

# Qualified Retirement Plan 403(b)

404(c) Employee  
Information Sheet

# INSTRUCTIONS AND IMPORTANT INFORMATION FOR PLAN FIDUCIARIES

## Supplemental 404(c) Employee Information Sheet

### PLEASE READ CAREFULLY

**NOTE: The “Instructions and Important Information for Plan Fiduciaries” section of this document should not be distributed to plan participants and beneficiaries. Participants and beneficiaries should only receive the *Supplemental 404(c) Employee Information Sheet*.**

The ERISA Section 404(c) regulations allow you, as an Employer, to significantly shift the responsibility for selecting retirement plan investments directly to plan participants and beneficiaries. Compliance with ERISA Section 404(c) is not mandatory in order to maintain a qualified retirement plan or Title I 403(b) retirement plan. You could, therefore, choose to operate your plan without regard to these guidelines. However, provided the requirements of ERISA Section 404(c) are met, you will be substantially free from any liability for the performance of the investments selected by participants and beneficiaries.

This document includes information intended to help your plan comply with Section 404(c) of ERISA. The disclosure requirements under Section 404(c) of ERISA overlap with the Participant Fee Disclosure Regulations in terms of the information that is required to be provided to participants..

**NOTE: In order to satisfy all disclosure requirements under Section 404(c) of ERISA, you must disclose additional information to participants as required in the Participant Fee Disclosure regulations under Section 404(a) of ERISA. This information includes general plan information, administrative expenses, individual expenses, and investment-related information. This form is intended to supplement the participant fee disclosure information that you are providing in a separate notice. The use of this form on its own without the supplemental participant fee disclosure information does not satisfy the requirements under Section 404(c) of ERISA.**

#### GENERAL PLAN INFORMATION

In the space provided, insert the name of your plan.

#### ERISA Section 404(c)

Check the appropriate box indicating whether you intend to operate the plan in compliance with ERISA Section 404(c). Also check the applicable box if employer securities are allowed as an investment under the plan. If employer securities are allowed under the plan, disclose the procedures that have been put in place to ensure the confidentiality of a purchase of those securities. Also indicate the voting, tender, and similar rights participants are entitled to if they invest in employer securities. Provide the name and contact information for the designated plan fiduciary who is responsible for monitoring compliance with these procedures.

# Qualified

## Supplemental 404(c) Employee Information Sheet

### Retirement Plan/403(b)

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Your employer has adopted a qualified retirement plan or Title I 403(b) retirement plan to help you attain financial security during your retirement years. As a Participant in your retirement plan, you have the responsibility to decide how you want your retirement plan dollars invested. You may need to make investment elections upon initial enrollment under the plan, upon a change of investment options under the plan, or upon receipt of a rollover or transfer contribution into your account.

The information in this document is designed to provide important information about your retirement plan and help you make decisions regarding the features and investments that are available. This information will be updated at least annually and more frequently if certain information changes. You are encouraged to review this information, along with additional materials provided by your employer regarding investment options, fees, and expenses in order to make the best decisions regarding the management of your retirement account.

#### GENERAL PLAN INFORMATION

Plan Name \_\_\_\_\_

#### ERISA Sec. 404(c)

Your retirement plan is designed to meet the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and the corresponding Department of Labor regulations. If your retirement plan is designed to meet these requirements it means that your employer is providing you with the opportunity to decide how to invest the assets in your account, enabling you to choose investments that fit your personal needs. Your employer and certain individuals in charge of the plan (known as fiduciaries) will not be responsible for the investment performance of your account that results from your investment instructions.

- One of your investment alternatives includes securities of your employer. The following procedures have been put in place to ensure the confidentiality of a purchase of those securities and the voting, tender, and similar rights you are entitled to if you invest in them. The retirement plan fiduciary listed in this notice monitors compliance with these procedures.

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For additional information, please contact the plan fiduciary listed below who monitors compliance with these procedures.

Name of Fiduciary \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_