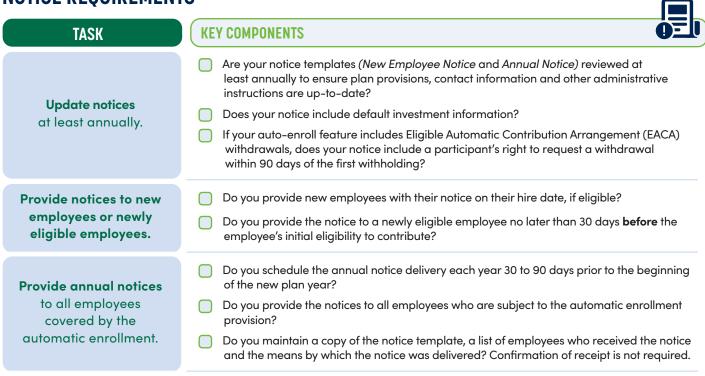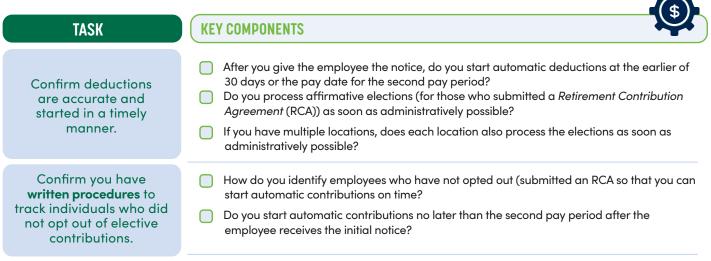# ANNUAL CHECKLIST
For Plans with Automatic Enrollment

If your plan includes an automatic enrollment as a plan design feature, additional administrative requirements must be completed on an ongoing basis — which are specifically addressed below. As a note, remember to review the other annual checklists provided by GuideStone® for your necessary action requirements that are unrelated to automatic enrollment but are still vital to proper plan administration.

NOTICE REQUIREMENTS

TASK	KEY COMPONENTS
Update notices at least annually.	☐ Are your notice templates *(New Employee Notice* and *Annual Notice)* reviewed at least annually to ensure plan provisions, contact information and other administrative instructions are up-to-date? ☐ Does your notice include default investment information? ☐ If your auto-enroll feature includes Eligible Automatic Contribution Arrangement (EACA) withdrawals, does your notice include a participant's right to request a withdrawal within 90 days of the first withholding?
Provide notices to new employees or newly eligible employees.	☐ Do you provide new employees with their notice on their hire date, if eligible? ☐ Do you provide the notice to a newly eligible employee no later than 30 days **before** the employee's initial eligibility to contribute?
Provide annual notices to all employees covered by the automatic enrollment.	☐ Do you schedule the annual notice delivery each year 30 to 90 days prior to the beginning of the new plan year? ☐ Do you provide the notices to all employees who are subject to the automatic enrollment provision? ☐ Do you maintain a copy of the notice template, a list of employees who received the notice and the means by which the notice was delivered? Confirmation of receipt is not required.

OPERATIONAL COMPLIANCE

TASK	KEY COMPONENTS
Confirm deductions are accurate and started in a timely manner.	☐ After you give the employee the notice, do you start automatic deductions at the earlier of 30 days or the pay date for the second pay period? ☐ Do you process affirmative elections (for those who submitted a *Retirement Contribution Agreement* (RCA)) as soon as administratively possible? ☐ If you have multiple locations, does each location also process the elections as soon as administratively possible?
Confirm you have **written procedures** to track individuals who did not opt out of elective contributions.	☐ How do you identify employees who have not opted out (submitted an RCA so that you can start automatic contributions on time? ☐ Do you start automatic contributions no later than the second pay period after the employee receives the initial notice?

OPERATIONAL COMPLIANCE [CONTINUED]

TASK	KEY COMPONENTS
If your plan has an automatic increase feature, confirm that increases occur timely.	☐ Do you have clear policies on when increases should occur and who is affected by the increase? ☐ Do you verify that your scheduled increases take effect in a timely manner?
Confirm you administer the **permissible withdrawal provision** correctly (EACA only).	☐ Do you allow withdrawals only if the participant did not make an affirmative election (submitted an RCA)? ☐ Do you limit withdrawal requests to no later than 90 days after the first amounts are withheld from the participant's paycheck? ☐ Do you inform the participant that any matched employer contributions (if applicable) plus earnings will be forfeited? ☐ Do you immediately stop future elective deferrals for a participant who requests the permissible withdrawal?

If you have any questions,

please contact one of our customer solutions specialists at
1-888-98-GUIDE (1-888-984-8433) Monday through Friday
between the hours of 7 a.m. and 6 p.m. CT.

This checklist is not intended to be an all-encompassing list of items you must monitor as part of your fiduciary responsibility.

For more information about automatic enrollment, see the IRS general Automatic Enrollment website and their FAQs for specific information.

This information should not be considered tax or legal advice. GuideStone stands ready to assist your organization as you work with your legal and tax advisors by providing resource information that you and your advisor may find beneficial.

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