



## ANNUAL NOTICE DEFINITIONS

Please read the following descriptions of the notices that may apply to you as a plan participant.

### ANNUAL NOTICES

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#### **Safe Harbor Notice**

This notice is to inform you of the plan's safe harbor status and includes the safe harbor contribution formula, rules for making deferral elections, and the vesting and distribution rules for the plan.

#### **Automatic Enrollment**

This notice is to inform you that unless a wage deferral agreement or enrollment form has been completed by you, the employer will automatically enroll you into the retirement plan at a specified deferral rate.

#### **Qualified Automatic Contribution Arrangement (QACA)**

A QACA feature is a safe harbor provision with an automatic enrollment feature. This notice is a combination of the safe harbor notice and the automatic enrollment notice.

#### **Eligible Automatic Contribution Arrangement (EACA)**

An EACA is an enhanced automatic enrollment provision in which a qualified default investment alternative (QDIA) may be utilized. This notice will contain the automatic enrollment information and may also allow for distributions of automatic deferrals within certain parameters.

#### **Discretionary Matching Contribution Participant Summary**

This notice is for plans with a flexible discretionary matching formula included in the plan document. It provides written instructions to document how the matching contribution was allocated.

#### **Universal Availability Notice**

This notice is to inform participants about their rights to defer compensation in a 403(b) plan.

### PARTICIPANT FEE DISCLOSURE NOTICE

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#### **404(a)(5) Participant Fee Disclosure and Supplement**

These notices contain investment-related information and disclose fees associated with your retirement plan.