**TEMPLATE FOR ELECTRONIC DISCLOSURE BY EMAIL**

*Employer: Use this email template to furnish electronic plan notices to participants who have not opted out of e-delivery. This template assumes that the notice/disclosure will be attached. In the alternative, you may include the entire notice/disclosure in the body of the email.*

1. **Subject line.** The subject line of the email must read:

**Disclosure About Your Retirement Plan**

1. **Body of email.** Items in bold below are required. Do not change them. Italicized items are examples and may be changed so long as the communication is *“***written in a manner reasonably calculated to be understood by the average plan participant**.*”*

*Dear Plan Participant:*

**We have attached the following important plan disclosures/notice(s):** *The following are examples of the types of documents and related messages the employer may provide.*

* ***Summary Plan Description (SPD):*** *This document provides important plan information including your rights and obligations as a plan participant.*
* ***Summary Annual Report:*** *This document provides a high level summary of the assets and liabilities of the plan as of the close of the plan year.*
* ***Participant Fee/Investment Disclosure:*** *This document provides important information regarding the fees you pay and the investment options available within our plan.*
* ***Safe Harbor Notice:*** *This document describes the plan’s safe harbor contribution and related information.*
* ***Notice of Fund Change:*** *This document describes important changes to your retirement plan investment options.*

**You have the right to receive a free paper copy of the attached document(s). In addition, you may opt-out of electronic delivery of documents at any time. You may exercise either of these rights by contacting the plan administrator listed below and completing the appropriate form.**

**Plan Administrator Information:**

**Employer Name:**

**Contact Person:**

**Telephone:**

**Email:**

**Address:**