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Sample Documents

Caution & Use Restriction: *These sample documents are for illustrative purposes. The documents are for a hypothetical employer that has interpreted “gray” areas of law in a manner that fits its risk tolerance. These sample documents may not be used “as is” for any purpose, but they may be used as a starting point to develop tailored documents that take into account an employer’s particular plan design, administrative choices, and risk tolerance. Any other use of these sample documents is strictly prohibited. Nothing contained in this publication is to be considered as the rendering of legal advice for specific cases, and readers are responsible for obtaining such advice from their own legal counsel. This publication and the sample documents herein are intended for educational and informational purposes only.*

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