



# INSTRUCTIONS FOR PLAN ADMINISTRATORS COMPLETING THE AUTOMATIC ENROLLMENT AND AUTOMATIC CONTRIBUTION RATE ESCALATOR NOTIFICATION

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## COMPLETE SECTIONS 1-3 BASED ON THE PLAN'S ADOPTION AGREEMENT ELECTIONS:

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- Section 1:**  
Section 1 should provide information regarding the initial automatic enrollment contribution rate as elected in your Adoption Agreement.
- Section 2:**  
Depending on your Plan, the information in this section may not be applicable to your employees. Your Adoption Agreement will state whether an Automatic Contribution Rate Escalator will apply. You can check the "Not applicable to this Plan" box on the right-hand side of the page if your employees will not be subject to Automatic Contribution Rate Escalation.
- If the Automatic Contribution Rate Escalation is applicable to your Plan, Section 2 should provide information regarding the Plan's terms as elected or provided in your Adoption Agreement.
- Section 4:**  
If elected in your Adoption Agreement, your Plan may allow employees to withdraw automatic contribution amounts within 90 days of the first automatic contribution. Please indicate if your Plan allows for this in Section 4 by checking the applicable box.

## REQUIRED TIMING:

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This notice must be provided annually to all employees eligible to participate in the Plan within a reasonable period (at least 30 days and not more than 90 days) before each Plan year.

Where the employee becomes eligible during the Plan year, the notice must be provided within a reasonable period before the employee becomes eligible (up to 90 days before the employee becomes eligible and no later than the date the employee becomes eligible (unless that timing is not practicable, in which case the notice must be provided as soon as practicable after eligibility date and the employee must be permitted to elect to defer from all types of compensation that may be deferred under the Plan earned beginning on the eligibility date)).

## SUPPORTING MATERIALS:

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- Other Plan notices such as the Qualified Default Investment Alternative (QDIA) Notice or Safe Harbor Notice may need to accompany the Automatic Enrollment and Automatic Contribution Rate Escalation Notification, based on your Plan design.
- Employees have the most control over their savings and investments when they enroll themselves. To provide employees with information on how to enroll in advance of their automatic enrollment, you can share the [Enrollment Flyer](#) or [New Hire Enrollment Flyer](#), as appropriate. You can find more enrollment related materials for participants in the [Employee Engagement Headquarters](#).