

## Do I have to provide plan notices to participants every year?

Yes. Each year Sentinel will post your annual participant notice package to the Plan Sponsor Website. Email notification is provided once the package has been posted and is ready for download. This is typically provided around 60 days in advance of your Plan Year End. It is your responsibility, as the Plan Sponsor, to distribute the annual notice packages to all eligible plan participants, regardless of whether they are contributing to the plan, and to terminated employees who still have a balance within the plan.

The Annual Notice Package Includes:

- Cover letter to Participants
- 404(a)(5) Fee Disclosure (Plan Information & Expenses and Fund Report, if applicable)
- Qualified Default Investment Alternative Notice (if applicable)
- Safe Harbor Notice (if applicable)
- Automatic Enrollment Notice (if applicable)

Sentinel offers a fulfillment option should you wish to outsource the mailing of these packages. This is an additional service and involves the printing and mailing of the Annual Notice Packages to each participant's home address on file. This may be elected for all or a portion of your participant base. Please contact your Plan Consultant for additional details about this service.

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