



The companies of OneAmerica®
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Dear Plan Sponsor:

The plan documents govern the way your plan is administered. The employer, plan administrator, and plan trustee(s) (if applicable) are obligated to understand the terms of the plan and to follow those terms in operation. We make every attempt to ensure the plan document is drafted to conform to the manner you intend to operate the plan. This plan document was drafted in accordance with the provisions of your prior plan document, modified as discussed during the plan design call or other communications – and your confirmation of those changes. As the employer, you have the ultimate responsibility to make certain that your plan is operated in accordance with the written plan document.

OneAmerica does not render legal advice; therefore, it is very important that you review the plan documents carefully with your legal counsel before signing.

These plan documents are necessary to operate your plan and may include the following:

- Adoption Agreement or Individually Designed Plan Document
- Basic Plan Document with Interim Amendments and Advisory Letter (if applicable)
- Plan Amendment(s) or required Legislative Amendment(s)
- Summary Plan Description (SPD) and/or Summary of Material Modification (SMM)
- Domestic Relations Order Plan Procedures
- Annual Required Participant Notice(s) – *distributed no later than 30 days prior to the plan document effective date*

The plan documents listed above will be effective on the date listed in each plan document(s) or their respective execution date, if later. The plan documents listed above are not all inclusive. You may receive additional documents to support specific provisions elected in your plan, separately.

To ensure you can prove the on-going tax-favored status of your plan, it is extremely important that you retain a complete set of all executed plan documents (as well as, supporting documents which do not require signature), past and present.

Following execution of the plan documents, the SPD and/or SMM will be available to you on your OneAmerica website. As a sponsor of a governmental or nonelecting church plan not covered under Title I of ERISA, you are not required to distribute these summaries. However, many employers find their employees appreciate receiving these summaries. For your reference, a plan covered under Title I of ERISA would be required to distribute a copy of the SPD, and if applicable, the SMM and/or Loan Procedures to each participant covered under the plan, including terminated participants with a balance, and each beneficiary receiving benefits under the plan, within 210 days after the close of the plan year in which the plan was updated. Each new participant should receive a copy of the SPD, and if applicable, any SMM or Loan Procedures, no later than 90 days after becoming eligible to participate in the Plan.

If OneAmerica did not receive fully executed copies of all prior plan documents, by signing this plan document, the employer hereby releases, indemnifies and holds harmless OneAmerica and its subsidiaries of and its agents and employees from any and all causes of action, liability or adverse consequences caused by or in any way related to OneAmerica reliance on the documents provided and not receiving a full and complete copy of the prior existing plan document.

If you determine that changes are necessary, **DO NOT SIGN** any of the documents. Please notify OneAmerica of all necessary changes to your documents. The requested changes will be reviewed, and new documents may be provided to you for your signature.

It has been a pleasure working with you during the conversion of your retirement plan to OneAmerica.