PLAN ADMINISTRATION: ROLES AND RESPONSIBILITIES

This worksheet will assist plan sponsors in understanding their responsibilities in connection with their 401(k) plan. By utilizing this worksheet, plan sponsors may determine whether to perform tasks themselves or outsource to a third-party service provider. A task may be delegated to a third-party service provider who accepts fiduciary responsibility for such activity, or, alternatively, a task may be assigned to a service provider who supports the plan sponsor by completing the task but is not acting in a fiduciary capacity. In the latter situation, the plan sponsor retains fiduciary responsibility for the task.

TO BEST UTILIZE THIS WORKSHEET, MARK DELEGATED TASKS WHERE THE SERVICE PROVIDER ACTS AS A FIDUCIARY WITH A "***D***" AND MARK SUPPORTED TASKS WHERE THE SERVICE PROVIDER ACTS IN A NON-FIDUCIARY CAPACITY WITH AN "***S***"

Plan Sponsor Responsibilities:	**Due Date:**	**Delegated to or Supported by:**				
		R/K	TPA	Trustee	Counsel	Other
Distribute 1099-R forms for distributions in the immediately preceding year.	January 31					
File Form 945 to report taxes withheld in the immediately preceding year.	January 31[1]					
File 1099-R paper forms with Internal Revenue Service (IRS).	February 28					
Complete ADP/ACP testing.[2]	March 1					
Issue distributions due to failed ADP/ACP test to avoid 10% excise tax.	March 15					
File 1099-R electronically with IRS. Deadline for reporting excise taxes for late return of excess deferral and matching contributions because of failed ADP/ACP test.	March 31 *of the year after the year in which the excess contributions were made.*					
Issue required distributions to participants who attained age of 70 $^1/_2$ or 72, as applicable, in the immediately preceding year or who retired in that prior year after reaching age 70 $^1/_2$ or 72 based on the plan document provisions.	April 1					
Distribute deferrals in excess of annual deferral limit for the immediately preceding year.	April 15					
Complete ADP/ACP testing for a plan with an Eligible Automatic Contribution Arrangement (EACA).	June 15					
Issue distributions due to failed ADP/ACP test for EACA plans to avoid 10% excise tax.	June 30					

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(continued)

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Plan Sponsor Responsibilities:	Due Date:	Delegated to or Supported by:				
		R/K	TPA	Trustee	Counsel	Other
File Forms 5500/8955-SSA with Department of Labor (DOL)/IRS if your plan year is a calendar year, or file for automatic extension with IRS.[3]	July 31					
Distribute Summary Annual Report (SAR) to plan participants.[4]	September 30					
File Forms 5500/8955-SSA with DOL/IRS if your plan year is a calendar year and you filed for an extension of time to file.	October 15					
Distribute annual participant notices, including safe harbor 401(k), Qualified Default Investment Alternative (QDIA) and automatic enrollment notices.	December 1					
If not done earlier, distribute excess deferral and matching contributions for prior year ADP/ACP testing failures.	December 31					
Issue required distributions for participants who previously commenced receipt of Required Minimum Distributions (RMDs).	December 31					
Distribute participant benefit statements.	*Within 45 days following the end of each calendar quarter.*[5]					
Distribute Summary Plan Description (SPD).	*90 Days after the employee becomes a participant or beneficiary begins the receipt of benefits.*[6]					
Distribute Summary of Material Modification (SMM) or amendment of the plan.	*210 days following the end of the year in which the modification or amendment became effective.*					
Distribute 404(a)(5) participant fee disclosure.[7]	*Initial disclosure by date the participant is permitted to direct investments; thereafter, once in any 14-month period after prior disclosure.*					

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Plan Sponsor Responsibilities:	Due Date:	Delegated to or Supported by:				
		R/K	TPA	Trustee	Counsel	Other
Distribute initial safe harbor 401(k) notice for matching contributions.	*30-90 days before the employee becomes eligible to participate.*[8]					
Distribute initial QDIA notice.	*At least 30 days in advance of the date the employee becomes eligible to participate and direct the investment of his/her account.*					
Distribute initial automatic enrollment notices.	*ACA[9]: At least 30 days before the employee is eligible.* *EACA/QACA: Within a reasonable time (generally 30-90 days) prior to eligibility and no later than the date the employee becomes eligible.*					
Distribute special tax notice for plan distributions.	*At least 30 days prior to approving a distribution request.*					
Distribute notice of receipt of an order represented to be a Qualified Domestic Relations Order (QDRO) to the affected participant & alternate payee.[10]	*Promptly after receipt of order presented as a QDRO*					
Distribute a blackout notice to all participants[11] if the right to direct investment of their account or take a loan or distribution is unavailable for more than 3 consecutive days.	*At least 30 but no more than 60 days before the blackout period begins.*[12]					
Distribute a notice of change in plan investment options if the plan's investment alternatives are changed.[13]	*At least 30 but no more than 60 days before the change is effective.*					
Distribute a notice of stock diversification rights if the plan holds publicly traded employer securities.	*At least 30 days before the right may be exercised.*[14]					

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(continued)

[1] If you made deposits on time in full payment of the taxes for the year, you may file the return by February 10.

[2] Other than a plan containing an EACA.

[3] If your plan year is not a calendar year, the due date is the last day of the 7th month after the end of the calendar year.

[4] If the plan filed for an extension to file Form 5500, the deadline for delivering the SAR is December 15. If the plan is not on a calendar, the deadline is two months after the due date (including an extension if requested) for filing the Form 5500.

[5] Statements may be provided annually if participants do not have the right to direct the investment of their accounts.

[6] If the plan is a new plan, the SPD must be distributed within 120 days after the plan is instituted. If there are no material changes to the SPD in the ensuing 10 years, the SPD must be re-distributed within 210 days after the end of the 10-year period. If there is a material change or modification, a new SPD must be distributed within 210 days following the end of the 5th year after a material change would have been reflected in the most recent SPD.

[7] Service providers should specify whether they are delivering the disclosure documents they prepare to the plan sponsor for delivery to participants or for delivery to the participants directly.

[8] If the plan's eligibility period is less than 30 days, the notice must be provided as soon as practicable after the participant is eligible. Safe harbor notices are not required for non-elective safe harbor plans. Notice is required for safe harbor matching contributions.

[9] Automatic Contribution Arrangement (ACA) and Eligible Automatic Contribution Arrangement (EACA) are described in Section 414(w) of the Internal Revenue Code (the "Code"). Qualified Automatic Contribution Arrangement (QACA) is described in Section 401(k) 13 of the Code.

[10] Within a reasonable time after a determination is made as to the qualification of the order, the participant and alternate payee should be notified of the determination.

[11] If the plan holds employer securities, the notice must also be provided to the issuer of the securities and to directors and executives who received employer securities in connection with their services to the employer regardless of whether they participate in the plan.

[12] The notice may be provided less than 30 days before the beginning of the blackout period if: (i) a plan fiduciary determines in writing that the failure is due to unforeseeable events beyond the control of the plan administrator; (ii) the blackout only affects participants solely in connection with their becoming, or ceasing to be, participants of the plan as a result of a merger, acquisition, divestiture, or similar transaction involving the plan or plan sponsor; or (iii) a plan fiduciary determines in writing that deferring the blackout period would be a violation of his or her fiduciary duties. In all these situations, the notice must be provided as soon as practicable.

[13] This notice should be provided whether or not the change will result in a blackout period, but the notice may be combined with the blackout notice.

[14] If employee contributions or elective deferrals may be invested in employer securities, the right to diversify may be exercised at any time after the participant may acquire employer securities. If employer contributions may be invested in employer securities, the right may be exercised after the participant has invested in employer securities and has 3 years of service. The notice need not be provided if the plan is an ESOP, but separate disclosures are required for ESOPs.