

Participant Notices and Communications



As a retirement plan fiduciary, the Employee Retirement Income Security Act (ERISA) requires you to manage your plan with the care, skill and diligence of a prudent person acting in a similar capacity.

To help meet ERISA's requirements associated with your fiduciary role for providing participant notices and communications, we will review this checklist each year with you.

Participant Notices and Communications

- Communications sent to participants are on file
- Dates of any required or annual notices are on file for such notices as:
 - Summary of modifications if the plan document has been amended in the past year
 - Summary annual report
 - Annual participant notices (appropriate to plan type) for fee disclosure, safe harbor, automatic enrollment and QDIA (Qualified Investment Alternative)
 - Notice of any fee changes
- Annual fee disclosure notice contains the following:
 - General information on how to enroll and investment instructions
 - Plan administrative expenses paid by participants
 - Individual expenses paid by participants
 - Information on each investment option, including historic returns, benchmarks, annual operating expenses, any shareholder fees and website address for additional information
- A copy of the most recent communication plan is on file
- All new employees received a summary plan description within 90 days of becoming eligible to participate.
Who prepares the summary plan description?
What is your delivery method and how do you confirm timely delivery to participants?

Participant Notices and Communications (continued)

Participants received a summary of material modifications or updated summary plan description within 210 days of the effective date of any amendment to the plan.
What is your delivery method and how do you confirm timely delivery to participants?

A Sarbanes-Oxley Act notice to employees is on file, if applicable.

QDIA notices were provided to participants 30 to 90 days before becoming eligible
Who prepares the notices?
What is your delivery method and how do you confirm timely delivery to participants?

QDIA notices were provided to all plan participants 30 to 90 days before the beginning of the year.
Who prepares the notices?
What is your delivery method and how do you confirm timely delivery to participants?

All eligible participants received information about each investment available under the plan.
How is the investment information made available?

A safe harbor notice was sent to participants 30 to days prior to the beginning of the plan year and a copy of the notice is on file
Who prepares the notices?
What is your delivery method and how do you confirm timely delivery to participants?

A summary annual report was sent to participants within nine months after plan year-end.
What is your delivery method and how do you confirm timely delivery to participants?

Participants were notified of the requirements to take required minimum distributions in a timely manner.
Who prepares the notices?
What is your delivery method and how do you confirm timely delivery to participants?