



Retirement Savings Plan Request for Information

BACKGROUND

In August, 2015, the Counties of Hillsdale, Jackson, Lenawee, Livingston and Washtenaw executed a P.A. 7 agreement to consolidate three Michigan Works! agencies into a single organization. This merger was legally effective on October 1, 2015 and the organizations administratively and programmatically consolidated on July 1, 2016.

The Southeast Michigan Consortium Board (CB) serves as grant recipient for the Consortium and consists of ten elected county commissioners — two from each of the five counties. The Consortium Board is responsible for safeguarding Federal/State Workforce Development funds as well as meeting all required administrative and programmatic rules. The Southeast Michigan Consortium Board appoints members to The Michigan Works Southeast Workforce Development Board (WDB). This Board is charged by the Governor with implementing the Michigan Works! “One Stop” system and provides policy guidance and oversight for all federal Workforce Innovation and Opportunity Act programs, Wagner-Peyser Act - Employment Services, Partnership, Accountability, Training and Hope (PATH) Program and other workforce development programs in the Consortium’s five counties. The WDB is responsible for the day-to-day and strategic oversight of the Workforce Development services and programs.

The Consortium’s staff (approximately 85 employees) provide direct services to Michigan Works! One-Stop Service Center customers across its five-county region at the following locations:

Livingston Service Center
1240 Packard Drive
Howell, MI 48843

Hillsdale Service Center
21 Care Drive
Hillsdale, MI 49242

Washtenaw Service Center
304 Harriet Street
Ypsilanti, MI 48197



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Lenawee Service Center
1040 S. Winter Street, Suite 1014
Adrian, MI 49221

Jackson Service Center
209 E. Washington Ave., Suite 100
Jackson, MI 49201

Since its inception, the Consortium has outsourced its human resource and employee benefits management to a third party, which has served as “employer of record” for the Consortium’s staff members who are assigned to the Consortium’s five Michigan Works! Service Centers. The Consortium has determined to bring these and all related services in-house beginning January 1, 2020, upon which date the referenced staff members will officially become employees of the Consortium and no longer be eligible for employee benefits under the third party’s employee benefit plans.

In preparation for this transition, the Consortium is establishing an employee benefits package to provide their employees, which will include an employer sponsored retirement savings plan.

PROJECT SCOPE

The Consortium is seeking to procure the services of a qualified retirement plan provider to assist in identifying, establishing and managing a retirement savings plan appropriate to meet the retirement savings needs of its employees, (including, but not limited to recordkeeping/administration, communication and employer/employee education, investment management, and fiduciary oversight).

The purpose of this Request for Information (RFI) is to gather information from interested parties about their respective organizations and services offered. Upon review of submitted information, finalists will be invited to make formal presentations regarding their products and services.

The Consortium prefers a provider that has the ability to provide comprehensive plan administration, including but not limited to the following types of activities:

- Assignment of a representative who can provide a single point of contact, seamless administration and accountability, and meet, on a regular basis, with the Consortium management.
- Provision of comprehensive employee communication and investment education.
- In addition to core communication services, field service representatives must be available to provide one-on-one participant counseling and conduct employee education meetings.
 - Field service representatives that provide enrollment and education services may not have commission-based compensation or any financial incentives to promote any investment product or service. A salary-based compensation structure is required for all field service representatives allocated to this relationship.
- Preparation of enrollment packages providing all information in a complete, concise, easy to understand format.
- Facilitation of enrollment and providing enrollment counseling to employees who wish to discuss the Plan and the investment offerings.
- Maintenance and tracking of participant contribution rate changes and reporting updated information to payroll.
- Ability to process payroll deductions, monitor compliance, process participant transactions on a daily basis, and provide timely and accurate participant statements and plan level financial statements, as needed.
- Preparation and distribution of 1099R Forms for all distributions (including beneficiary).
- Preparation and filing of all required government reports and filings.

- Processing of beneficiary changes, rollovers, hardship withdrawals, loans and Qualified Domestic Relations Orders (QDROs).
- Assume liability and responsibility for any processing errors of the provider or its agents. In the event of a participant's loss of interest and/or dividend and/or principal due to an error by the selected provider or its agent in processing transactions on behalf of the participant, the selected provider agrees to adjust the participant's account to the same position as if the processing error had not occurred.

ELIGIBILITY

To be eligible for consideration, a proposing provider must be appropriately licensed and/or incorporated in accordance with the State statutes and authorized to conduct business in the State of Michigan. Additionally, the organization, company, or agency should not be debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

RESPONSE DEADLINES AND INSTRUCTIONS FOR SUBMISSION

- A. Responses must be complete and fully signed by an authorized organization official in order to be accepted. Members of the Southeast Michigan Consortium Board, the Southeast Michigan Workforce Development Board, or others with administrative oversight responsibilities for the programs administered by the Southeast Michigan Consortium may not sign the proposal.
- B. Sign all signature pages attached to this RFI and submit with the hard copy of the Proposal.
 1. **Proposal Certification**
 2. **Debarment Certification**
 3. **Lobbying Certification**
 4. **Equal Opportunity is the Law**

C. Proposals are due **by 4:00 p.m., Thursday, June 27, 2019.**

D. Submit one original signed and sealed proposal and email one electronic copy in PDF format to:

**Southeast Michigan Consortium
Attn: Maggie Flaherty
21 Care Drive
Hillsdale, MI 48242**

The electronic version can be submitted via e-mail to mflaherty@mwse.org.

Proposals may not be altered after the due date. Late proposals will not be received until regular business hours (8:00 a.m. – 5:00 p.m.) the next business day and are received as unsolicited proposals outside the procurement process.

TECHNICAL ASSISTANCE

Interested parties may submit their questions regarding this RFI, in writing, to mflaherty@mwse.org no later than Friday, June 14th at 5:00 p.m. The answers to timely submitted questions will be made available to all interested parties upon request.

REVIEW PROCESS

Proposals will undergo the following review:

A. Michigan Works! staff – Staff will conduct initial review of submitted information for technical compliance with the RFI. Staff will confirm that all required signature pages, sections, and attachments to the RFI are completed.

- B. Review Committee – Submitted information will be reviewed and rated by a committee of staff members and/or Board members in accordance with published review criteria. Finalists will be invited to make formal presentations regarding their products and services.

REQUIREMENTS

- A. No response will be accepted from, or contract awarded to any person, firm, or corporation that is in arrears or is in default to any of the member counties of the Southeast Michigan Consortium, upon any debt or contract, or that is in default as surety or otherwise, or failed to perform faithfully any previous contract with the counties.
- B. All costs incurred in the preparation, submission, and presentation of this request, in any way whatsoever, will be wholly absorbed by the prospective proposer. All supporting documentation will become the property of the Southeast Michigan Consortium unless requested otherwise at the time of submission. Michigan FOIA requires the disclosure, upon request, of all public records that are not exempt from disclosure under Section 13 of the Act, which are subject to disclosure under the Act.
- C. Therefore, confidentiality of information submitted in response to this Request for Information is not assured.
- D. The Consortium reserves the right to modify the scope of services during the course of the contract. Such modification may include adding or deleting any tasks this project will encompass and/or any other modifications deemed necessary. Any changes in pricing or payment terms proposed by broker resulting from the requested changes are subject to acceptance by the Consortium. Changes may be increases or decreases.

- E. Proposer shall note that this Request for Information is considered to be under evaluation from the opening date until contract award. The Consortium and Review Committee are restricted from giving any information relative to the progress of the evaluation during this time, except as required to administer the evaluation process.
- F. This RFI does not commit the Southeast Michigan Consortium Board to award a contract, to pay any costs in the preparation of a proposal in response to this request, or to procure or contract for services or supplies.

The Consortium Board reserves the right to accept or reject any or all proposals received as a result of this request, to negotiate with all qualified sources, or to cancel in part or in its entirety this RFI, if it is in the best interest of the Southeast Michigan Consortium to do so. Further all requested amounts are subject to reduction based upon final award selections and availability of funds.

- G. To ensure fairness in the review process, prospective proposers should not discuss their responses or this RFI with individuals who sit on the Workforce Development Board, the Consortium Board or with staff prior to the completion of the procurement process.**

RFI REQUIREMENTS

The proposer will provide the following required information in order to demonstrate that the proposer has the experience and knowledge needed to provide the services. Please limit your total narrative responses to 10 pages.

- A. Cover Letter: Provide a cover letter introducing your organization. Provide any pertinent information demonstrating your ability to meet the Consortium's needs.
- B. Describe your firm, including its history, years of experience providing retirement savings plan provider services, and specifically to public sector employers.

- C. Provide information regarding your staff who will be assigned to provide support to the Consortium, their respective titles or positions, including an outline of their experience, qualifications, and credentials. Also provide information regarding the number of accounts assigned to the Consortium's primary contact. This information may be submitted as an attachment to your narrative and will not count towards the 10-page limit.
- D. Provide a comprehensive overview of all services you provide in support of the established plan.
- E. Describe your firm's technological services, including online account access, electronic education tools, etc.
- F. Describe what form of professional liability or errors and omissions insurance is currently carried by your firm, including the amount of coverage. Briefly describe any errors and omissions claims filed against you in the last five years. This information may be submitted as an attachment to your narrative and will not count toward the 10-page limit.
- G. Describe the transition process when on-boarding a new client and the timeline we should consider.
- H. Provide the names and contact information for three current or former clients (preferably public sector) who are able to comment on your firm's service and experience. For each client, note the industry and number of employees.
- I. Do you prepare and file all required government filings needed to maintain the plan's qualified status? If not, please list those you provide and those you do not provide.
- J. Describe your fee structure. If your firm accepts commissions, describe all potential sources of commissions. Identify services that are included in the fee structure as well as the fees required for additional services. Include a

narrative detailing any costs to the Consortium for the services you are proposing.

REVIEW CRITERIA

A. Experience (55%)

The successful proposer must show experience and expertise in serving as a retirement savings plan provider. Experience in providing services to public sector employers is strongly preferred. Strong, positive references preferred.

B. Project Approach (35%)

The successful proposer must show sound planning for providing the requested services. Discuss the agency's ability to meet the responsibilities under the "Project Scope" section. Detailed descriptions should show the proposer is well versed in the applicable laws and considerations for these activities. Customer service supports should be thoroughly described.

C. Proposal Fees (10%)

The successful proposer will provide a budget (including a budget narrative) reflecting an allowable and reasonable cost proposal.

ASSURANCES AND PROPOSAL CERTIFICATION

1. General Assurances

The proposer assures that, if awarded funding based on this proposal, all activities will comply with:

- a. The Workforce Innovation and Opportunity Act and all applicable State and Federal rules and regulations governing programs under the Act.

- b. The Age Discrimination Act of 1975, as amended.
- c. Section 504 of the Rehabilitation Act of 1978, as amended.
- d. Title IX of the Education Amendments of 1972, as amended.
- e. Title VI of the Civil Rights Act of 1964, as amended.
- f. Section 3 of the Military Selective Service Act.
- g. The Michigan Occupational Safety and Health Act (MIOSHA) #154, of 1974 as amended.
- h. Public Act 278 of 1980, as amended (MCL 423.231 et. seq., State Contracts with Certain Employers Prohibited).
- i. The Michigan Elliott-Larsen Civil Rights Act, P.A. 453 of 1976, as amended.
- j. Grove City Civil Rights Bill, S557-PL-100-259, as amended.
- k. The Michigan Persons With Disabilities Civil Rights Act, P.A. 220 of 1976 as amended.
- l. Equal Employment Opportunity requirements expressed in
 - i. Executive Directive 1975-3 (signed 6/20/75)
 - ii. Executive Directive 1975-6 (signed 12/2/75)
 - iii. Executive Directive 1979-4 (signed 9/7/79)
- m. Executive Order 1259, Debarment and Suspension, 29 CFR Part 98, Section 98.510.
- n. Workforce Opportunity Wage Act, Act 138 of 2014 (MCL 408.411).
- o. Michigan Department of Labor, Employment Standards, Overtime Compensation Rules R 408.721-408.735.

- p. Michigan Payment of Wages and Fringe Benefits Act 390 of 1978, as amended.
- q. Michigan Workers Disability Compensation Act of 1969, and Administrative Rules, as amended.
- r. Michigan Open Meetings Act, MCL 15.261 et. seq., as amended.
- s. The Americans with Disabilities Act.
- t. 2 CFR 200.
- u. All other applicable Federal and State legislation.
- v. Any other laws, regulations and stipulations listed in the Southeast Michigan Consortium's Michigan Works! System Plan and in effect between TIA and the local Counties (System Plan available upon request).

The Contractor assures full compliance with any and all Equal Employment Opportunity (EEO) and Affirmative Action (AA) policies.

2. Administrative Entity/WDC Held Harmless

If awarded a contract, the bidder shall defend, indemnify and hold harmless the Southeast Michigan Consortium Board, Michigan Works! Southeast Workforce Development Board, its officers, agents, member counties and employees from any and all claims and losses incurred by or resulting to any person, firm, or corporation who may be damaged or injured by the bidder in the performance of said contract.

The bidder, if awarded a contract, shall maintain at its expense during the term of the contract the following insurance:

- a. Workers' Compensation Insurance with the Michigan statutory limits and an employer's liability insurance with a minimum limit of \$500,000 each accident.
- b. Comprehensive General Liability Insurance with a combined single limit of \$1,000,000 each occurrence for bodily injury and property damage. Policy shall include contractual liability coverage, and personal injury coverage.
- c. If there is to be transportation of participants during the course of the program, Automobile Liability Insurance covering all owned, hired and non-owned vehicles with personal protection insurance and property protection insurance to comply with the provisions of the Michigan No Fault Insurance Law, including residual liability insurance with a minimum combined single limit of \$1,000,000 each accident for bodily injury and property damage.

3. Certification Regarding Debarment and Suspension

A prospective recipient of federal assistance funds, in accordance with Executive Order 12549, Debarment and Suspension, 29 CFR Part 98, Section 98.510, and Executive Order 12689, 2 CFR 215 Appendix A8, page 26297 is required to certify with an official signature on the Debarment and Suspension form that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in a transaction with any federal department or agency.

4. Certification Regarding Lobbying

Prospective recipients of federal assistance funds must certify with an official signature on the Certification Regarding Lobbying form that no federally appropriated funds have been used or will be used by the prospective recipient for the purpose of lobbying.

5. Reporting

If awarded funding, the bidder shall:

- a. Provide access and the rights to examine, transcribe and audit all records, books, papers, tapes or documents related to contract performance.
- b. Record all costs incurred, and report these costs in the manner and format prescribed by and in conformance with applicable Federal/State requirements.
- c. Retain all records pertinent to the program, including financial, participant and statistical records and supporting documents, for at least five (5) years from the date of expiration of any contract awarded as a result of this proposal.

6. Supplemental Nepotism Clause

The bidder must assure that during the time period of the proposed program, no individuals who are members of the immediate family of the bidder's staff or governing board will be enrolled as program participants in the offered program. Immediate family member is defined as: father, mother, sister, brother, child, aunt, uncle, nephew, niece, grandmother or grandfather.

7. Prevention of Fraud and Program Abuse

To ensure the integrity of the programs funded by the Michigan Talent Investment Agency, special efforts are necessary to prevent fraud and other program abuses. Fraud includes deceitful practices and intentional misconduct, such as willful misrepresentation in accounting for the use of program funds. "Abuse" is a general term which encompasses improper conduct which may or may not be fraudulent in nature. While the Michigan Talent Investment Agency law and regulations are specific,

possible problem areas could include the following: conflict of interest, kickbacks, commingling of funds, charging fees to participants and employers, nepotism and child labor, political patronage, political activities, sectarian activities, unionization and anti-unionization activities/work stoppages and maintenance of effort. Bidders who receive contracts will be required to report immediately any violations in these areas or in problem areas which may later be defined.

8. Monitoring

Staff from the Southeast Michigan Consortium, Workforce Development Board, and/or local Michigan Works! offices will be monitoring, auditing, and evaluating services provided under this Request for Proposals throughout the contract period. Contractors must allow Agency staff or its agent full access to all files and records relating directly to Agency funds, participant case files, accounting files and records, and to any related files and records associated with proper accounting of such funds and participants.



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Proposal Certification

I hereby certify:

- A. that all information contained in this proposal in response to questions concerning the applicant organization, its operation, and its proposed program, is true and accurate; and
- B. that completion of this proposal is an application for funding and does not ensure that the proposed program will be funded; and
- C. that if selected for funding, the applicant organization will be bound by the information contained herein as well as by the terms and conditions of the resultant contract or agreement.

- D. that to the best of its knowledge and belief, the cost data are accurate, complete, and current at the time of agreement on price. This price shall be valid for a minimum of six months after submission.

Signature: _____ Date: _____

Name: _____ Title: _____

Organization: _____

Certification Regarding Debarment , Suspension, Ineligibility and Voluntary Exclusion

Lower Tier Covered Transactions

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 29 CFR Part 98, Section 98.510, participants' responsibilities and Executive Order 12689, 2 CFR 215 Appendix A8, page 26297. The regulations were published as Part VII of the May 26, 1988, Federal Register (pages 19160-19222).

- (1) The prospective recipient of federal assistance funds certifies, by submission of this certification, that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any federal department or agency.
- (2) Where the prospective recipient of Federal assistance funds is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this certification.

Agency/Organization Authorized Signature

Date

CERTIFICATION REGARDING LOBBYING

Certification for Contracts, Grants, Loans and Cooperative Agreements

The undersigned certifies, to be best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, any officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or any employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1325, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for such failure.

Agency/Organization Authorized Signature

Date



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THE SOUTHEAST MICHIGAN CONSORTIUM/MICHIGAN WORKS! SOUTHEAST EQUAL OPPORTUNITY (EO) POLICY STATEMENT EQUAL OPPORTUNITY IS THE LAW

This policy applies to all organizations in receipt of federally funded employees, contracts, and services of the Southeast Michigan Consortium (SEMC) programs. It is against the law for this recipient of Federal financial assistance to discriminate on the following bases:

- Against any individual in the United States, on the basis of race, color, religion, sex (including pregnancy, childbirth, and related medical conditions, sex stereotyping, transgender status, and gender identity), national origin (including limited English proficiency), age, disability, political affiliation or belief; and
- Against any beneficiary of applicant to, or participant in programs financially assisted under the Title I of the Workforce Innovation and Opportunity Act (WIOA), on the basis of the beneficiary's citizenship/status as a lawfully admitted immigrant authorized to work in the United States, or his or her participation in any WIA/WIOA Title I-financially assisted program or activity.

The recipient must not discriminate in any of the following areas:

- Deciding who will be admitted, or have access, to any WIA/WIOA Title I-financially assisted program or activity;
- Deciding who will be admitted, or have access, to any Federal or State funded workforce development program or activity
- Providing opportunities in, or treating any person with regard to, such a program or activity; or
- Making employment decisions in the administration of, or in connection with, such a program or activity.

If you think that you have been subjected to discrimination under a WIA/WIOA Title I-financially assisted program or activity, you may file a complaint within 180 days from the date of the alleged violation with the recipient's Equal Opportunity Officer:

Local Contact
Lisa McAllister, Equal Opportunity Officer
 Michigan Works! Southeast
 1240 Packard Drive
 Howell, MI 48843
 517-552-2104 (voice), or TTY:711

Or

Director, Civil Rights Center (CRC)
 U.S. Department of Labor
 200 Constitution Avenue, NW, Room N-4123
 Washington, D.C. 20210

If you file your complaint with the recipient, you must wait either until the recipient issues a written Notice of Final Action, or until 90 days have passed (whichever is sooner), before filing with Civil Rights Center (see address above). If the recipient does not give you a written Notice of Final Action within 90 days of the day on which you filed your complaint, you do not have to wait for the recipient to issue that Notice before filing a complaint with CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with the recipient). If the recipient does give you a written Notice of Final Action on your complaint, but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your complaint within 30 days of the date on which you received the Notice of Final Action.

If you have any questions regarding the EO Policy Statement, please discuss them with your assigned staff person.

I have received the EO Policy Statement on (Date) _____

Bidder Representative's Name (Printed)

Bidder Representative's Signature