

Annual Participant Notice Access and Delivery Requirements

Each year plan sponsors will be required to distribute disclosure notices for their qualified retirement plans. These notices can be distributed via hard copy or electronic meeting specific DOL and IRS requirements. Your plan design will dictate the notices included in the package. Commonly seen notices will include:

1. 404a5 Participant Fee Disclosure
2. Safe Harbor Notice
3. Qualified Default Investment Notice (QDIA)
4. Automatic Enrollment Notice
5. Summary Annual Report of Form 5500

NOTICES MUST BE DISTRIBUTED ANNUALLY AT LEAST 30 DAYS PRIOR TO THE PLAN YEAR, BUT NO MORE THAN 90 DAYS PRIOR.

Delivery Requirements

The notices are required to be distributed to all eligible employees, and former employees who have a balance. Notices may be distributed as hard copy paper or electronic delivery (if specific requirements are met). For more information if your firm qualifies for eDelivery, please see our additional resources: [eDelivery Regulations](#)

Notice Fulfillment Options

To fulfill your notice delivery obligation, you have three options.

1. Utilize one of Sentinel's fulfillment solutions
2. Mail notices to Participants
3. Email to active Participants and mail to inactive Participants with balances

Option 1: Sentinel's fulfillment solutions

Sentinel offers multiple fulfillment solutions. We combine all the notices you are responsible for into one convenient package and then deliver it to your Participants based on the option that you choose. There is an additional cost for fulfillment services which can be found in your services agreement, on the link below, or by contacting your Plan Consultant. For more details and to sign up, click here: [Sentinel's Fulfillment Solutions](#)

We offer [eDelivery](#) services for retirement notices and disclosures. We mail participants an Initial Notice of Electronic Delivery that includes information regarding their eDelivery rights. Once enrolled in eDelivery, participants will receive notices and disclosures at their preferred email address. Participants who do not have an email address or who have opted out of eDelivery will receive notices and disclosures by mail. See [eDelivery](#) for more information.

Option 2: Mail notices to Participants

Distribute the Annual Notice Package to Participants on your own. You will be notified when the Annual Notice Package is posted to your Employer web portal. For plans where Sentinel is the recordkeeper, the Participant Demographic Data report is available for download in Excel from the Sentinel Employer web portal 'Statements, Forms & Reports' menu under the 'Data Export Reports' group. This report contains address information and is designed to help you with your notice delivery.

Option 3: Email to active, mail to Inactive Participants

Email your Annual Notices to active Participant's work email addresses and mail copies of the notices to your terminated participants who have an account balance. Utilization of this option falls under the 2002 eDelivery DOL rules. This option is only available to you if your active participants are "wired at work," meaning they have access to email as part of their day-to-day job. Unless you have collected consent from terminated participants to provide disclosures electronically to their personal emails, you must provide them with a mailed copy of the notices. For plans where Sentinel is the recordkeeper, the Participant Demographic Data report is available for download in Excel from the Sentinel Employer web portal 'Statements, Forms & Reports' menu under the 'Data Export Reports' group. This report is designed to help you with your notice delivery.
