



## Document Requirements

Periodically, throughout the year, you will be required to distribute certain documents in order to keep your plan in compliance with Federal regulations. Here are a few key documents that you should be aware of.

Document	Type of Info	To Whom	When
Summary Plan Description (SPD)	Primary vehicle for informing participants and beneficiaries about their plan and how it operates.	Participants and those pension plan beneficiaries receiving benefits.	Within 90 days of becoming covered by the plan.
Summary Annual Report (SAR)	Narrative summary of the Form 5500.	Participants and those pension plan beneficiaries receiving benefits.	Within 9 months after end of plan year, or 2 months after due date for filing Form 5500.
Participant Statements (if not provided directly by Financial Institution)	Financial summary of participant account activity as reported to Coastal Pension Consultants.	Participants and Beneficiaries.	Within 9 months after end of plan year, or 2 months after due date for filing Form 5500.
Annual Notice	Certain plan regulation and investment related information specific to your plan document characteristics.	Participants and beneficiaries.	Between 10/1 and 12/1
Fee Disclosures	Special Retirement Plan transaction fee information specific to your plan and financial institution.	Participants and beneficiaries.	Annually as provided by financial institution.
Plan Documents	The plan administrator must furnish copies of certain documents upon written request and must have copies available for examination. The documents include the latest updated SPD, latest Form 5500, trust agreement, and others.	Participants and beneficiaries.	Copies must be furnished no later than 30 days after a written request. Plan administrator must make copies available at its principal office.