

**BLUE WATER DEVELOPMENTAL HOUSING, INC.
POLICIES AND PROCEDURES: EMPLOYEE INFORMATION**

SUBMITTED BY: Susan Yeager	DATE SUBMITTED: 7/24/24	SECTION: Fiscal Management	
BOARD APPROVED ON: 7/30/24	DATE REVISED: 08/26/26	SUBJECT: 401k Investment Options Policy	
ANNUAL REVIEW BY EXECUTIVE DIRECTOR: 08/26/26		POLICY #: EC-005	PAGE #: 1 of 1

I. APPLICATION

The provision stated herein shall apply to all 401k investments options provided by the Blue Water Developmental Housing 401k Plan.

II. POLICY

It shall be the policy of the organization to ensure that the plan investments offered to employees enrolled in 401k plan be reviewed quarterly and evaluated by the Blue Water Developmental Housing 401k Committee.

III. NOTIFICATION/PROCEDURE

WHO

DOES WHAT

Investment Advisor

1. Presents the Plan Investment Summary, Plan Investment Line-up status report by asset category to 401K Committee, quarterly. *Note not all asset categories are part of our plan.
2. Notes any Watch or Fail status Asset Categories where BWDH employees are affected.
3. Discusses the reasons, based on the IFS Quantitative Scorecard criteria for the status change.

Committee

1. Reviews the Pass, Watch, and Fail status of each investment category that affects BWDH employees.
2. Should an asset category fall into Watch status, the committee may decide to take further action.
3. Should an asset category fall into Fail status, the committee is required to take further action.

Plan Administrator

1. Follows the investment decisions of the committee. Assists Investment Advisor as necessary to carry out changes.