

ANNUAL NOTICE DEFINITIONS

PARTICIPANT NOTICE REQUIREMENTS

Please read the following descriptions and distribution requirements to determine which notice, along with its provisions, are applicable to your Plan.

ANNUAL NOTICES

Prior to distributing to participants, input the frequency of increasing or decreasing deferral elections (if needed) within the section entitled, "Once I make a deferral election, how often can I change, stop, or re-start the election?" This sentence is applicable to the following: Safe Harbor Notice, Auto Enrollment, QACA, and EACA and that the section can be found under the Elective Deferrals section.

QDIA/Default Investment Notice

This written notice explains the Plan's default investment provided by your Recordkeeper. A default investment is used when a participant with an account balance has not made an investment election. The notice must be provided to all participants who have been or may be currently invested in a qualified default investment alternative (QDIA). A notice is not required if the default investment is not a QDIA. Plan sponsors may want to consider providing the notice to all participants to ensure they are complying with these distribution rules. If your Recordkeeper is unable to provide you with a copy of this notice, please reach out to your Goldleaf Partners Client Relationship Manager for assistance.

Safe Harbor Notice

This written notice outlines important information about plan rules, as well as rules governing contributions made by the employer. This notice should be distributed to each eligible employee at least 30 days - but no more than 90 days - prior to the beginning of each plan year in which the Plan intends to be a 401(k) safe harbor plan.

Auto Enrollment

This written notice informs the employee that, unless a wage deferral agreement or enrollment form has been completed by the employee, the Employer will automatically enroll the employee into the retirement plan at a certain deferral percentage. This should be distributed to each eligible employee 30 days before automatic deferrals start and once per plan year. Goldleaf Partners will provide this notice to the plan administrator annually.

Qualified Automatic Contribution Arrangement (QACA)

This written notice is for a safe harbor plan that incorporates minimum automatic enrollment requirements. This should be distributed to each eligible employee 30 days before automatic deferrals start and once per plan year. Goldleaf Partners will provide this notice to the plan administrator annually.

Eligible Automatic Contribution Arrangement (EACA)

This written notice is for those plans with auto enrollment that require the Plan to establish a QDIA and allow for distributions of automatic deferrals if certain requirements are met. This should be distributed to each eligible employee 30 days before automatic deferrals start and once per plan year. Goldleaf Partners will provide this notice to the plan administrator annually.

Universal Availability Notice

This written notice informs participants of their right to defer compensation into their employer's 403(b) plan. It must be provided to participants once per year.

415 Notice

This written notice informs participants of their obligation to notify the Plan Administrator if they own or maintain control over another retirement plan in which they participate. If such connection exists, the contributions to each plan must be aggregated for purposes of the 415 annual additions limit.

PARTICIPANT FEE DISCLOSURE NOTICE

404(a)(5) Participant Fee Disclosure

This written notice contains all plan and investment-related information and fees associated with your retirement plan. In most cases, the notice is produced by the Recordkeeper. For plans with outside assets or self-directed brokerage accounts, Goldleaf Partners will provide an optional notice template. Distribution is required to all eligible plan participants, as well as those terminated or retired with a vested balance annually.