



Plan Electronic Disclosures

Individuals entitled to receive Benefits under the Association Healthcare Consortium, Inc. d/b/a KBA Benefits Trust (the “Plan”) are also entitled to be furnished with certain documents required by ERISA. The 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 on file with your employer. The attachment will be in PDF. 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 Internet Explorer or Chrome); and (3) the application program Adobe Reader or other similar program 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).

Please notify us 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.

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 the Plan Administrator, at (844) KBA-PLAN (844-522-7526) or BenefitAdmin@kybanks.com to request a paper copy.

Consent to Receive KBA Benefits Trust Disclosures Electronically

I have read and received the Statement Regarding KBA Benefits Trust Electronic Disclosures (the Statement), which is set out above.

I consent to receiving the type of documents described in the Statement by electronic means via e-mail.

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 BenefitAdmin@kybanks.com that indicates in the subject line: **Consent Withdrawn for Electronic Disclosure** and includes in the body my full name, address, and phone number.