**NOTICE OF DEFAULT ELECTRONIC DELIVERY**

**AND RIGHT TO OPT OUT**

**RETIREMENT PLAN NAME:**

**FROM:** Plan Administrator

**DATE:** \_\_\_\_\_\_\_\_\_\_\_

Dear Plan Participant:

From time to time, our retirement plan will email you important plan information for your review. This notice explains the process in question and answer format and details your rights to opt out.

**What documents will I receive?** We will provide you electronic copies of notices, disclosures, or other communication required by federal law for our retirement plan. Examples include the annual participant fee/investment disclosure, the Summary Annual Report (SAR), and the Summary Plan Description (SPD).

**How will I receive these documents?** We will send the required document either displayed in the body of an email or as an email attachment. If attached to an email, the document will be in a widely available format (such as pdf) that you will be able to open, read, print, search, and save.

**What email address will you use?** We will send an email to \_\_\_\_\_\_\_\_\_\_\_\_\_. If this email is incorrect or if you should change your email address, please contact the plan administrator listed at the bottom of this notice.

**Can I opt out of e-delivery?** Yes, you may decline e-delivery of plan documents at any time by:

*Contacting the plan administrator listed below and completing the appropriate form.*

We will begin sending paper copies of required notices and disclosures to you as soon as administratively feasible following receipt of your opt out election.

**Can I receive paper copies of a single notice/disclosure?** Yes, as an alternative to opting out of electronic delivery, you may request a free paper copy of any single document we send you. Contact the plan administrator listed below.

**Plan Administrator Information:**

**Employer Name:**

**Contact Person:**

**Telephone:**

**Email:**

**Address:**