

CSA Overview for Internal Teams

What Is the CSA?

The Client Service Agreement (CSA) is now the single contract used across all new MAP Retirement clients. It defines:

- The scope of services
- Costs & billing structure
- Responsibilities (for both MAP and the plan sponsor)
- Compliance requirements

Why It Matters



- **Standardization:** One clear agreement for all services
- **Efficiency:** Aligns expectations across departments and clients
- **Legal Protection:** Clearly defines who's responsible for what

How This Impacts You



Plan Consultants

- ✓ Use CSA to explain service limits
- ✓ Collaborate with Sales on upgrades

Sales Team

- ✓ Set clear expectations with new clients
- ✓ Help with lane changes or service upgrades

Account Coordinators & Compliance Teams

- ✓ Align all requests and testing with the CSA
- ✓ Reference the agreement in client communications

Talking To Clients



“What’s included in my plan?”
Reference their CSA service model

“I need something extra.”
Explain add-ons and extra costs

“How does billing work?”
Clarify plan-paid vs. employer-paid

Escalate to Sales or Leadership If:

- There’s a fee dispute
- The client wants to change service lanes
- The client is struggling with compliance

Key CSA Sections



Engagement & Responsibilities

- MAP handles compliance, plan documents, testing
- Employer is responsible for data accuracy, deadlines, and payments



Service Models

- Includes: Solo 401(k), Pathfinder, Guidance, Navigator, Turbo Charge, Auto Pilot, Chauffeur, P.A.M. Chauffeur
- Each model has unique features — employees must understand these
- Some plans may need custom agreements



Fees & Billing

- Based on service model
- Add-on costs for amendments, payroll integration, etc.
- Fees may be plan-paid or employer-paid
- Late payments = service pauses & penalties



Termination & Transition

- Defines how/when CSA can be ended
- MAP transfers records if fees are paid



Fiduciary Roles

- MAP is not a fiduciary in most cases
- Exceptions: Chauffeur & P.A.M. Chauffeur (MAP acts as 3(16))

Why It Matters

- The CSA is now the standard agreement for all new clients
- Defines who does what, how much it costs, and what to expect
- Reference it during client conversations
- Partner with Sales when upgrades are needed