



Universal Availability Meaningful Notice Letter Standard Instructions

Under the terms of the IRS non-discrimination rule called “universal availability” employers sponsoring a 403(b) Plan are required to notify **all** eligible employees of their right to participate by making voluntary payroll contributions in the Plan. In most cases, “all eligible employees” are defined as all W-2 employees. This formal notification is required to be made a minimum of once a year.

Since every employer has unique plan design features, we have created several letter templates that require a few modifications to communicate any unique plan feature. **All insertions or deletions comments are identified in red.**

Notification Letter/Email

Page 1

1. Please insert the formal name of your organization in the reference line of the letter.
2. Insert or delete the Roth contribution sentence in the second paragraph based on the terms of your plan.

Page 2

1. Insert Payroll or Human Resource Office contact person.
2. Insert employer name twice in the disclosure paragraph.
3. Insert name and signatory line of Employer Officer.

Employee Acknowledgement Form

An acknowledgement statement is included as a separate attachment for those employers that want to retain a signed document from employees acknowledging notification to participate in the 403(b) Plan.

Universal Availability Internal Documentation Form

Use this form to document the date and method(s) of delivery utilized to distribute the Universal Notification letters to eligible employees. Please complete and sign the form; retain a copy for your records and return a copy to ADMIN so we can place a copy in our files. You can email a scanned image to: operations@youradminpartners.com or fax a copy to 856-755-3515. If you have additional questions, please contact a member of your ADMIN Partners team at 877-484-4400.