



Managing Fiduciary Responsibility

Sample Participant Notification Letter

One of the first steps required under 404(c) is to write plan participants a formal letter of notification. The letter should have customized information specific to your plan inserted in the brackets. Print the letter on company letterhead and distribute it before or at the enrollment meeting.

[XYZ Industries, Inc.
1000 Enterprise Lane
Middletown, USA]
[DATE OF NOTIFICATION]

To All Participants of the [NAME] Plan:

We are pleased to announce that in accordance with Section 404(c) of the Employee Retirement Income Security Act, you now have the ability to control the investment of your individual account balance in the Plan. By controlling your investment, you assume responsibility for the investment performance of your account and absolve the plan fiduciary of any liability for losses that may result from your decisions.

The investment menu will enable you to build a portfolio that suits your needs, whether you are a conservative or aggressive investor. You may choose from this diversified group of investment options:
[LIST FUND NAMES]

The maximum initial sales charge that applies to the purchase of a fund option is [PERCENTAGE]%. OR: The charge for withdrawing account balances is [SCHEDULE]. The withdrawal charges will not apply under the following conditions: [LIST – e.g., hardship, normal retirement.]

You may change your investment instructions [INDICATE FREQUENCY – i.e., daily, weekly, quarterly]. To transfer between funds and change future allocations, call [PHONE NUMBER] or log on to [WEBSITE]. Your investment instructions will be executed as soon as administratively feasible and will remain in effect until you change them.

The responsibility for proxy voting rests with [OPTIONS: TRUSTEE, PARTICIPANTS, SPONSOR, INVESTMENT COMMITTEE OR OTHER DESIGNATED FIDUCIARY].

You are entitled to information about the plan and your investment options, including fund prospectuses and annual and semiannual reports. Requests for additional information should be directed to: [FIDUCIARY NAME, COMPANY, ADDRESS, PHONE NUMBER.]

Sincerely,
[NAME]

Please note

This sample notification letter is intended to help you get started with the management of your fiduciary responsibility.

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Consider the investment objectives, risks, and charges and expenses carefully. For this and other information about AIM funds, obtain a prospectus from your financial advisor and read it carefully before investing.

Note: Not all products, materials or services available through all firms. Advisors, please contact your home office.

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Supplemental Information

After the close of business on Dec. 31, 2009, Invesco Aim Advisors, Inc., Invesco Aim Capital Management, Inc., Invesco Aim Private Asset Management, Inc. and Invesco Global Asset Management (N.A.), Inc. merged into Invesco Institutional (N.A.), Inc., which was renamed Invesco Advisers, Inc.

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