

Non-Electronic Document Delivery Methods

The following are non-electronic delivery methods to provide plan participants with copies of SPDs/SPD Wrap or Employee Notification Documents.

Non-Electronic Delivery Methods

U.S. Mail: Documents can be sent via email (without consent) to employee's work email address, as long as the following is in place: Material distributed through the mail may be sent by first, second, or third-class mail. However, distribution by second or third-class mail is acceptable only if return and forwarding postage is guaranteed and address correction is requested. Any material sent by second or third-class mail which is returned with an address correction shall be sent again by first-class mail or personally delivered to the participant at his or her worksite. For distribution of documents/materials in a format other than paper such as electronic storage devices including CD and Flash/memory stick, consent must be obtained from employees of their ability to access such devices for viewing of materials. See **Attachment A** below "Acknowledgment of Material Distribution Format."

Hand Delivery: If employees are using a hand delivery method, consider obtaining a receipt from participants of the notice delivery. It is not acceptable to merely place copies of the material in a location frequented by participants. See sample **Attachment B** below "Acknowledgment of Receipt of Important Documents."

Periodical/Company Publications: It is acceptable to deliver documents as a special insert in a periodical distributed to employees such as a union newspaper or a company publication, if the distribution list for the periodical is comprehensive and up-to-date. It must also show a prominent notice on the front page of the periodical advising readers that the issue contains an insert with important information about rights under the plan. If some participants and beneficiaries are not on the mailing list, a periodical must be used in conjunction with other methods of distribution.

Documentation: Regardless of the distribution method used, the employer should always retain evidence of the notice being given, including a copy of the notice/s, the date provided, and to whom it was provided.

These notices and any other relevant Plan Documents or Notices should be made available to employees upon request at no cost. For purposes of section 104(b)(4) of the Act, materials furnished upon written request shall be mailed to an address provided by the requesting participant or beneficiary or personally delivered to the participant or beneficiary.

The information provided herein does not, and is not intended to, constitute tax or legal advice; instead, all information, content, and materials herein have been provided for general informational purposes only. Recipients of this information should contact their attorney and/or accountant to obtain advice with respect to any particular tax or legal matters. Insurance services are offered through Innovative Benefit Planning, LLC.; Investment advisory services are offered through Innovative Investment Fiduciaries, LLC, an independent Registered Investment Advisory firm; Discretionary investment advice may be provided through Main Street Financial Life Advisors, LLC, an independent Registered Investment Advisory firm offering unbiased, fee-based advisory services.

Attachment A

Acknowledgment of Material Distribution Format

Under the Employee Retirement Income Security Act of 1974 (ERISA) and related regulations, [Insert Company Name] is required to provide to all benefit participants a Summary Plan Description (SPD) and supporting documents for all benefits that describe key provisions of the plan(s).

[Insert Company Name] will mail or hand-deliver to you a copy of these documents. To reduce the number of printed documents, [Insert Company Name] would like to provide alternative formats for delivery of these documents. Indicate below your preferred delivery method:

- PDF documents saved to a mass storage device like a memory stick
- PDF documents saved to CD-R (compact disk-Read Only Memory)

I consent to the alternative media option selected above for disclosure of all Employee Benefit notices, including Summary Plan Descriptions, plan documents and plan amendments.

I understand that I have the right to receive paper copies of all Employee Benefit notices, including Summary Plan Descriptions and plan amendments, upon request at no additional charge. I also confirm that I have the ability and the necessary equipment and software to access the format selected in order to view and print documents.

Employee Name (Printed)

Employee Signature

Date

Attachment B

Sample Acknowledgment of Receipt of Important Documents

[Optional, Insert Company name and/or Logo]

I, the undersigned employee, acknowledge receipt of the following documents from [Insert company]:

1. _____ Summary Plan Descriptions and copies of relevant component plan documents for applicable benefit programs. _____
2. _____
3. _____

Employee Name (Printed): _____

Employee Signature: _____

Date: _____