

# THIS JUST INDIRECT

Volume 49 / Jan/Feb Issue



## CATCH-A-COWORKER

Today is the day you're going to recognize that coworker you appreciate publicly – we can just feel it.

The best way to do this is to communicate it to them directly... The SECOND best way is to nominate them for Employee of the Year!

If you catch your coworker doing something great – or they're the reason you wake up to come into work in the morning, we want to give them their dues!

You can "catch" them AND nominate them for Employee of the Year at the same time by writing a few lines in an email to Rosanna or Nelly in HR.

Go ahead – send the email.

## JANELLE'S JOTS AND THOUGHTS

A new year is upon us, and it is often a time for new beginnings and a renewed sense of positivity. We have many exciting projects in the works at Finger Lakes Community Action and I hope all the positive energy from these new grants and opportunities excites you all. A rising tide lifts all boats and when one area of the agency is excelling it makes us all better!

One of the most anticipated projects is the renovation of our main office which is expected to be completed in early February. While this is a project that has come to fruition as of late, it has been a vision in the works for 20 plus years. We always anticipated a main office that could house the majority of our programming in one location. How blessed we are that this has come to pass. Please drop in sometime this year and visit us if you haven't seen us lately.

Here's to a prosperous new year for all.

-Janelle



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*Another year, another successful giving tree season! Thank you to our friends at Ginna for their generosity. Together we were able to help so many of the families we serve make their Christmas a little brighter. Thank you also to the FLCA volunteers who helped organize and deliver for those in need!!*

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## ANNUAL EVALUATIONS

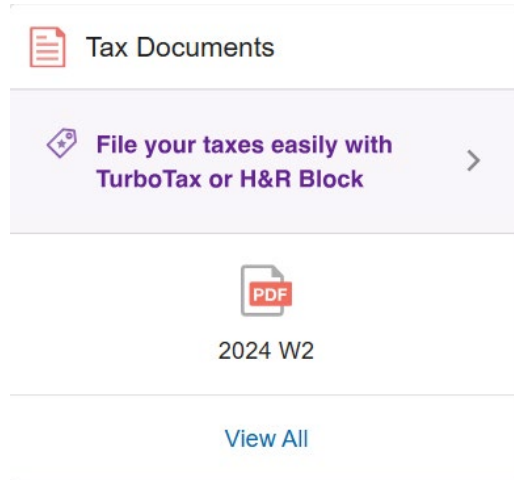
It's coming up on the end of another year of employee evaluations! In January your supervisor will be completing them, and then you should be completing your self-eval. (Your self-eval is a big part of this show!) In February they should be reviewed with you, and in March they should end up in HR for filing.

We're changing up the process slightly, so now all employees who have worked in the same position for 5 or more years and/or have been supervised by the same person for 5 or more years do NOT need an evaluation unless requested.

## W2s

Hopefully, you've gotten a notice from PayChex that your 2024 W2 is available. If not.....it's available! These are ALL electronic, they will NOT be mailed out to you, so please get onto PayChex and get your document!

Right on your PayChex Dashboard, there should be this tile:



## NEW FACES:

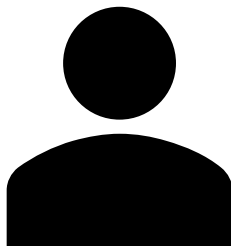
### DEC + NOV:



Love Nicholson – Community Schools



Michelle Zimmer – Community Schools



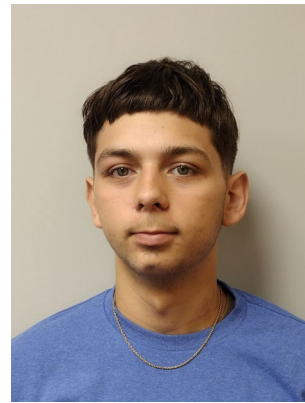
Roderick Coleman – Community Schools



Mary Celestin – Head Start



Susan Kuck – Community Schools



Dylan Peters – Weatherization

**JAN BIRTHDAYS:**

Dylan Perkins	01/06	Maggie Lapp	01/15
Braxton Guy	01/10	Makaila Wirth	01/16
Nicole Storrs	01/11	Lori-Lynn Lancaster	01/17
Nicole Zimmerman	01/12	Rebecca Gates	01/19
Eric Rosales	01/13	Susan Kuck	01/19
Kathleen Davenport	01/14	Michelle Graves	01/20
Christian Burgos	01/14	Ryan Robbins	01/21
Lisa Ryan	01/14		

**FEB BIRTHDAYS:**

Elizabeth Ortiz	02/02	April Wilhelm	02/19
Donna Robbins	02/05	Ronald Gill	02/21
Gregory Peck	02/06	Kai Gant	02/21
Jaiuan Ortiz	02/06	Jacob Burgess	02/22
Juan Alfaro	02/06	Cortney Simmons	02/25
Stephanie Deboerdere	02/12	Tammy Fisher	02/25
Emily Lorenzen	02/12	Mark Miller	02/28
Lynn Lucca	02/12		

**JAN CAP-AVERSARIES:**

Kem Terhune	01/02/2024	1 year	Michael Moran	01/10/2024	1 year
Shawnte Hollis	01/03/2006	<b>19 years!!</b>	Alexander Church	01/11/2024	1 year
Ronald Gill	01/06/2020	5 years!	Kaitlyn Long	01/11/2022	3 years
Rachel Rivera	01/06/2021	4 years	Collin Degraff	01/19/2023	2 years
Jennifer Butterbaugh	01/09/2020	5 years!	Valgeen Verplank	01/26/2022	3 years
Keri Felix	01/09/2024	1 year	Rosanna Roberson	01/30/2018	7 years!

**FEB CAP-AVERSARIES:**

Jazmine Johnson	02/01/2022	3 years	Rayquan Baldwin	02/21/2024	1 year
Michelle Graves	02/02/2022	3 years	Leeann Payne	02/23/2023	2 years

Scott Molisani	02/12/2019	6 years!	Pamela Precourt	02/26/2019	6 years!
Ryan Robbins	02/12/2016	9 years!	Robert Weaver	02/27/2017	8 years!
Emily Hoven	02/20/2020	5 years!	Carlie Mayo	02/28/2024	1 year
Sarah McRobbie	02/20/2020	5 years!	Odin Patanzo	02/28/2024	1 year
Enjoli Lyon	02/21/2023	2 years			

**SPOTLIGHT EMPLOYEE:**



**ROSANNA ROBERSON**

HR Director  
Indirect

**ABOUT ROSANNA:**

I've been with the agency for 7 years this month and volunteered here and there before then. I love to hike, spend time with my family, and do old-lady things like puzzles and crosswords under a heated blanket.

People may be surprised to find out that I'm very introverted and have to make conscious efforts (and drink lots of coffee) to seem outgoing. Also, I started my college path with a law major until I realized I cry with I get frustrated. I thought it wouldn't go over well if I kept asking opposing council for a Kleenex... If I could have any superpower, it would be teleportation - I hate driving. Also, you could go help with wildfires and be home for dinner! I like listening to Forrest Frank and I'm a stand-up comedian fan. (Jeff Arcuri is worth an IG search.) Something on my bucket list is to visit all the national parks in the world.

**SPOTLIGHT PROGRAM:**

**INDIRECT**

Finger Lakes Community Action wants to spread our message of hope and compassion. We believe that a single action can make a difference in the community, and that collective action can greatly impact the world. Coordinating resources to empower and inspire people in need to reach their full potential.

Finger Lakes Community Action, (also known as Wayne CAP), is a not-for-profit organization dedicated to "helping people, and changing lives" in Wayne and the surrounding counties within the Finger Lakes region. Since 1966, we have identified and offered vital programs and services to help people in need. To accomplish this, our dedicated staff and volunteers advocate for those in greatest need by cooperating and collaborating with other health and human service agencies, providing a unified, one-stop delivery system in the Finger Lakes region.

Mission Statement:

Coordinating resources to empower and inspire people in need to reach their full potential.

Vision Statement:

Wayne CAP is a highly effective, passionate and innovative resource, prominent in the region for the engagement of its Board of Directors, the expertise of its staff and dedication of its volunteer base; who collaborate with all who share the commitment to empower and inspire people in need to reach their full potential.



## NOTICE TO PLAN SPONSORS

### 2025 DEFERRAL CONTRIBUTION LIMITS

Employee 401(k) / 403(b) Contribution Limits: \$23,500  
Catch-Up Contributions Ages 50-59\* and 64 or older: \$7,500  
**Catch-Up Contributions Ages 60-63\*: \$11,250**  
Maximum Compensation: \$350,000

*\*Catch-up contributions are based on age as of 12/31/2025.*

### 2024 DEFERRAL CONTRIBUTION LIMITS

Employee 401(k) / 403(b) Contribution Limits: \$23,000  
Catch-Up Contributions if age 50 or older: \$7,500  
Maximum Compensation: \$345,000

### LONG-TERM PART-TIME RULE

**The 2025 Long Term Part Time Employee rule states that employees**, age 21 and over, who work between 500 and 999 hours per year for two consecutive years\* starting with the 2021 plan year will be eligible to defer into the plan on the first day of the 2025 plan year. That is, they will be eligible to contribute out of their own paycheck 401k salary deferrals. This rule also applies to employees who are excluded by the plan document due to being part time, per diem, etc. LTPT's will NOT be eligible to receive any employer contributions (safe harbor, match, or profit sharing) until they meet the regular plan eligibility requirements.

*\*Consecutive years include the first anniversary year plus all calendar years.*

### ARE YOU DEPOSITING YOUR EMPLOYEES' DEFERRAL AND LOAN PAYMENTS ON TIME?

The Department of Labor (DOL) regulations require that employee deferrals be deposited into the plan as soon as they can reasonably be segregated from the general assets of the employer.

Plans with under 100 participants under Department of Labor guidelines **MUST** deposit any amounts withheld from a participant's compensation within **SEVEN business days** following the date on which they were withheld. For plans with over 100 participants, the seven business days are not applicable. Instead, it becomes a vague definition of "as soon as the funds can be segregated from the company's general funds." We advise that you deposit amounts withheld within **THREE days** or less.

The Department of Labor is very active in this area and is aggressive in applying these rules. Please make sure you implement any necessary changes as soon as possible in order to avoid penalties by the DOL.

### 404(a)(5) PARTICIPANT FEE DISCLOSURES - ARE PARTICIPANTS GETTING THE REQUIRED NOTICES?

If your plan has employees other than the owner(s) AND those employees direct their own investments, then the DOL requires plan sponsors to disclose plan fees and investment information to plan participants annually.

You are responsible for collecting this information from your covered service providers and making sure this information gets to participants within 14 months of when they received the last disclosure. The disclosure must be sent to all plan participants, including terminated employees with account balances, eligible non-participating employees, and beneficiaries or alternate payees with account balances. You must also distribute this information to employees who will become eligible for the plan before they start directing investments.

## **ENROLLMENT FORMS - DO I REALLY NEED ONE FOR A PARTICIPANT WHO DOES NOT WANT TO PARTICIPATE?**

**Yes!** Be sure that you have an enrollment form for EACH eligible participant - *especially* those who decide not to defer. This is your proof that they were offered the option to enroll and declined.

## **BENEFICIARY FORMS – DO YOU HAVE A COMPLETED, CURRENT FORM ON FILE FOR ALL PARTICIPANTS?**

If you are with a recordkeeper that tracks beneficiaries electronically, you should periodically check to see that all participants have named beneficiaries.

Otherwise, you should have current, complete Beneficiary Forms and Spousal Waivers (if applicable) on file for all plan participants. It is very important that everyone has a current beneficiary and spousal waiver on file as marital status and/or required spousal waivers may change over the years.

## **SUMMARY PLAN DESCRIPTION (SPD) – HAVE YOU GIVEN ALL PARTICIPANTS A COPY?**

All plan participants and beneficiaries with benefits in the plan should have a copy of the most recent SPD. Make sure to give a copy to new participants when they become eligible for the plan! Participants need to be given a new copy every five years.

If an amendment was added that changed any of the information in the SPD, a Summary Material Modifications (SMM) needs to be handed out to participants within 210 days after the close of the plan year in which the amendment was adopted.

## **ARE THERE ANY OTHER NOTICES YOU NEED TO HAND OUT?**

Make sure you have timely distributed any other annual notices which apply to your plan to participants, which might include Safe Harbor Notices, QDIA Notices, and Automatic Contribution Notices. These notices should be distributed 30-90 days prior to the start of the upcoming plan year **and you should document their distribution.**

## **ARE YOU KEEPING ALL YOUR PLAN DOCUMENTS AND RECORDS?**

Make sure you save ALL Plan Records including signed Plan Documents & Amendments, Participant Records, Administrative Reports and Federal Forms.

## **ARE YOU COLLECTING & UPDATING PARTICIPANT CONTACT INFO?**

Be sure you are maintaining up-to-date participant census records. Best practices at termination include conducting exit interviews where you:

- Verify current address, email, and phone number
- Remind the participant to report any address change in the future
- Give them information on their distribution options and how to initiate payment



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# 2025 Fee Schedule

*This Fee Schedule reflects the Third-Party Administration services offered and fees charged by RMA. These services are ministerial in nature; none of these services are provided in a fiduciary capacity. All of the terms of the Service Agreement are incorporated into this schedule. All fees for these services are reflected on this Fee Schedule.*

Rimkus, Marciano & Associates, Inc. (RMA) provides administration services for pension plans including 401(k), ERISA 403(b), Profit Sharing, Money Purchase, and Defined Benefit plans. A variety of annual services are included in the administration of all plans, such as:

- Determination of eligibility and vesting for participants
- Maintenance of complete participant data records
- Computation of contributions
- All applicable testing including deductibility, annual additions, coverage, non-discrimination and top-heavy
- Allocation of investment return and forfeitures to all participants
- Listing of participant account activity or accrued benefits for valuation period
- Preparation of Form 5500, Form 8955-SSA and PBGC filing forms and attachments as applicable
- Certification by enrolled actuary for defined benefit plans
- Summary Annual Report or Annual Funding Notice for distribution to participants
- Advisement of changes in legislation which impact the plan
- Suggestion of possible plan changes in response to changing company needs
- One hour of trust reconciliation and accounting
- Two hours of consulting and communication

## **Defined Contribution Plans**

### **PLAN DOCUMENTS**

Plan Type	Fee
401(k), Profit Sharing, 403(b), Money Purchase	\$1,600
Discounted fee for “one person” plan	\$1,400
Plan Amendment	\$250 minimum

### **401(k) and ERISA 403(b) PLAN ADMINISTRATION**

A daily valuation system is offered by many investment, mutual fund, and open architecture companies—they track participant balances and provide internet and phone support for participants to check their balances and make fund transfers. RMA provides all other administrative services. A non-daily valuation (balance forward) plan is updated on an annual, semi-annual, or quarterly basis rather than daily. The difference in pricing is as follows:

<b>Service</b>	<b>Daily Valuation</b>	<b>Non-Daily Valuation (Balance Forward)</b>		
Base Fee	\$1,900**	N/A		
No Participant Investment Choices	N/A	\$1,900		
With Participant Investment Choices	N/A	\$2,200		
Additional base fee for Roth 401(k)	N/A	\$150		
Per Participant Fees (with accounts)	<b>Annual</b>	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly*</b>
First 100	\$28.00	\$28.00	\$45.00	\$67.00
Next 100	\$18.00	\$18.00	\$27.00	\$40.00
Next 300	\$11.00	\$11.00	\$17.00	\$25.00
Over 500	\$8.00	\$8.00	\$12.00	\$17.00
Additional fee for each Roth account	N/A	\$8.00	\$8.00	\$8.00
Per Participant Fees (no account)	\$5.00	\$5.00		

\*\*Does not include charges by Record Keeper

## **PROFIT SHARING and MONEY PURCHASE PLAN ADMINISTRATION**

Base Fee	\$1,600		
Per Participant Fees	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly*</b>
First 100	\$28.00	\$45.00	\$67.00
Next 100	\$18.00	\$27.00	\$40.00
Next 300	\$11.00	\$17.00	\$25.00
Over 500	\$8.00	\$12.00	\$17.00
Per Participant Fees (no account)	\$5.00		

## **PARTICIPANT WITHDRAWALS**

<b>Loan origination fee, including maintenance for life of loan:</b>	\$200.00*
Loan cancellation fee (requested, but not taken), or generation of new loan paperwork (charged to client):	\$75.00
<b>Participant distribution processing fees, per participant or beneficiary:</b>	\$100.00*
Additional fee for participants with Roth accounts (Balance Forward Plans):	\$50.00
Form 1099-R fee:	\$50.00
QDRO distribution. \$400 minimum fee:	\$100.00/hr
Assistance setting up automatic rollover arrangement, minimum fee (charged to client):	\$100.00
Assistance with force-outs, per participant, minimum fee (charged to client):	\$25.00
*Additional time charges for non-routine processing (charged to client):	\$75.00/hr
*Additional fee for preparation of paper forms when online requests are available (charged to client):	\$25.00
*Additional fee for RMA to contact participant directly, per participant, minimum fee:	\$25.00



## **ADDITIONAL CHARGES WHICH MAY APPLY\***

\*Subject to time charges at \$100/hour unless otherwise specified below.

Installation/Conversion of plan to new recordkeeper. Minimum fee:	\$400.00
Take over fee, quoted after plan review. Minimum fee:	\$400.00
Annual Plan administration. Minimum fee:	\$500.00
Additional base fee for large, audited plans. Minimum fee:	\$1,000.00
Additional base fee for each participating employer of Multiple Employer Plan. Minimum fee:	\$250.00
New Comparability profit sharing calculations. Minimum fee:	\$350.00
Participant account transfers, minimum fee per participant (Balance Forward Plans only):	\$20.00
Form 8955-SSA preparation and filing. Minimum fee:	\$125.00
Plan termination assistance. Minimum fee:	\$250.00
TPA services termination. Minimum fee:	\$350.00
Additional annual fee for plans not on RMA, Inc. document:	\$250.00
<b>Payroll contribution processing fee. Quoted on an individual basis. Time charges:</b>	\$50.00/hr
Weekly Payroll Frequency, minimum fee: \$600	
Other Payroll Frequency, minimum fee: \$300	
Enrollment processing fee, per participant:	\$50.00
Form 5558 filing if all information is not received within one month of initial Form 5500 deadline:	\$125.00
Late filing fee for DFVC program submission:	\$250.00
Form 5500 amended return/revising completed reports. \$250 minimum fee:	\$100.00/hr
<b>Expeditious processing fees (charged when ALL requested information is not received in good order):</b>	
25% of annual bill if not received within 45 days of final 5500 deadline with extension (\$150 minimum)	
Additional 25% (50%) of annual bill if not received within 15 days of final 5500 deadline with extension (\$300 minimum)	
<b>Hourly rate for all additional services (Including but not limited to):</b>	\$100.00/hr
<ul style="list-style-type: none"><li>• Manual data entry</li><li>• Correction of failed coverage and discrimination tests or plan qualification failures</li><li>• Form 5330</li><li>• Calculation of interest and penalties due to late contribution and loan deposits</li><li>• Trust reconciliation and accounting in excess of one hour, per plan</li><li>• Deposit reconciliations</li><li>• Correspondence and corrections due to incorrect or incomplete data</li><li>• Consultation and communications in excess of 2 hours per plan, per year</li><li>• IRS/DOL Audit assistance</li><li>• Special projects, including but not limited to: projections, calculations by payroll, retrieval of past data, electronically signing Form 5500 for client, mailing valuation, statements, distribution paperwork, etc.</li><li>• Off-site Meetings</li></ul>	

The above fees are not intended to cover all possible situations. Rimkus, Marciano & Associates, Inc. reserves the right to adjust the above fees in certain situations.

# Defined Benefit Plans

## PLAN DOCUMENTS

<b>Plan Type</b>	<b>Fee*</b>
Traditional or Cash Balance Formula	\$3,300
Discounted fee for “one person” plan	\$2,500
Plan Amendment	\$350 minimum

*\*The above fees do not include IRS filing fees.*

## PLAN ADMINISTRATION

Base Fee for traditional or cash balance formula	\$4,300
Base Fee for “one person” plan	\$2,600
Per Participant Fees (for each employee who was a participant, or required to be included in testing, at any time during the plan year)	
First 50	\$90.00
Over 50 are quoted on an individual basis.	

## PARTICIPANT WITHDRAWALS

### **Participant distribution processing fees, per participant or beneficiary:**

Distributions under \$7,000, minimum fee:	\$300.00
Distributions over \$7,000, minimum fee:	\$400.00
Distributions to Highly Compensated Employees, minimum fee:	\$500.00
Required Minimum Distributions, minimum fee:	\$300.00
Form 1099-R fee:	\$50.00

QDRO distribution. \$400 minimum fee.	\$100.00/hr
Assistance setting up automatic rollover arrangement, minimum fee:	\$250.00
Assistance with force-outs, per participant, minimum fee:	\$25.00
Additional fee for RMA to contact participant directly, per participant, minimum fee:	\$25.00

## ADDITIONAL CHARGES WHICH MAY APPLY\*

\*Subject to time charges at \$100/hour unless otherwise specified below.

Hourly rate for Actuarial Services:	\$425.00
Take over fee, quoted after plan review. Minimum fee:	\$500.00
Form 8955-SSA preparation and filing. Minimum fee:	\$125.00
Form 5558 filing if all information is not received within one month of initial Form 5500 deadline:	\$125.00
Plan termination assistance. Minimum fee:	\$250.00
Late filing fee for DFVC program submission:	\$250.00

### **Expedition processing fees (charged when ALL requested information is not received in good order):**

25% of annual bill if not received within 45 days of final 5500 deadline with extension (\$150 minimum)	
Additional 25% (50%) of annual bill if not received within 15 days of final 5500 deadline with extension (\$300 minimum)	

Hourly rate for all additional services:	\$100.00/hr
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The above fees are not intended to cover all possible situations. RMA reserves the right to adjust the above fees in certain situations.