



Statement Regarding South Dakota Bankers Benefit Plan Electronic Disclosures

Individuals entitled to receive benefits under the South Dakota Bankers Benefit Plan (the Plan) are also entitled to be furnished with certain documents required by ERISA. South Dakota Bankers Benefit Plan intends to provide the following documents to you by electronic delivery (as described below):

- the Summary Plan Description (SPD);
- any required Summaries of Material Modifications (SMMs);
- the Summary Annual Report (SAR); and
- any documents required to be furnished under ERISA § 104(b)(4) on request by a participant or beneficiary under the Plan or made available under ERISA § 104(b)(2).

Electronic Delivery Method to Be Used: These ERISA-required documents will be furnished to you in each case as an attachment to an e-mail sent to the e-mail address you specify to us. The attachment will be in a PDF (portable document format). To access the e-mail and attached document, you must have (1) a computer with internet access; (2) a program installed on that computer allowing you to send and receive e-mails (such as Microsoft Edge or Google Chrome); and (3) the application program Adobe Acrobat Reader installed on your computer allowing you to open and read the attached document. To retain a copy of the e-mail and attached document for future reference, you must either (1) be able to print a copy on a printer attached to the computer; or (2) save a copy in electronic form onto a backup system external to your computer's hard drive (e.g., on a zip drive).

If any of these requirements change in a way that creates a material risk that you will no longer be able to access and retain electronically transmitted documents, you will be furnished with notice and required to provide another consent for receiving documents electronically.

What You Must Do: To receive documents electronically, you must do the following:

1. Complete and return the following Consent to Receive South Dakota Bankers Benefit Plan Disclosures Electronically by sending an e-mail message to health@sdba.com that indicates in the subject line: Consent for Electronic Disclosure and includes in the body the complete text of the following Consent to Receive South Dakota Bankers Benefit Plan Disclosures Electronically. (You may withdraw this consent at any time by notifying South Dakota Bankers Insurance & Service by sending an e-mail message to health@sdba.com that indicates in the subject line: Consent Withdrawn for Electronic Disclosure and includes in the body your full name, address, and phone number.)
2. Provide us with an e-mail address to which electronic documents should be sent. To update your e-mail address, you must notify South Dakota Bankers Insurance & Service's Insurance Specialist by sending an e-mail message to health@sdba.com that indicates in the subject line: Change in E-Mail Address for Electronic Disclosure.

Your Right to a Paper Copy: You have a right to request and obtain a paper version of any electronically transmitted document at no charge. Contact South Dakota Bankers Insurance & Services, who acts on behalf of the plan administrator, at 800-221-7551 or send an email to health@sdba.com to request a paper copy.



Consent to Receive South Dakota Bankers Benefit Plan Disclosures Electronically

I have read and received the Statement Regarding South Dakota Bankers Benefit Plan Electronic Disclosures (the Statement), which is set out above.

I consent to receiving the type of documents described in the Statement by electronic means at the following e-mail address: _____.

I understand that if my e-mail address changes, I must notify South Dakota Bankers Insurance & Services by sending a message to health@sdba.com.

I confirm that I have the ability to access information in the electronic form that is described in the Statement. I understand that I will receive copies of the types of document described in the Statement *only* in the electronic form described there unless I exercise my right to affirmatively request a paper copy of such document.

I understand that I can withdraw this consent at any time by sending an e-mail message to South Dakota Bankers Insurance & Services at health@sdba.com that indicates in the subject line: Consent Withdrawn for Electronic Disclosure and includes in the body my full name, address, and phone number.