



For Your Information...

Employee Investment Information

Minimum Information for Effective Participant control of Investments under ERISA 404(c)

Provided Directly:

- 404(c) intent disclosure
- Description of investment alternatives
- Investment objectives and risk/return
- Identification of managers
- Most recent prospectus
- Explanation of how to give investment instructions
- Limitations on investment instructions (e.g., transfers, voting, tender rights)
- Confidentiality procedures for employer securities
- Contact info for fiduciary responsible for employer security confidentiality
- Materials relating to voting, tender, or similar rights if passed through
- Contact info for party providing more information on request

Provided on Request:

- Copies of prospectuses, financial statements and reports, and other materials provided to the plan
- List of assets comprising each portfolio, and value or weight of each asset
- Name of issuer of each fixed-rate contract, term of contract, and rate of return
- Share or unit price, and value of shares or units held in the participant's account
- Annual operating expenses
- Current and past investment performance net of expenses



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A broad range of investments, freedom of choice, and sufficient information to make good decisions – these are the basic elements giving employees “effective control” over their retirement savings. ERISA 404(c) provides an important safe harbor for 401(k) plan sponsors, and sets an objective standard for non-ERISA plans directed by participants.

Your investment consultant, along with your legal counsel, can help make sure your program meets the administrative and technical requirements of 404(c). More importantly, we can thoroughly review your plan's investment communications and recommend cost-effective improvements to help your employees make better investment decisions.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information please have a look at our website at www.bellwetherconsulting.net, or call us at (646) 205-9346.