

Preparing to Implement New Participant Fee Disclosures

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The Department of Labor has issued final regulations addressing new disclosure rules that apply to plan administrators of "participant-directed individual account plans." While these new rules do not apply until plan years beginning on or after November 1, 2011 (for calendar year plans? January 1, 2012), employers should begin talking to their third party administrators early this year to be sure the necessary disclosures and comparative information will be provided in accordance with these final regulations. You can find a detailed memorandum describing the new rules, along with links to the final regulations and the DOL's model chart for providing the comparative information by clicking [here](#).