

Defined Contribution Plans

Required distributions and disclosures to employees and Plan participants

Document	Frequency of Distribution	Latest Distribution Date
Enrollment Form (including investment election or investment instructions)	<ul style="list-style-type: none"> • When first eligible for Plan • When requested by those who did not participate initially 	<ul style="list-style-type: none"> • Sufficient time (generally, 15-30 days) before Plan entry date for participant to make election • Reasonable time after employee request
Beneficiary Designation Form	<ul style="list-style-type: none"> • When first eligible for Plan. Distribute with enrollment materials. • When requested by participant 	<ul style="list-style-type: none"> • Reasonable time after employee is first eligible • Reasonable time after participant request
Plan Highlights	<ul style="list-style-type: none"> • When first eligible for Plan. Distribute with enrollment materials. • When requested by employee 	<ul style="list-style-type: none"> • Reasonable time after employee is first eligible • Reasonable time after employee request
Safe Harbor Notice	<ul style="list-style-type: none"> • When first eligible for Plan. Distribute with enrollment materials. • Annually 	<ul style="list-style-type: none"> • By employee's Plan entry date • Between October 1 and December 1
Notice Regarding Periodic Benefit Statement Information (to identify <u>sources</u> of account information, including vesting and data regarding the value of each investment)	<ul style="list-style-type: none"> • Prior to receipt of first benefit statement. Distribute with enrollment materials. • Annually (<i>if the periodic statement requirement is satisfied by providing continuous access to required information via a secure website, Otherwise, this notice requirement is satisfied with the initial notice.</i>) 	<ul style="list-style-type: none"> • By date of first benefit statement • Prior to distribution of first benefit statement for the year

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Qualified Default Investment Alternative Notice	<ul style="list-style-type: none"> • When first eligible for Plan. Distribute with enrollment materials. • Annually 	<ul style="list-style-type: none"> • At least 30 days before first investment (i.e. at least 30 days before employee's entry date into the Plan) • Between October 1 and December 1 at same time as safe harbor notice (calendar year plans)
Materials Relating to Investment Alternatives (i.e., fact sheets, prospectuses/financial statements, operating expenses, list of assets, investment performance, etc.)	<ul style="list-style-type: none"> • When first eligible • When received by Trustee • When requested by participant or beneficiary 	<ul style="list-style-type: none"> • With enrollment package • Reasonable time after receipt • Reasonable time after participant or beneficiary request
Summary Plan Description (SPD) <i>Include statement that Plan is an ERISA 404(c) plan.</i> <i>Include statement that offers assistance in a particular non-English language.</i> <i>Include claims procedure.</i>	<ul style="list-style-type: none"> • When first eligible for Plan. Distribute with enrollment materials. • When beneficiary first receives benefits • When alternate payee under QDRO starts benefits • When prospective alternate payee requests a copy • When participant or beneficiary requests a copy in writing • When Department of Labor requests a copy • Updates required every 5 years if Plan is amended, or every 10 years if the Plan is not amended 	<ul style="list-style-type: none"> • 90 days after employee's entry date into the Plan • 90 days after benefits commence after participant's death • 90 days after benefits commence after QDRO issued • After Administrative Committee's determination that request is made pursuant to a domestic relations proceeding • 30 days after written request • 30 days after request
Summary of Material Modifications (SMM)	<ul style="list-style-type: none"> • When Plan is amended, distribute to participants (and to beneficiaries entitled to receive benefits). <i>(When SPD is distributed, SMM is not required if an updated SPD incorporating all amendments is</i> 	<ul style="list-style-type: none"> • 210 days (approximately 7 months) after the end of the Plan Year in which amendment is made

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	<i>available. Also, SMM is not required to be distributed to retirees, terminees or beneficiaries if amendment does not impact them.)</i>	
Summary Annual Report <i>Include notice that assistance is available in a particular non-English language</i>	<ul style="list-style-type: none"> Annually to participants and beneficiaries receiving benefits 	<ul style="list-style-type: none"> September 30 (or 2 months after extended Form 5500 filing, if later)
Benefit Statements	<ul style="list-style-type: none"> Quarterly or Annually Upon written request of participant or beneficiary Upon termination of employment 	<ul style="list-style-type: none"> 45 days after quarter-end (i.e., 5/15, 8/15, 11/15, and 2/15 for quarterly calendar year plans or by 2/15 for annual plans) 60 days after written request or, if later, 120 days after close of immediately preceding Plan Year (i.e., by April 30 for requests made January – March, and within 60 days for any request made after March 1). Not required to provide more than once per calendar year upon request. 180 days after close of the Plan Year in which the employee terminates
<ul style="list-style-type: none"> ▪ <i>Notice of multiple sources of account information (see Notice Regarding Periodic Benefit Statement, above)</i> ▪ <i>Special notice required if statements will be provided on continuous website</i> ▪ <i>Notice and consent if electronic statements are provided</i> 	<ul style="list-style-type: none"> Once Before participant’s first benefit statement and annually thereafter Before electronic statements provided 	<ul style="list-style-type: none"> Prior to participant’s first benefit statement Not specified as to timing of annual notice (presumably by 2/15) Before electronic statements provided

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Form 5500	<ul style="list-style-type: none"> • Upon written request by participant 	<ul style="list-style-type: none"> • 30 days after written request
Plan Document or Instruments Under Which the Plan is Established or Operated	<ul style="list-style-type: none"> • Upon written request by participant 	<ul style="list-style-type: none"> • 30 days after written request
Prospectus	<ul style="list-style-type: none"> • As needed when initial investments made 	<ul style="list-style-type: none"> • Immediately before or after initial investment
Distribution Paperwork (consent to receive distribution, election to defer, automatic rollover notice, tax information notice, etc.)	<ul style="list-style-type: none"> • After termination of employment 	<ul style="list-style-type: none"> • As soon as administratively feasible after employee terminates. Generally 30-180 days prior to payment
<ul style="list-style-type: none"> ▪ Governmental Reporting of Distributions <ul style="list-style-type: none"> • 1099 – R • 1096 	<ul style="list-style-type: none"> • After distribution to participant • After distribution to participant 	<ul style="list-style-type: none"> • By January 31 of year following distribution • By February 28(9) of year following distribution
Receipt of DRO (Domestic Relations Order)	<ul style="list-style-type: none"> • When DRO is received. Notice is provided to participant and alternate payee 	<ul style="list-style-type: none"> • Within a reasonable period after receipt
QDRO Procedures (procedures for review and Qualification of Domestic Relations Order)	<ul style="list-style-type: none"> • As necessary when DRO is received 	<ul style="list-style-type: none"> • Within a reasonable period after receipt
Blackout Notice Affecting Right to Direct Investments or to Receive Loans or Distributions	<ul style="list-style-type: none"> • Only if necessary 	<ul style="list-style-type: none"> • Generally, 30 days before blackout period starts. Blackout begins to run from the last date when participants can exercise their rights immediately before the blackout period starts.
Fund Mapping	<ul style="list-style-type: none"> • As necessary 	<ul style="list-style-type: none"> • 30-60 days in advance

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Loan paperwork (loan application form and policies) promissory note/ amortization schedule/ Truth-in-Lending Statement /notarized spousal consent	<ul style="list-style-type: none">• As necessary	<ul style="list-style-type: none">• Prior to issuance of participant loan
Withdrawal paperwork (hardship withdrawal request and notice) in-service withdrawal request/notarized spousal consent	<ul style="list-style-type: none">• As necessary	<ul style="list-style-type: none">• Prior to issuance of withdrawal
Automatic Enrollment Notice	<ul style="list-style-type: none">• When hired• When participant becomes eligible but prior to participant's first payroll to which automatic enrollment applies• Annually before Plan Year begins	<ul style="list-style-type: none">• Date of hire• 1st day of payroll to which automatic enrollment applies• Between October 1 and December 1 (calendar year plans)
Qualified Reservist Distribution Election	<ul style="list-style-type: none">• As necessary, but only if Plan permits	<ul style="list-style-type: none">• Date active duty ceases
Stock Diversification Notice (plans with publicly traded stock but not pure ESOPs)	<ul style="list-style-type: none">• When first enter Plan, but only if necessary	<ul style="list-style-type: none">• Participant's Plan entry date
Election to Divest Securities		
Educational Materials/ Investment Advice		