

HR Team Resource · Benefits Communications Tool

# The Benefits Communications Framework

A proactive framework for preventing benefits confusion and building clearer employee communication.

**Use as a reference.** Six communication moments, every channel your team uses, and what each one should contain.

**Organization:**

**Review Date:**

**Completed by:**

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FIRST HILL TRUST · HR BENEFITS RESOURCE

Prepared by First Hill Trust

# 6

## Communication moments

that determine whether employees ask HR questions later.

## Six communication moments shape whether employees end up with benefits questions.

Most benefits questions that land in HR's inbox trace back to a specific moment when the communication was rushed, thin, or skipped. This framework names those six moments, what each one should contain, and which channels carry what.

### FOR

#### HR leaders and benefits administrators

Running employee-facing communication across enrollment, onboarding, mid-year change, tax season, and termination.

### HOW

#### Work the six moments, in order or by priority

Compare what your organization currently sends against what the framework describes.

### REVISIT

#### Once as a baseline, then annually

Or whenever a plan, carrier, payroll, or HRIS change resets the communication landscape.

### THE SIX MOMENTS, MAPPED ACROSS THE EMPLOYEE YEAR



## Executive Snapshot

01

The full framework on one page. Six moments, what tends to go wrong when each is missed, and the single communication fix that would have prevented most of what HR hears about it.

	MOMENT	WHAT TENDS TO GO WRONG	HIGHEST-LEVERAGE FIX
01	<b>Open Enrollment Confirmation</b>	Employees see a deduction months later they do not recognize and have no record to cross-check.	<i>Post-enrollment email within 48 hours naming elections, per-paycheck deduction, and a discrepancy deadline.</i>
02	<b>New Hire Benefits Summary</b>	New hires miss the enrollment window or default into a plan they would not have chosen.	<i>Day-one benefits summary naming eligibility dates, consequences of missing the window, and what requires active decisions.</i>
03	<b>Mid-Year Change Notification</b>	Employees notice a different deduction and call HR, or discover coverage loss months later.	<i>Two-to-three-day turnaround email showing what changed, old vs. new deduction, and what requires follow-up.</i>
04	<b>W-2 Preview</b>	January fills with variations of the same handful of tax-form questions.	<i>Late-December explainer covering Box 1 vs Box 3, pre-tax deductions, and imputed income. One email, cuts volume in half.</i>
05	<b>Spouse Surcharge Re-Certification</b>	Surcharge data drifts across the year; employees discover they were charged for months they should not have been.	<i>Mid-year email asking the one question that keeps the data current. Takes five minutes to compose.</i>
06	<b>Termination and COBRA Sequence</b>	Former employee's ID card stops working before the formal notice arrives, producing a panic call.	<i>Pre-termination preview delivered in the exit interview. The formal notice meets 29 CFR 2590.606-4(b)(4) content requirements.</i>

# Open Enrollment Confirmation

## Moment 1

**What this moment is.** The communication delivered within 48 hours of an employee submitting open enrollment elections · the window when they can still catch a discrepancy. Most commonly delegated to a system-generated receipt rather than treated as a real communication.

**What tends to happen when it is missing.** Two or three months into the new plan year, employees see a deduction they do not recognize or a tier they do not remember selecting. They have no easy record to cross-check against. A larger cost sits underneath: employees who notice but do not raise it, and quietly carry the confusion into the year.

### WHAT THE COMMUNICATION SHOULD CONTAIN

- **Plain summary of elections.** Plan name, tier, effective date, coverage amounts per benefit line.
- **Per-paycheck deduction.** The dollar amount that will come out of each check, labeled pre-tax or post-tax.
- **Effective date of each election.** Especially when medical starts January 1 and voluntary life depends on EOI.
- **What is still pending.** EOI above guaranteed issue, dependent verification, beneficiary designations, with deadlines.
- **How to reach a real person.** A specific contact, monitored inbox, or defined escalation path.
- **Discrepancy reporting window.** A specific date by which employees should flag anything incorrect.

### CHANNEL MIX

Channel	Role and content
<b>Email</b>	Primary archival record. Full summary, deduction, effective dates, EOI callouts, contact info.
<b>Portal</b>	Persistent reference. Same data, downloadable PDF, accessible all plan year.
<b>Slack / Teams</b>	Short broadcast. The nudge, not the detail.
<b>Printed</b>	For employees without email access. Same content with pay stub.
<b>Manager</b>	One-paragraph note: what the team received, who to redirect to.
<b>Carrier</b>	Preview ID cards, welcome kits arriving two-to-four weeks later.

### SAMPLE LANGUAGE HR CAN ADAPT

*"Your 2025 elections are confirmed. Medical: BlueChoice PPO, employee + spouse (\$187.42 per paycheck, pre-tax). Voluntary life: \$500K elected (EOI pending, submit by February 15). All coverage effective January 1. If anything does not match what you intended, email hr@company.com by December 15."*

### QUICK SELF-CHECK

*Pull the last open enrollment confirmation your team sent. Does an employee reading it know exactly what they elected, the per-paycheck dollar amount, what is still pending, and who to contact with a specific discrepancy deadline? Any "no" is a priority fix.*

## New Hire Benefits Summary

### Moment 2

**What this moment is.** The communication delivered within the first 30 days of employment. Distinct from the onboarding binder, which contains everything and surfaces nothing.

**What tends to happen when it is missing.** Three months later, the new hire arrives at a doctor's appointment and learns they are not enrolled. Or the first paycheck shows a deduction they did not expect. Or they miss the enrollment deadline entirely, default into a plan they would not have chosen, and cannot change it for twelve months.

#### WHAT THE COMMUNICATION SHOULD CONTAIN

- **Eligibility date for each benefit line.** Medical, dental, vision, life, disability, FSA/HSA, 401(k). Effective dates often differ across lines.
- **Enrollment window and consequence of missing it.** Most plans give 30 or 60 days. Name the deadline and what happens on day 31.
- **What requires an active decision.** Spouse/dependent enrollment, beneficiaries, FSA, HSA, 401(k) contribution rate.
- **What is automatic.** Basic employer-paid life often enrolls automatically; voluntary life does not.
- **Dependent verification.** Documentation required, deadline, where to send it.
- **Coverage before ID cards arrive.** How to use coverage during the two-to-four-week ID card window.

#### CHANNEL MIX

Channel	Role and content
<b>Email</b>	Core summary within 48 hours of start. 15-day check-in if enrollment not completed.
<b>Portal</b>	Enrollment interface, plan documents, elections in progress.
<b>1:1 session</b>	In-person or video walkthrough. ~30 minutes. Pays for itself.
<b>Printed</b>	One-page reference: eligibility, deadline, consequence, contact.
<b>Manager</b>	Deadline, default outcome if missed, suggested second-week check-in.
<b>Slack / Teams</b>	Direct message at day 15 if enrollment not done.

#### SAMPLE LANGUAGE HR CAN ADAPT

*"Welcome. Your benefits eligibility begins April 1 (medical, dental, vision) and May 1 (401(k) matching). You have until April 15 to enroll. If you do not enroll by April 15, you will be defaulted into the HDHP with HSA and cannot change plans until the next open enrollment (November). Decisions that need your attention: [dependent enrollment, beneficiaries, 401(k) contribution rate, FSA/HSA election]. Questions: Jamie Chen, jchen@company.com, ext. 4201."*

#### QUICK SELF-CHECK

If a new hire asks "what do I need to do, by when, and what happens if I don't," can this communication answer all three?

## Mid-Year Change Notification

### Moment 3

**What this moment is.** The communication sent when benefits change outside open enrollment · qualifying events, tier changes, carrier updates, rate adjustments. The single most frequently skipped communication in benefits administration.

**What tends to happen when it is missing.** The employee notices a different deduction and contacts HR. Or they do not notice, and discover months later that their spouse is no longer covered. Or a dependent ages out at 26 without them registering it happened.

#### WHAT THE COMMUNICATION SHOULD CONTAIN

- **What changed, and why.** The specific event and its effect on coverage.
- **What was added.** New coverage, dependents, elections. Names, effective dates, amounts.
- **What was removed.** Dropped dependents, terminated coverage. Whether COBRA rights attach under ERISA §601.
- **New per-paycheck deduction.** Shown alongside the previous amount so the delta is visible.
- **Anything requiring follow-up.** New EOI, verification, beneficiary updates triggered by the change.
- **Effective date of each piece.** Deduction and coverage changes don't always take effect the same pay period.

#### CHANNEL MIX

Channel	Role and content
<b>Email</b>	Primary record, 2 to 3 business days after change processed. Before-and-after summary.
<b>Portal</b>	Updated election summary, historical record of the change.
<b>Printed</b>	For significant events (birth, divorce), printed packet for personal records.
<b>Slack / Teams</b>	Not for individual changes (privacy). Only plan-wide changes.
<b>Carrier</b>	Preview what carrier will send (new ID cards, change letters).
<b>Manager</b>	Typically not needed for individual changes; used for broad shifts.

#### SAMPLE LANGUAGE HR CAN ADAPT

*"Following the addition of your spouse (effective June 1), your medical coverage is now employee + spouse. New per-paycheck deduction: \$247.18 (previously \$142.60). Beneficiary update for your life insurance is recommended. Dependent verification is required by July 1 to keep the spouse enrollment active: upload the marriage certificate at [portal link]."*

#### QUICK SELF-CHECK

*Pick a recent mid-year change. Does the employee's communication name the event, show new vs. old deduction, list follow-up items with deadlines, and give different effective dates where they apply? Mid-year changes produce the biggest repeat inbox volume · this is usually where the first fix has the biggest return.*

## W-2 Preview

### Moment 4

**What this moment is.** The communication sent in late December or early January, before W-2s are delivered, explaining what employees will see and why. One of the highest-leverage proactive communications in the HR year and one of the most easily overlooked.

**What tends to happen when it is missing.** January and February fill with variations of the same handful of questions. Why is Box 1 different from Box 3? What is this IMP line? Why does my W-2 say I earned less than I did? One well-written preview email typically cuts this volume by more than half.

#### WHAT THE COMMUNICATION SHOULD CONTAIN

- **Box 1, 3, and 5 differences.** Box 1 (federal taxable), Box 3 (Social Security), Box 5 (Medicare), and why they differ.
- **Pre-tax deductions on the W-2.** 401(k), pre-tax medical, HSA, commuter, FSA · each reduces certain boxes but not others.
- **Imputed income explained.** Group-term life above \$50K under IRC §79 (IRS Pub 15-B Table 2-2). Domestic partner coverage under IRC §§61, 152.
- **Other unusual income types.** Stock vesting, RSU settlement, bonus runs, supplemental wage withholding.
- **What to do if something looks wrong.** Specific contact, correction form (W-2c request), timeline.
- **What HR cannot help with.** Tax advice. Clear line between explaining the form and interpreting what someone owes.

#### CHANNEL MIX

Channel	Role and content
<b>Email</b>	Primary delivery. Late December / early January before W-2 issuance.
<b>Portal</b>	Persistent resource page with links to IRS guidance.
<b>Printed</b>	One-page summary with the paper W-2 for those without email.
<b>Slack / Teams</b>	Delivery-day broadcast. Names contact and deadline.
<b>FAQ page</b>	Running list of previous year's most common Qs, updated annually.
<b>Manager</b>	Direct tax questions to the appropriate resource. Do not attempt.

#### SAMPLE LANGUAGE HR CAN ADAPT

*"Your W-2 will be available January 28. A few things that commonly prompt questions before you open it: Box 1 (federal taxable wages) is typically lower than your gross earnings because pre-tax deductions reduce it. An 'IMP' line indicates imputed income, most commonly from employer-paid group-term life insurance above \$50,000 (IRC §79). If something looks wrong rather than simply unfamiliar, contact payroll@company.com by February 28 to request a W-2c."*

#### QUICK SELF-CHECK

*Does your team send a proactive W-2 preview every year? Is it updated annually? Does it cover imputed income and distinguish explaining the form from giving tax advice? This is often the single highest-ROI proactive communication in the HR calendar.*

## Spouse Surcharge Re-Certification

### Moment 5

**What this moment is.** The mid-year check-in that confirms whether employees who self-certified a spouse's coverage status at open enrollment still meet the same conditions six months later. The conditions change throughout the year; the surcharge data drifts as a result.

**What tends to happen when it is missing.** A spouse loses their job in May. They remain on the employee's plan, which was already the case, but the surcharge continues because nothing triggered a review. Months later the employee notices and asks whether they should have been charged. The conversation is always uncomfortable because the employee feels they were charged for something they did not owe.

#### WHAT THE COMMUNICATION SHOULD CONTAIN

- **Plain-language restatement of the rules.** Who pays, who does not, and why. Most employees don't remember specifics from open enrollment.
- **The re-certification question.** Does the spouse currently have access to other-employer coverage? Has that changed since enrollment?
- **What happens when the answer changes.** Effective date of surcharge start/stop and whether back-adjustment is possible.
- **Ongoing reporting process.** Most surcharge failures come from employees not knowing they're supposed to report mid-year changes.
- **Completion deadline.** Typically 30 days. Creates a closing record.
- **Follow-up for non-responders.** Two- and four-week reminders. Direct HR outreach after 30 days.

#### CHANNEL MIX

Channel	Role and content
<b>Email</b>	Primary delivery. Mid-year (July/August). Follow-ups at 2 and 4 weeks.
<b>Portal</b>	The form itself, archived for the record.
<b>Slack / Teams</b>	Broadcast reminder. The nudge, not the certification.
<b>Printed</b>	For employees without email. Through managers or with pay stub.
<b>Manager</b>	Brief note: what the team is seeing this week, where to redirect.
<b>1:1 HR outreach</b>	For non-responders after 30 days. Creates closing record.

#### SAMPLE LANGUAGE HR CAN ADAPT

*"Mid-year check-in. At open enrollment you certified that your spouse [did / did not] have access to coverage through their own employer. If that has changed since then, update your certification at [portal link]. If your spouse has lost access to other coverage, the surcharge stops effective the date you report it. Deadline to complete: August 30. Questions: hr@company.com."*

#### QUICK SELF-CHECK

*If your plan has a working spouse surcharge, when was the last mid-year re-certification sent? If the answer is "only at open enrollment," the surcharge data has drifted.*

## Termination and COBRA Sequence

### Moment 6

**What this moment is.** The communication sequence surrounding an employee's last day. COBRA notice content is governed by 29 CFR 2590.606-4, which sets specific requirements. The employee's experience begins well before the formal notice.

**What tends to happen when it is missing.** The employee's last day passes. A week later the pharmacy declines their card. They call HR in a state of alarm. HR explains coverage ended on the last day of the month, they are not yet in elected COBRA, and the formal notice is in process. The entire interaction could have been prevented by a single pre-termination email.

#### WHAT THE COMMUNICATION SHOULD CONTAIN

- **When coverage ends.** Specific date · typically last day of the termination month. Plan document controls.
- **Between termination and formal notice.** Qualified beneficiary under ERISA §607(3). Card may stop working before notice arrives.
- **If care is needed in the interim.** Pay out of pocket, keep receipts, submit for reimbursement once COBRA elected retroactively.
- **Formal notice content.** 29 CFR 2590.606-4(b)(4) requires plan info, qualifying event, coverage end date, 60-day election window, cost, duration, procedural info.
- **Delivery method.** 29 CFR 2590.606-4(d) · means reasonably calculated to ensure actual receipt. First-class mail, often paired with email.
- **Consequences of a late or deficient notice.** ERISA §502(c)(1) up to \$110/day per affected qualified beneficiary, plus IRC §4980B excise tax up to \$100/day.

#### CHANNEL MIX

Channel	Role and content
<b>Exit interview</b>	Best delivery for pre-termination preview. Real-time. Creates human contact point.
<b>Email (pre-term)</b>	Written summary of exit interview, same day. Creates the record.
<b>First-class mail</b>	Formal COBRA election notice. Meets the 29 CFR 2590.606-4(d) standard.
<b>Email follow-up</b>	Reminder at day 30 or 45 of 60-day election window.
<b>COBRA portal</b>	If using TPA, portal hosts notice, payment, election interface.
<b>Manager</b>	Not for COBRA content (privacy). Only operational handoff.

#### SAMPLE LANGUAGE HR CAN ADAPT

*"Your coverage ends on [last day of month]. Between that date and when your formal COBRA notice arrives (expected by [date]), your ID card may stop working at pharmacies and providers. If you need care in that window, pay out of pocket and save receipts. Once you elect COBRA, coverage is retroactive and those claims can be submitted for reimbursement. Your notice will include the 60-day election window and monthly cost. Questions: Jamie Chen, hr@company.com; or the COBRA administrator at [TPA contact]."*

#### QUICK SELF-CHECK

*Pull a recent termination. Did the employee receive a pre-termination preview? Did the formal notice meet 29 CFR 2590.606-4(b)(4)? Was it sent by means reasonably calculated to ensure actual receipt? Any "no" is both an employee-experience and a regulatory exposure issue.*

## Side-by-Side Comparison

The same communication moment delivered two ways. The left column is what many teams currently send: technically accurate, on time, but thin on specifics. The right column is framework-aligned: same length, same tone, but structured around what the employee actually needs to know.

### Moment 1 · Open Enrollment Confirmation

#### TYPICAL

Your enrollment elections have been submitted. You can view a summary in the benefits portal. Open enrollment closes on [date].

#### FRAMEWORK-ALIGNED

Your elections are confirmed. Per paycheck: \$X pre-tax medical, \$Y post-tax voluntary life. Effective January 1. EOI for your \$500K voluntary life election is still pending (deadline: February 15). If anything does not match your intent, email [name] by December 15.

### Moment 2 · New Hire Benefits Summary

#### TYPICAL

Welcome to the team. Your benefits enrollment materials are available in the onboarding portal. Please complete your elections within the first 30 days.

#### FRAMEWORK-ALIGNED

You are eligible for medical, dental, and vision on the first of the month after your start date (April 1). You have until April 15 to enroll. If you do not enroll, you will be defaulted into the [plan] for the next 12 months. Decisions that require your attention: [list]. Questions: [name, email, phone].

### Moment 3 · Mid-Year Change Notification

#### TYPICAL

Your benefits have been updated following your recent qualifying event. Your elections are effective as of the date of the event.

#### FRAMEWORK-ALIGNED

Following the addition of your spouse (June 1), medical coverage is now employee + spouse. New per-paycheck deduction: \$247.18 (previously \$142.60). A beneficiary update is recommended. Dependent verification required by July 1.

*Continued on next page.*

## Side-by-Side Comparison (continued)

The remaining three moments, continued from the previous page.

### Moment 4 · W-2 Preview

#### TYPICAL

W-2s will be available on [date] in the payroll portal. If you have questions, please contact your tax advisor.

#### FRAMEWORK-ALIGNED

Your W-2 will be available January 28. Box 1 is typically lower than gross because pre-tax deductions reduce it. 'IMP' indicates imputed income (most often employer-paid life over \$50K, IRC §79). If something looks wrong, contact [name] by February 28 to request a W-2c.

### Moment 5 · Spouse Surcharge Re-Certification

#### TYPICAL

Please complete the attached spouse certification form and return it to HR by [date].

#### FRAMEWORK-ALIGNED

Mid-year check-in. At open enrollment you certified that your spouse [did / did not] have access to coverage through their own employer. If that has changed, update your certification at [portal link]. If your spouse has lost access to other coverage, the surcharge stops effective the date you report it. Deadline: August 30.

### Moment 6 · Termination and COBRA

#### TYPICAL

Your COBRA continuation notice will arrive by mail within 14 days. Please review the notice carefully.

#### FRAMEWORK-ALIGNED

Coverage ends [last day of month]. Your ID card may stop working before the formal COBRA notice arrives. If you need care in that window, pay out of pocket and save receipts · once you elect COBRA, coverage is retroactive and those claims can be submitted. Notice expected by [date].

The framework-aligned versions are not longer. They are more specific, and that specificity prevents the follow-up question.

# Putting This Into Practice

## THREE WAYS TO PUT THIS INTO PRACTICE

### Baseline review

*One afternoon.*

Pull a recent example of each of the six communications. Work down the “what the communication should contain” list. Score each moment 1 to 3. Priority fixes surface immediately.

### Quick-win path

*One week.*

Skip the baseline. Start with the moment most aligned with the current quarter. Within three months of year-end: the W-2 preview. Within three months of open enrollment: the confirmation.

### Full build

*One quarter.*

Work through all six moments. Update templates, align channel mix, assign ownership for each moment (not necessarily the same person across all six), and build the annual cadence into the HR calendar.

## CURRENT-STATE DIAGNOSTIC

Check the box that describes where each moment sits today. Use the back of this page or a separate sheet to document your three priority actions and owners.

Moment	Current state
<b>Open Enrollment Confirmation</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing
<b>New Hire Benefits Summary</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing
<b>Mid-Year Change Notification</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing
<b>W-2 Preview</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing
<b>Spouse Surcharge Re-Cert.</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing
<b>Termination and COBRA</b>	<input type="checkbox"/> Working <input type="checkbox"/> Partial <input type="checkbox"/> Missing

## THREE PRIORITY ACTIONS

### Priority 1

Moment: \_\_\_\_\_

Owner: \_\_\_\_\_ Target: \_\_\_\_\_

### Priority 2

Moment: \_\_\_\_\_

Owner: \_\_\_\_\_ Target: \_\_\_\_\_

### Priority 3

Moment: \_\_\_\_\_

Owner: \_\_\_\_\_ Target: \_\_\_\_\_

## Want a second set of eyes?

If you would like to walk through your current communication practice with someone external, First Hill Trust offers a brief high-level review scoped specifically around these six moments.

The conversation is typically thirty minutes: where practice currently sits, which moments represent the highest leverage for your team, and what practical next steps would close the most meaningful gaps.

[Schedule a Brief Review](#) or call (206) 625-1800.

## About First Hill Trust

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First Hill Trust delivers a comprehensive employee benefits back office for employers who want clearer accountability, stronger administrative controls, and fewer operational handoffs between HR, payroll, and carriers. We help HR teams understand where responsibility sits, how processes run in practice, and where the gaps most commonly form between HR, payroll, and carrier systems. .

If you'd like more information or a high-level review of how your **benefits administration is running** today, click the link to schedule a brief review, or contact us at (206) 625-1800.



[Schedule a Brief Review](#)

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