



U.A. LOCAL 125 RETIREMENT SAVINGS PLAN

Eastern Iowa Fringe Benefit Funds

1831 16th Avenue SW
Cedar Rapids, IA 52404
(319) 362-7977 Office
(800) 929-8007 Toll Free
(319) 362-7272 Fax



IMPORTANT INFORMATION FOR YOU AND YOUR SPOUSE Regarding your Local Pension Fund

Dear Brothers and Sisters,

The Trustees of the UA Local 125 Retirement Savings Fund invite **you and your spouse** to attend a special retirement plan education and communication meeting. The presentation will be held at the time and place indicated below:

Thursday May 17, 2018 at 6:00 pm
UA Local 125 Training Center
5101 J. Street SW
Cedar Rapids, IA 52404

1. Who should attend?

Retirement may seem like a long time away, but what you do today can make your future retirement more secure. One of those things is attending this education meeting. We encourage everyone to attend, especially if you are under age 40, **but it is important for you to attend**. We promise to make the presentation enjoyable and you will have the chance to reconnect with your brothers and sisters in the industry.

Don't you agree that it is worth spending an hour to plan how you are going to spend 30 years in retirement?

2. What will I learn?

The objective of this meeting is to provide you with the information you need to understand your Local Pension Fund. Even if you already understand the features of the Plan, this informative session will help you to better understand each of the investment options. The following topics will be covered in the presentation:

1. Overview of the Plan and the 401(k) feature
2. Review of the participant investment options
3. How the Core Fund works, as the default investment option
4. Staying in the Plan during retirement
5. Using the John Hancock website and mobile app to track your account
6. Using online tools for retirement planning

If you currently do not participate in the self-directed feature of the plan, **this may be your only opportunity this year** to meet the education requirement established by the Trustees to self-direct your account.

If you have any questions about the meeting, please contact the Fund Office at (319) 362-7977; if you have any questions about your account, please contact John Hancock by visiting www.mylife.jhrps.com or call toll-free (800) 294-3575.