

## 401(K) Retirement Notice and Enrollment Guide

### NOTICE Requirements

Document	Required Recipients	Due Date to Participant	Method of Delivery	Where to Obtain
<b>401(k) Safe Harbor Notice</b>	<ul style="list-style-type: none"> <li>Current Participants</li> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible at entry dates throughout Plan Year</li> </ul>	<ul style="list-style-type: none"> <li>30 to 90 days before the beginning of each Plan Year (PY)</li> <li>For new participants, generally no earlier than 90 days before the employee becomes eligible and no later than the entry date</li> </ul>	Hand Delivery; US Mail; E-mail *	Attached
<b>Participant Fee Disclosure (404a-5)</b> <i>Special Note: only applicable to plans on a Recordkeeping Platform or allow for individual participant direction through a brokerage account</i>	<ul style="list-style-type: none"> <li>Current Participants</li> <li>Term Participants w/account balances</li> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible throughout PY</li> </ul>	Initial Notice should be provided at least 30 days prior to entry date and annually thereafter	Hand Delivery; US Mail; E-mail *	<ul style="list-style-type: none"> <li>Recordkeeping Platforms – available on respective Plan Sponsor websites **</li> <li>Brokerage Accounts - Attached</li> </ul>
<b>401(k) Automatic Deferral Notice</b>	<ul style="list-style-type: none"> <li>Current Participants</li> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible throughout PY</li> </ul>	<ul style="list-style-type: none"> <li>30 to 90 days before the beginning of each Plan Year (PY)</li> <li>For new participants, by date reasonably in advance of entry date in order to decline automatic deferral deduction, but not more than 90 days in advance of entry date</li> </ul>	Hand Delivery; US Mail; E-mail *	Attached
<b>Qualified Default Investment Alternative (QDIA)</b> <i>Special Note: only applicable to plans on a Recordkeeping Platform w/a QDIA option</i>	<ul style="list-style-type: none"> <li>Current Participants who are default enrolled into a QDIA</li> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible throughout PY</li> </ul>	<ul style="list-style-type: none"> <li>30 to 90 days before the beginning of each Plan Year (PY)</li> <li>30 days in advance of plan entry date or first investment into a QDIA</li> </ul>	Hand Delivery; US Mail; E-mail *	Financial Advisor

### ENROLLMENT Requirements

<b>Summary Plan Description</b>	<ul style="list-style-type: none"> <li>Employees eligible as of January 1st</li> <li>Employees eligible throughout PY</li> </ul>	No later than 90 days after their entry date into the plan	Hand Delivery; US Mail; E-mail	Administrative Notebook under “Participant Info Tab”
<b>Deferral Election</b>	<ul style="list-style-type: none"> <li>Current Participants electing to make a rate modification</li> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible throughout PY</li> </ul>	At least 30 days, but no more than 90 days before beginning of each plan year or participant’s initial entry date into plan	Hand or E-mail Delivery	<ul style="list-style-type: none"> <li>Recordkeeping Platforms – available on respective websites</li> <li>Administrative Notebook under “Participant Info Tab”</li> </ul>
<b>Beneficiary Designation Form</b>	<ul style="list-style-type: none"> <li>Employees eligible as of 1<sup>st</sup> day of PY</li> <li>Employees eligible throughout PY</li> <li>Participants with Life Changing Event (Marriage, Divorce, Birth, Adoption)</li> </ul>	Upon Initial Entry Date into Plan or when a modification is necessary	Hand or E-Mail Delivery	<ul style="list-style-type: none"> <li>Recordkeeping Platforms – available on respective websites</li> <li>Administrative Notebook under “Participant Info Tab”</li> </ul>

\* DOL E-Delivery Basic Requirement – Generally, e-mail delivery is only allowed if e-mail is considered an integral part of the employee’s job and has a company website domain e-mail

\*\* See attached list of Recordkeeper Plan Sponsor Website Access Instructions

## Recordkeeper Plan Sponsor Access Instructions for Participant Fee Disclosure

Generally, your Participant Fee Disclosure is available on your respective Plan Sponsor website. Please follow the instructions below to access the most current version of the required notice. This notice is generally included with any initial enrollment packet. Please contact your respective Recordkeeper if you have questions or need assistance in locating the disclosure.

Recordkeeper	Instructions
American Funds – Plan Premier	Click on the three bars in the upper left hand corner of the Plan’s <b>Dashboard</b> and scroll down to <b>Fiduciary Center</b> and then <b>Participant Fee Disclosure</b>
American Funds – Recordkeeper Direct	Click on <b>Fee Disclosure</b> , then <b>Participant Fee Disclosure</b>
Ameritas	Go to <b>Plan Documents</b> then <b>Participant Fee Disclosure</b>
Aspire	Click <b>Reports</b> section under the subheading <b>Summary Plan Disclosure Notice</b> . Click “process” and go to the job queue.
Empower	If elected, Empower mails the annual disclosure notice to each employee listed on the website who has an account balance. Otherwise, Plan Sponsor is responsible for sending out annual disclosure.
John Hancock	Click on <b>Your Resources/Regulatory Disclosure</b> tab, then <b>404a-5 Disclosure</b> <i>Special Note: The <b>404a-5 Addendum</b> must be used to disclose additional investment guidelines or fee information. Please contact your John Hancock Client Account Representative for assistance.</i>
Lincoln Financial	Click <b>Sponsor Resources</b> section under the subheading <b>Research Investments</b> . Click “View the Section 404a(5) participant fee disclosure”, then download the <b>Participant Fee Disclosure Document (Word)</b> .
Mass Mutual	Go to <b>Plan Information</b> , then <b>Plan Documents</b> , then <b>Participant Plan Level Disclosure Information</b>
Vanguard/Ascensus	Click on <b>Plan</b> tab, then <b>Information</b> tab, then <b>Disclosures</b> tab, then <b>Employee Documents</b>
VOYA	VOYA mails the annual disclosure notice to each employee listed on the website who has an account balance.