

## **Best Practices for Structuring a 403(b) Plan Employee Education Program**

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A School that offers a 403(b) Plan may wish to periodically conduct a program to educate eligible School employees about the availability of the 403(b) Plan and the opportunity that the 403(b) Plan provides employees to save for their retirement. This employee education program can serve two (2) purposes:

- (1) If conducted annually and made available to all eligible School employees, the program can satisfy the requirement in the 403(b) final regulations that all eligible employees must be provided an annual notice regarding the availability of the 403(b) Plan and
- (2) The program can offer a periodic opportunity to focus School employees on the importance of retirement savings and encourage participation in the 403(b) Plan.

**NOTE: It is important to recognize that any 403(b) Plan employee education program offered by the School is intended to supplement, and not replace, materials and education provided by the investment providers offered under the 403(b) Plan.**

The purpose of this guide is to identify best practices that a School may use in structuring and presenting a 403(b) Plan employee education program. These best practices are presented in response to basic questions set out in the detailed guidelines below that a School will consider when structuring a 403(b) Plan employee education program.

### **EXECUTIVE SUMMARY**

#### A. Employee education format options:

- (1) Employee education structure options:
  - a. Flyer or payroll stuffer
  - b. Plan highlights summary or Plan summary description
  - c. Notice of on-line availability of webcast prepared by third party
  - d. Employee education assembly or workshop
  - e. Employee education assembly or workshop and follow-up investment provider fair
- (2) Employee education timing options:
  - a. At the beginning of the School year (e.g., August or September)
  - b. In later Fall of the School year (e.g., October or November)
  - c. In early Spring of the School year (e.g., March or April)

B. Employee education presentation options:

(1) Presentation format options:

- a. Distribute Plan information in hardcopy or on-line (content suggestions provided below)
- b. Distribute notice of on-line availability of webcast prepared by third party (content suggestions provided below)
- c. Conduct employee education assembly or workshop (agenda suggestions provided below)
- d. Conduct employee education assembly or workshop and follow-up investment provider fair (agenda suggestions provided below)

(2) Possible speakers and/or written material authors (coordination suggestions provided below):

- a. School administrator(s)
- b. One or more of investment providers available under 403(b) Plan
- c. 403(b) Plan third party administrator, if any
- d. School's employee benefits or legal counsel
- e. 403(b) plan consultant and/or
- f. Independent financial consultant

(3) Topics that may be addressed in assembly and/or written materials:

- a. Who is eligible to participate in 403(b) Plan
- b. How to enroll in 403(b) Plan
- c. Investment providers (and investment product options) available under 403(b) Plan
- d. Difference between mutual funds and annuity contracts
- e. Types of distributions available under 403(b) Plan
- f. How to request distributions under 403(b) Plan
- g. Function of School administrators with respect to 403(b) Plan
- h. Function of third party administrator (if any) for 403(b) Plan
- i. Function of investment provider(s) available under 403(b) Plan
- j. Importance of saving for retirement
- k. Financial investment education
- l. Review of all retirement benefits available to School employees
- m. Review of all retirement and health and welfare benefits available to School employees

C. Employee education written material options:

(1) Types of written materials that may be provided:

- a. Notice advising of availability of 403(b) Plan and enrollment procedure
- b. Plan highlights summary or Plan summary description
- c. Written Plan document or adoption agreement
- d. Salary reduction agreement
- e. Procedure for changing a 403(b) Plan salary reduction election

- f. List of investment providers available under 403(b) Plan (including contact information)
- g. Procedure for selecting 403(b) Plan investment provider(s) and investment product(s)
- h. Information regarding investment product options available under Plan
- i. Plan participant procedures of third party plan administrator (if any) (including contact information for third party plan administrator)
- j. Procedure for requesting 403(b) Plan distributions and distribution request form(s)
- k. Retirement savings information
- l. Financial investment information
- m. List (and descriptions) of retirement benefits available to School employees
- n. List (and descriptions) of retirement and health and welfare benefits available to School employees

- (2) Coordination with annual 403(b) Plan universal availability notice options:
  - a. Employee education is coordinated with annual universal availability notice (content and method of distribution suggestions provided below)
  - b. Employee education is not coordinated with annual universal availability notice (i.e., annual universal availability notice is issued separately from distribution of employee education materials)

D. Employee education logistical options:

- (1) Steps that may be taken to implement employee education program:
  - a. Determine employee education structure
  - b. Designate School personnel responsible for program
  - c. Set date(s) for employee education
  - d. Reserve room availability
  - e. Prepare program agenda and times
  - f. Send invitations to speakers, outside participants and authors
  - g. Distribute notice to employees announcing employee education program
  - h. Conduct pre-presentation conference call with speakers and/or authors to coordinate presentation and/or written materials
  - i. Prepare and review employee education written materials
  - j. Select structure and date of follow-up employee education
  - k. Arrange for room set-up
  - l. Arrange for audio-visual needs
  - m. Arrange for printing of written materials
  - n. Arrange for distribution of employee education written materials
  - o. Distribute reminder notice to employees announcing employee education program
  - p. Conduct employee education program
  - q. Make employee education program materials available to employees after event
  - r. Conduct evaluation of employee education program
  - s. Send thank you notes to speakers, authors and other outside participants

- t. Follow up with employees who did not attend employee education program
- u. Plan for follow-up employee education program

## **DETAILED GUIDELINES**

### **Program Format:**

#### **1. What format(s) can be used to provide 403(b) Plan employee education?**

The School may choose to use one or more of a variety of employee education formats, including but not limited to the following formats:

- (a) **Flyer or payroll stuffer distribution** – notifying the employee of the availability of the 403(b) Plan and providing information as to how to enroll in the Plan
- (b) **Plan highlights summary or Plan summary description distribution** – providing the employee with a limited or more detailed summary of the terms of the School's written 403(b) Plan document and information as to how to enroll in the Plan
- (c) **Webcast notice** – advising employees of the availability of an on-line webcast prepared by a third party and recommending employees review the webcast

#### Pros –

- Can be structured to satisfy annual universal availability notice requirements
- Limited School resources are needed to implement
- If used in conjunction with another format, can provide an additional reminder to employees to encourage Plan participation
- (b) responds to employee questions regarding specific Plan terms and available investment providers, but not retirement savings options
- (c) responds to employee questions regarding both general 403(b) Plan terms and retirement savings options, but not specific Plan terms and available investment providers

#### Cons-

- Depends on employee self-motivation to enroll in Plan
- If one of these is only format used, Plan participation and awareness among employees is limited
- (a) does not respond to employee questions regarding Plan terms, available investment providers and retirement savings options
- If (b) is used, School resources are needed to develop Plan summary

(d) **Employee education assembly or workshop** – one or a series of assemblies or workshops to advise employees of the availability and terms of the School's 403(b) Plan, available investment providers and, if desired, investment product options available under the 403(b) Plan

Pros –

- Can be structured to satisfy annual universal availability notice requirements
- Responds to employee questions regarding specific 403(b) Plan terms, available investment providers and, if included, investment product options
- Encourages employees to enroll in Plan, resulting in higher Plan participation

Cons –

- School resources are needed to develop Plan program
- Time must be allocated for program during employee work hours
- Does not give employees easy access to all investment providers

(e) **Employee education assembly or workshop and follow-up investment provider fair** - one or a series of assemblies or workshops to advise employees of the availability and terms of the School's 403(b) Plan, available investment providers and, if desired, investment product options available under the 403(b) Plan, followed by an investment provider fair in which representatives from all investment providers are available to discuss with employees the investment products available under the 403(b) Plan

Pros –

- Can be structured to satisfy annual universal availability notice requirements
- Responds to employee questions regarding specific 403(b) Plan terms, available investment providers and investment product options
- Gives employees easy access to all available investment providers
- Encourages employees to enroll in Plan, resulting in higher Plan participation
- Can be conducted in conjunction with an employee benefits fair, in which employees are provided information about all employee benefits offered by the School

Cons –

- School resources are needed to develop Plan program
- Time must be allocated for program during employee work hours

## **2. When can employee education be offered?**

The School may choose to offer 403(b) Plan employee education at one or more times, including but not limited to the following time frames:

### **(a) At the beginning of the School year (e.g., in August or September)**

Pros –

- Can be included with normal employee in-service sessions prior to the opening of School
- New or revised salary deferral elections can be included with completion of all other beginning of the year paperwork
- Can be offered during hours when students are not present, to avoid any student safety issues encountered when inviting third parties onto School campus

Cons –

- Employee attention is often limited during this time of year, resulting in limited effectiveness of employee education program
- School administrator time to organize program is often limited during this time of year

### **(b) In later Fall of the School year (e.g., in October or November)**

Pros –

- Employees can focus attention on Plan education during this time of year
- School administrators will have more time to organize program during this time of year
- New or revised salary deferral elections will be in effect for majority of current School year AND in advance of the new tax year

Cons –

- Scheduling of assembly or workshop may be more difficult – can schedule either during school day or during a mid-year in-service day (when students are not present, to avoid any student safety issues encountered when inviting third parties onto School campus)
- New and revised salary deferral elections will increase payroll recordkeeping changes at this mid-year time period

### **(c) In early Spring of the School year (e.g., in March or April)**

Pros –

- Employees can focus attention on Plan education during this time of year
- School administrators will have more time to organize program during this time of year
- New or revised salary deferral elections will be in effect for continuing employees as of beginning of next School year

Cons –

- Scheduling of assembly or workshop may be more difficult – can schedule either during school day or during a mid-year in-service day (when students are not present, to avoid any student safety issues encountered when inviting third parties onto School campus)
- New and revised salary deferral elections will increase payroll recordkeeping changes at this mid-year time period

### **Program Presentation:**

#### **3. How can employee education information be presented?**

403(b) Plan employee education can be presented in one or more of the following ways:

(a) The School distributes information to employees in hardcopy and/or makes information available on-line on the School's intranet website –

- Information can be limited (e.g., a flyer about availability of 403(b) Plan) or expansive (e.g., detailed Plan summary and description of investment product options as provided by the investment providers)
- Information must be distributed in a manner to make sure all eligible employees receive it, including cafeteria workers, bus drivers and substitute teachers (this may require both paper and electronic distribution)
- Any information distributed electronically or made available on-line must include a notice as to how employees can obtain a hardcopy, if desired
- The School may wish to adopt a process where it receives a return receipt or employee acknowledgement that the information has been received OR keep copies of notices and document methods used to distribute.

(b) The School advises employees of the on-line availability of a webcast prepared by a third party and recommends that employees view the webcast –

- School has responsibility to confirm that webcast presents accurate information about 403(b) plans in general and that such information is presented in an objective and non-biased manner
- Notice must be distributed in a manner to make sure all eligible employees receive it, including cafeteria workers, bus drivers and substitute teachers (this may require both paper and electronic distribution)
- Notice must advise employees how to obtain a hardcopy of the webcast materials, if desired
- The School may also wish to distribute some specific information about the School's 403(b) Plan and a list of available investment providers with contact information to supplement the general information included in the webcast
- The School may wish to adopt a process where it receives a return receipt or employee acknowledgement that the information has been received. Alternatively, the School should keep copies of notices and document methods used to distribute.

(c) The School conducts an employee assembly or workshop –

- Assembly presentation can be limited (e.g., brief presentation about availability of 403(b) Plan by School administrator) or expansive (e.g., presentations by third party administrator and one or more available investment providers)
- Assembly can include presentation(s) by one or more of the following: School administrators; third party administrator, if any; one or more available investment providers; School's employee benefits or legal counsel; 403(b) plan consultant; independent financial consultant, etc.
- Notice of assembly must be distributed in a manner to make sure all eligible employees receive it, including cafeteria workers, bus drivers and substitute teachers (this may require both paper and electronic distribution)
- Information provided during assembly should be made available for employees who cannot attend assembly
- Any information distributed electronically or made available on-line must include a notice as to how employees can obtain a hardcopy, if desired
- The School may wish to adopt a process where it receives a return receipt or employee acknowledgement that the employee attended the assembly and/or received information OR keep copies of notices and document methods used to distribute.

(d) The School conducts an employee assembly or workshop with a follow-up investment provider or employee benefits fair -

- Same notes listed for item 3(c) above apply for assembly
- During assembly, employees should be advised of availability and purpose of fair (i.e., to obtain information from each investment provider)
- All investment providers available under 403(b) Plan should be invited to participate in investment provider fair
- If employee benefits fair is conducted, employees should be clearly instructed which investment providers are available under 403(b) Plan and under other retirement plans, such as 457(b) Plan

#### **4. Who can be invited to present 403(b) Plan employee education?**

The School can invite one or more of the following to make a presentation during the 403(b) Plan employee education assembly or workshop and/or to assist in developing written materials:

- (a) School administrator(s);
- (b) One or more of the investment providers available under the School's 403(b) Plan;
- (c) 403(b) Plan third party administrator, if any;
- (d) School's employee benefits or legal counsel;



- (e) 403(b) plan consultant; and/or
- (f) Independent financial consultant.

It is important that the School administrators introduce and/or moderate the assembly in order to show support for the 403(b) Plan and encourage employee participation in the Plan.

Before determining who to invite to make presentations or develop written materials, the School should decide the topics that will be covered and who would be best to make a presentation or prepare materials regarding each topic. (See notes for item 5 below.) If one or more investment provider representatives will make the presentation, the School should make the investment providers responsible for selection of the presenter(s) to eliminate any sign of favoritism.

## **5. What topics can be addressed in 403(b) Plan employee education?**

Topics to be addressed in a 403(b) Plan employee education assembly and/or written materials can include, but are not limited to, the following topics:

- (a) The availability of the 403(b) Plan and who is eligible to participate in the Plan
  - While this information may best be presented by the School administrators, any of the types of presenters can discuss this information provided the School gives the correct eligibility information to the presenter
- (b) How the employee enrolls in the Plan, including how a salary reduction agreement is obtained, completed and submitted
  - If one standard salary reduction agreement is used, the School administrators or third party administrator, if any, may be the best presenter of this topic
  - If the salary reduction agreements of one or more available investment providers are used, one or more of the available investment providers may be the best presenter of this topic
- (c) Investment providers (and investment product options) available under the Plan and how investment providers (and investment product options) are selected
  - One or more of the available investment providers under the Plan may be the best presenter of this topic
  - If there is coordination between the investment providers and the third party administrator on the selection of investment providers (and investment product options), the third party administrator may be the best presenter to describe that coordination

- (d) The difference between mutual funds and annuity contracts as investment product options available under the Plan
- One or more of the available investment providers and/or an independent financial consultant may be the best presenter of this topic
- (e) The types of distributions available under the Plan and how distributions are requested and processed
- One or more of the available investment providers may be the best presenter of this topic
  - If there is coordination with the third party administrator, particularly with respect to Plan loans and hardship distributions, the third party administrator may be the best presenter to describe that coordination
  - If Plan loans and hardship distributions are reviewed and approved by the School administrators, the School administrators may wish to describe that process
- (f) The function of the School administrators with respect to the 403(b) Plan
- This topic would describe the responsibilities that the School has for the 403(b) Plan under the final 403(b) regulations, such as the requirement to have a written plan document, designate investment providers available under the 403(b) Plan, share information with investment providers, etc.
  - The School's employee benefits or legal counsel, the 403(b) plan consultant or the School administrators may be the best presenter of this topic
- (g) The function of the 403(b) Plan third party administrator, if any, (include contact information for the third party administrator)
- The 403(b) Plan third party administrator may be the best presenter of this topic
- (h) The function of the 403(b) Plan available investment providers (include contact information for all available investment providers)
- One or more of the investment providers available under the 403(b) Plan may be the best presenter of this topic, as long as a list of all available investment providers (with contact information) is made available.
- (i) The importance of saving for retirement
- One or more of the available investment providers and/or an independent financial consultant may be the best presenter of this topic
  - The 403(b) Plan third party administrator may also have information to present on this topic
- (j) Financial investment education
- One or more of the available investment providers and/or an independent financial consultant may be the best presenter of this topic

- Investment providers offering financial advisors should include contact information for those financial advisors on the contact information list for available investment providers.

(k) A review of all retirement plan benefits available to School employees

- The School's employee benefits or legal counsel or the School administrators may be the best presenter of this topic

(l) A review of all retirement plan and health and welfare benefits available to School employees

- The School's employee benefits or legal counsel or the School administrators may be the best presenter of this topic

#### **6. How can employee education be coordinated with the 403(b) Plan investment providers and the third party administrator (TPA), if any?**

If one investment provider is selected to make a presentation on behalf of all of the investment providers available under the 403(b) Plan, the one investment provider should be required to mention all of the other investment providers available under the Plan and to indicate when some of the information provided may vary among the providers.

If several of the 403(b) Plan available investment providers are selected to make a presentation, the School should coordinate the topics that will be addressed by each provider and should require that all investment provider presenters acknowledge the availability of the other investment providers available under the Plan.

If a third party administrator (TPA) is used for the 403(b) Plan, either the TPA should be given the opportunity to describe its function or the selected presenter(s) should describe the role of the TPA during the presentation.

A conference call among the presenters can be held before the assembly to coordinate the topics that will be addressed and written materials that will be provided and to be sure that the presenters have correct information to share about all of the involved parties.

#### **Program Materials:**

#### **7. What materials can be used for 403(b) Plan employee education?**

Materials to be provided for 403(b) Plan employee education can include, but are not limited to, the following:

- (a) Notice advising employees of the availability of the 403(b) Plan and information as to how to enroll in the Plan
- Any of the types of presenters can prepare this information provided the School gives the correct eligibility information to the preparer
  - This document should be drafted to satisfy the annual universal availability notice requirement under the 403(b) regulations
- (b) Plan highlights summary or Plan summary description
- The provider of the School's written Plan document or the School's employee benefits or legal counsel may be the best preparer of this document
- (c) Written Plan document
- The School may provide a copy of its written 403(b) Plan document to employees OR a copy of the Adoption Agreement used by the School to select Plan features and adopt the Plan (with or without a copy of the accompanying base Plan document).
- (d) Salary reduction agreement
- If one standard salary reduction agreement is used, the School or its third party administrator can provide this document
  - If the salary reduction agreements of the available investment providers are used, the 403(b) Plan available investment providers can provide these documents
- (e) Information as to how to change 403(b) Plan salary reduction election
- If one standard salary reduction agreement is used, the School or its third party administrator can provide this procedure document and/or form
  - If the salary reduction agreements of the available investment providers are used, the 403(b) Plan available investment providers can provide these procedure documents and/or forms
- (f) List of available investment providers under 403(b) Plan and contact information for all available investment providers
- This information should be available as part of or a supplement to the School's written 403(b) Plan document
- (g) Notice or other information as to how to select 403(b) Plan investment provider(s)
- The 403(b) Plan available investment providers can provide this document
  - If investment provider selections are coordinated with the third party administrator, the third party administrator can provide information about the coordination process
- (h) Information regarding investment product options available under 403(b) Plan and how to select investment product option(s)

- The 403(b) Plan available investment providers can provide this information or can provide contact information for the financial advisors available to provide this information
- (i) Information available from 403(b) third party administrator, if any, for Plan participants and contact information for third party administrator
- The third party administrator can provide this information
- (j) Plan distribution request forms and/or information as to how to request Plan distributions, including Plan loans and hardship withdrawals
- The 403(b) Plan available investment providers can provide these forms and information
  - If Plan distribution requests, such as Plan loans and hardship withdrawals, are coordinated with the third party administrator, the third party administrator can provide information about the coordination process and any forms the TPA uses
  - If Plan distribution requests, such as Plan loans and hardship withdrawals, are coordinated with the School administrators, the School administrators can provide information about the coordination process and any forms the School administrators use
- (k) Retirement savings information
- One or more of the available investment providers and/or an independent financial consultant can provide this information
  - The third party administrator may also have information to provide on this topic
- (l) Financial investment information
- One or more of the available investment providers and/or an independent financial consultant can provide this information
- (m) Retirement plan benefits available to employees
- The School's employee benefits or legal counsel or the School administrators can provide this information
- (n) Retirement plan and health and welfare benefits available to employees
- The School's employee benefits or legal counsel or the School administrators can provide this information

**8. How can the employee education materials be coordinated with the 403(b) Plan available investment providers; the third party administrator, if any; legal counsel; 403(b) plan consultant; independent financial consultant and School administrators?**

Once 403(b) Plan employee education materials have been prepared, the School administrators should review the materials to make sure that the materials:

- (a) Correctly describe the terms of the School's 403(b) Plan document and operation;
- (b) Accurately and fairly describe the investment providers available under the 403(b) Plan;
- (c) Accurately describe the coordination process with the 403(b) Plan third party administrator, if any; and
- (d) Provide employees with information as to how to enroll in the Plan, select and change salary reduction elections and select and change available investment provider(s) designations.

The 403(b) Plan employee education materials should also be reviewed by all presenters at the employee education assembly or workshop to ensure that the information is consistent with the information to be provided by the presenters.

Further, it is recommended that the 403(b) Plan employee education materials be reviewed by the School's employee benefits or legal counsel to ensure the accuracy of the materials and consistency with Plan documents and operations.

It is also recommended that the 403(b) Plan employee education materials be reviewed by all investment providers available under the 403(b) Plan and the third party administrator, if any, to ensure that the information included in the materials is consistent with the operational practice of all of the investment providers and the TPA.

**9. Can employee education be coordinated with the annual 403(b) Plan universal availability notice?**

The notice regarding any type of 403(b) Plan employee education can be drafted and distributed in such a manner that it satisfies the annual universal availability notice requirement under the 403(b) regulations.

In general, to satisfy this requirement, the School must ensure that the notice clearly describes who is eligible to participate in the 403(b) Plan, is distributed to every employee eligible to participate in the 403(b) Plan and provides information as to how to enroll in the 403(b) Plan.

- Information must be distributed in a manner to make sure all eligible employees receive it, including cafeteria workers, bus drivers and substitute teachers (this may require both paper and electronic distribution)
- Any information distributed electronically or made available on-line must include a notice as to how employees can obtain a hardcopy, if desired
- The School may wish to adopt a process where it receives a return receipt or employee acknowledgement that the information has been received or retain copies of the notice and document methods used to distribute.

If employee education notices and materials are not used to satisfy the annual universal availability notice requirement under the 403(b) regulations, the School must ensure that a notice is issued separately from the distribution of employee education materials that satisfies the annual universal availability notice requirements.

### **Program Logistics:**

#### **10. What steps can be followed to implement a 403(b) Plan employee education program?**

Steps to be followed in implementing a 403(b) Plan employee education program can include, but are not limited to, the following:

- a. Determine 403(b) Plan employee education program format**
- b. Designate School personnel who will be responsible for program planning**
  - Staff should also be designated who can respond to follow-up employee questions
- c. Set date(s) for employee education program**
  - Select date(s) that will allow employees adequate time to obtain information and ask questions
- d. Reserve room availability**
- e. Prepare program agenda and times**
  - Allow time for group questions and answers during assembly and individual questions and answers afterward
- f. Send invitations to speakers, outside participants and/or authors**
  - Provide instructions for conduct and access to employees at School location
  - Provide instructions regarding topics to be discussed, written materials to be prepared and coordination among speakers

**g. Send notice to employees announcing employee education program**

- Provide instructions as to how employees can access information if they cannot attend
- Notice must be distributed in a manner to make sure all eligible employees receive it, including cafeteria workers, bus drivers and substitute teachers (this may require both paper and electronic distribution)
- Any information distributed electronically or made available on-line must include a notice as to how employees can obtain a hardcopy, if desired
- The School may wish to adopt a process where it receives a return receipt or employee acknowledgement that the information has been received OR retain copies of all notices and document distribution method

**h. Conduct pre-presentation conference call with speakers and/or authors to coordinate presentation and written materials**

- School administrator can coordinate topics to be discussed, presenters for each topic, written materials to be provided and how to incorporate interests of all interested parties (e.g., investment providers and third party administrators)

**i. Prepare and review program materials**

- Determine materials to be posted on-line on the School's intranet
- Determine what materials will be prepared specifically for the School and who will prepare such materials
- Determine what materials provided by the available investment providers and the third party administrator, if any, will be used

**j. Plan format and date of follow-up employee education program**

- Follow-up program format and date can be announced to employees at the end of the initial 403(b) Plan employee education session

**k. Arrange for room set-up**

**l. Arrange for audio-visual needs**

**m. Arrange for printing of written materials**

**n. Arrange for distribution or other availability of employee education program materials to employees**

- Distribution may be made at assembly or materials may be provided before meeting date



- Materials distributed at meeting may be limited (e.g., summary information only) with all materials made available at a central location (either on-line or in hardcopy at one or more locations)

**o. Send reminder notice to employees regarding education program**

- Provide instructions as to how employees can access information if they cannot attend

**p. Conduct 403(b) Plan employee education**

- Conduct pre-meeting and instruction review with presenters
- Announce reminder of meeting to employees
- Have materials available for distribution at meeting
- Have sign-in or attendance sheet for documentation purposes
- Introduction by School administrators to encourage participation in 403(b) Plan
- Describe program agenda
- Presentations
- Question and Answer session
- Advise employees of follow-up investment provider or benefits fair, if any
- Advise employees of follow-up education session
- Advise employees how to obtain additional information and materials

**q. Make program materials available to employees after event**

**r. Conduct evaluation of employee education program**

**s. Send thank you notes to speakers, authors and other outside participants**

**t. Follow up with employees who did not attend program**

**u. Plan for follow-up employee education program**

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