



INSURANCE INFORMATION

Your plan contains insurance products. In order to complete the valuation and the 5500 series forms, we must receive the information listed below. **Your insurance agent should be able to provide this information.**

The insurance company must also provide the information necessary to complete the Schedule A to Form 5500; please forward this information to us when you receive it. This information is necessary to complete the annual Form 5500 filing. Pension law requires that the insurer provide this information to the plan administrator within 120 days after the end of the plan year.

Please note: In the past, we have been able to contact many insurance companies directly to request Schedule A information. Most companies will no longer release this information to us due to new privacy policies. Please contact your insurer directly if you have not received Schedule A information. Contact your consultant if you are unable to obtain this information.

If your plan has **individual policies for participants**, we will need the following information for each policy as of the plan anniversary date:

1. Face amount of the policy.
2. Cash value at retirement.
3. Current cash value.
4. Amount of annual premiums paid during the past year.
5. Amount of annual dividends credited for the past year.
6. Type of policy (universal life, whole life, term, etc.).
7. Commissions paid from the account.

If your plan has **group contracts or annuities**, your insurance agent should provide the following information:

1. Balance at the beginning of the year.
2. Contributions to the account.
3. Benefits paid from the account, including a list of the amounts paid to each participant.
4. Fees charged to the account.
5. Commissions paid from the account.
6. Interest/earnings credited to the account.
7. Balance at the end of the year.

Please note that in most cases, we cannot begin the administration until the above information is received. Your prompt action in getting this information to us will enable us to prepare your annual valuation and report in a timely manner.

You may also want to let your insurance agent know what will be required in advance so that information can be prepared as soon as possible after the plan year end.