 How do you measure and improve client satisfaction?**  
Reliable TPAs track client retention, service response times, and satisfaction surveys to continuously enhance their client experience.
- 3 What do your fees cover?**  
Get a clear and transparent breakdown of costs. Make sure the pricing includes plan documents, compliance testing, Form 5500 filings, and support services to avoid unexpected fees.
- 4 Are you independent when it comes to recordkeeping and investments?**  
A truly independent TPA provides flexibility to work with multiple recordkeepers and investment platforms, allowing businesses and advisors to choose the best options.
- 5 What is your response time for client and advisor requests?**  
Timely support is critical. Look for a TPA that guarantees 24-hour response times or better to ensure fast, expert guidance when you need it.
- 6 What security and disaster recovery measures do you have?**  
With rising cyber threats, a secure TPA should have data encryption, disaster recovery protocols, and cybersecurity protections in place.
- 7 How many credentialed professionals are on staff?**  
Look for ERISA experts, actuaries, and credentialed plan professionals to ensure your retirement plan is handled with deep technical expertise.
- 8 What tools and resources do you provide to support advisors?**  
A strong TPA offers plan design consultation, compliance resources, and sales materials to help advisors grow their business.
- 9 How do you stay up to date on compliance and regulatory changes?**  
A reputable TPA provides ongoing compliance monitoring, in-house training, and updates on new IRS, DOL, and ERISA regulations to protect your plan.
- 10 Can you provide client references?**  
A strong track record of satisfied clients speaks volumes. A good TPA should be willing to share references to demonstrate their reliability and service quality.

## Why Choose QPS?

Since 1996, QPS has provided expert retirement plan administration, ensuring businesses and financial professionals receive top-tier service and compliance support.

### What Sets QPS Apart?

- ☑ **Over 25 Years of Experience** – Trusted retirement plan specialists since 1996
- ☑ **Independent & Flexible** – Work with all major recordkeepers and investment providers
- ☑ **Transparent Pricing** – No hidden fees, full service breakdown
- ☑ **Dedicated Support** – Fast, responsive, and advisor-focused
- ☑ **Advanced Security & Compliance** – Keeping your plan IRS & DOL compliant
- ☑ **Advisor-Focused Tools** – Custom proposals, compliance guidance, and marketing resources



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