



FIS Relius Documents

DATE: 4/18/19
SUBJECT: FIS ANNOUNCES CYCLE 3 DC
COLLAPSIBLE ADOPTION AGREEMENT
DISTRIBUTION: All Defined Contribution Plan Sponsors

SUMMARY

FIS Relius will make available for the Cycle 3 Restatement a Defined Contribution Collapsible Adoption Agreement. For Cycle 3, the IRS will allow money purchase, profit sharing and 401(k) provisions to be included in a single pre-approved adoption agreement.

WHAT FIS IS DOING

The FIS collapsible adoption agreement is designed to be used by employers that do not offer a 401(k) plan. The document that the employer would sign is the "collapsed" adoption agreement which has all 401(k) provisions removed that would be inapplicable to the employer's plan.

The full adoption agreement, which includes money purchase, profit sharing and 401(k) provisions must be available to the employer for reference. Therefore, we will include all these provisions in an appendix at the end of the basic plan document. This appendix is not to be executed by the employer; it is simply available as reference.

CLIENT ACTION NEEDED

The IRS will issue a separate opinion letter for the collapsible adoption agreement. If this adoption agreement applies to your business needs, and you wish to obtain an opinion letter for this plan, download and complete the forms from the link below and mail it to the following address. You must include a check paid to **US TREASURY** in the amount of \$300.

[Forms to download](#)

We are currently taking your applications, but you must provide your forms and IRS user fee before the end of the 2019 year.

Once you have completed the forms, please mail to:

FIS
Pre-Approved Plans
701 San Marco Blvd. #1000
Jacksonville, FL 32207

WHERE TO GO FOR MORE INFORMATION

If you have additional questions, please click on the following link to submit your questions online. Our staff will respond to you as soon as possible. <http://www.fisglobal.com>

Thank you,
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