

REPORTING AND DISCLOSURE REQUIREMENTS

Qualified retirement plans are subject to many reporting and disclosure requirements under ERISA and related regulations. Although there may be additional requirements that apply to special circumstances, the notice and disclosure requirements that typically apply include:

	Defined Benefit Plans	Defined Contribution Plans	
		Without PDA ¹	With PDA
Annual Funding Notice ²	X		
Summary Annual Report ²	X	X	X
Notice of Qualified Automatic Contribution			X
Notice of Qualified Default Investment Alternative			X
Plan Document	X	X	X
Summary Plan Description	X	X	X
Summary of Material Modifications	X	X	X
Suspension of Benefits Notice	X		
Periodic Benefit Statements	X	X	X
Blackout Period Notification			X
Section 404(c) Disclosures			X
Notice of Withholding Elections	X	X	X
Reminder of Withholding Elections on Annuities	X		
Form 1099-R	X	X	X
Explanation of Rollover/Tax Options	X	X	X
Notice of Reduction in Future Accruals	X		
Notice of Safe Harbor Contribution		X	X
Explanation of QJSA	X	X	X
Explanation of QPSA	X		
Notice of Relative Value of Optional Payment Forms	X		
Notice of Right to Defer Receipt of Benefit	X		
Notice of Deferred Benefit to Terminated Participants	X		
Form 5500 with Attachments	X	X	X
Form 8955-SSA with Notices to Participants	X	X	X
Schedule MB, or SB	X		
Form 5558 (Extension)	X	X	X
PBGC Form 1	X		

¹ Participant Directed Accounts

² Plans subject to PBGC issue the Annual Funding Notice; plans not subject to PBGC issue the Summary Annual Report