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## **SPD/SMM Distribution Deadlines**

Up to date as of 1.1.2009

### **You must distribute an SPD within:**

- 120 days of the effective date of a new plan
- 90 days of:
  - An individual becoming a participant
  - A beneficiary first receiving a benefit

### **In addition:**

- You must distribute an updated SPD every 5 years

### **You must distribute an SMM within:**

- 60 days of the effective date of a change or modification that is a reduction in benefits
- For any other modification or change, 210 days after the end of the plan year within which the change occurred

### **Notes:**

- You can distribute a revised SPD instead of an SMM if you choose, but only an SMM is required
- If you provide regular, periodic communication to employees (at least every 90 days), such as a company newsletter, you can communicate a change or reduction there. However, you also must communicate the change directly to employees, retirees and beneficiaries who do not receive the periodic communication