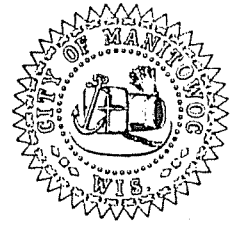


Personnel
3-17-14

CITY OF MANITOWOC

WISCONSIN, USA
www.manitowoc.org



14-397

March 12th, 2014

Memo to Common Council

Re: Section 125 Health FSA 5500 Welfare Return Agreement.

This form simply needs a signature. Signing the form verifies for BMO the City is a Government Entity and not subject to filing the Section 125-Health FSA portion of the 5500 return.

Thank you in advance for consideration to this matter.



“Section 125 Health FSA” 5500 Welfare Return Agreement

City of Manitowoc Flexible Benefits Plan

Plan Year: January – December 2013

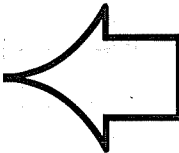
This agreement constitutes the sole understanding of the parties concerning the filing of the IRS requirements for the 2013 Plan Year 5500 reporting. The responsibility of properly completing all IRS 5500 reporting requirements lies with the Employer. The only portion of the 5500 reporting that the Employer may rely on BMO Harris Bank N.A. (BMO Retirement Services) is the “Section 125-Health FSA” portion of the 5500 Welfare Return.

BMO Harris Bank N.A. (BMO Retirement Services) responsibilities would cease upon the earlier of 1) both BMO Harris Bank N.A. (BMO Retirement Services) and the Employer entering into a revised written agreement to no longer perform the service, or 2) the Plan Sponsor notifies BMO Harris Bank N.A. (BMO Retirement Services) of a change in responsibilities in writing.

Our records indicate that for the 2013 Plan Year you may be excused from filing the “Section 125-Health FSA” portion of the 5500 return due to the plan status of:

Government Entity

I agree with the above statement and that BMO Harris Bank N.A. (BMO Retirement Services) will not be responsible for the preparation of the “Section 125 – Health FSA” portion of the 5500 reporting. If I disagree with this statement it is my responsibility to contact BMO Harris Bank N.A. (BMO Retirement Services) no later than February 28, 2014. I also understand that any other IRS 5500 reporting requirements will not be the responsibility of BMO Harris Bank N.A. (BMO Retirement Services).



Signature _____ Mayor _____
City Clerk Date

Please complete, sign and return the form by method of email, fax, or mail to the address indicated below. **BMO Harris Bank N.A. (BMO Retirement Services) must receive the signed Agreement prior to February 28, 2014.**

BMO Retirement Services
221 West College Avenue
PO Box 2517
Appleton, WI 54911
Fax: 888-244-2759
Cassie.Moser@bmo.com

BMO Retirement Services is a part of BMO Global Asset Management and a division of the BMO Harris Bank N.A., offering products and services through various affiliates of BMO Financial Group.

BMO Global Asset Management is the brand name for various affiliated entities of BMO Financial Group, that provide trust, custody, securities lending, investment management, and retirement plan services. Certain of the products and services offered under the brand name BMO Global Asset Management are designed specifically for various categories of investors in a number of different countries and regions. Those products and services are only offered to such investors in those countries and regions in accordance with applicable laws and regulations. BMO Financial Group is a service mark of Bank of Montreal (BMO). Investment products are: **NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE**