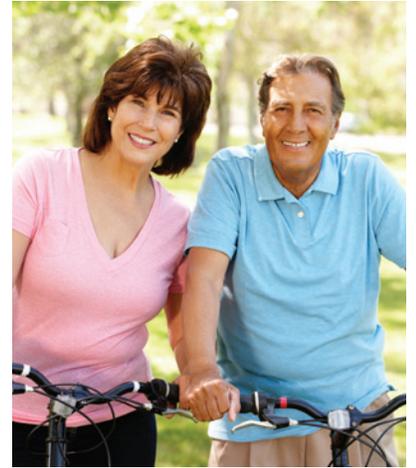


UNITED FOOD AND COMMERCIAL WORKERS LOCAL UNION 1189 AND ST. PAUL FOOD EMPLOYERS DEFINED CONTRIBUTION PLAN

Quick Start Guide



Welcome to the United Food and Commercial Workers Local Union 1189 and St. Paul Food Employers Defined Contribution Plan

You may be eligible to participate in the Plan if you are employed by a Contributing Employer under a collective bargaining agreement or another agreement with the Trustees. For more information, consult the Plan's Summary Plan Description.

The Contributing Employers will make a contribution to the Plan based upon the collective bargaining agreement. You also have the ability to make deferrals in the 401(k) Plan. The Plan is self-directed, allowing you to invest those contributions in the way that best fits your risk profile.

Simply decide which investments are right for you and your retirement strategy and make your election.

SET UP YOUR ACCOUNT

Our login process is designed to protect your account. Visit **MillimanBenefits.com** (choose English or Spanish) and select Create an Account. Follow the prompts to have a Registration PIN mailed to your address on file. Once you receive the PIN, go back to **MillimanBenefits.com** to enter it and complete your account registration.

Be sure to have your Social Security Number, cell phone number and email address handy to complete the registration process.

DECIDE HOW MUCH TO SAVE

Elect how much you want to contribute to the Plan.

CHOOSE YOUR INVESTMENTS

Pick the investments that suit your investing style. See the next page for more information.

SECURITY TIPS

Follow these simple tips to safeguard your account information.

- Create a custom username.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.



Read. Watch. Learn.

Take advantage of the free resources on **MillimanBenefits.com**.

You'll find articles, calculators and videos to help you make the most of your plan. Learn saving basics, explore age-based checklists and use the tools to run your numbers. Click on the Financial Wellness link at the top of the page.

Get Your RISE Score™ on MillimanBenefits.com

The goal — retire with enough money. How will you get there?

Your Retirement Income Security Evaluation Score (RISE Score) measures how prepared you are for financial risks in retirement. Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.



YOUR INVESTMENT OPTIONS

The Plan offers different approaches to investing. You may choose your investment strategy at any time by going to [MillimanBenefits.com](https://www.millimanbenefits.com) or by calling the Milliman Benefits Service Center at 1.866.767.1212.

- **Core Fund Options.** Within the Plan there are many separate mutual fund investments. These funds cover a wide range of asset classes, investment styles and risk. The goal is to provide a diversified mix of investments that can best suit each member's individual risk profile, temperament and retirement goals. You may invest in as many of these core funds as you see fit, in any combination, up to 100% of your account balances and future contributions. Your future contributions and account balances do not require the same investment allocations.
- **Target Date Funds.** Target Date Funds are designed to take the confusion out of investing. They provide diversified investment mixes that are appropriate for different target retirement dates. These funds are managed by professionals and automatically change their equity/stock allocation over time, becoming more conservative as you near retirement.

STAY IN TOUCH

Keep track of your account by reviewing your quarterly account statements. Plus, sign up for electronic confirmations and notices.

TAKING YOUR MONEY OUT

Leaving your money alone to grow is best. However, if you need to access the funds in your account, you may have options available to you. For more information, contact the Fund Office, or review the Summary Plan Description.

If you leave the organization or retire, you have several options. Consider your distribution options carefully as taxes and penalties may apply.



Stay in the Know

Get the latest information about your account. From **MillimanBenefits.com** or the Milliman Mobile Benefits app, enter your email address and cell phone number in the Personal Information section (found under the Personal Profile icon located at the top right of the screen). You can request electronic confirmations and notices, including text messages. Plus, you'll need this information on file to access your account if you forget your username or password.

Your Quarterly Account Statement

Milliman will provide your quarterly retirement plan statement through **MillimanBenefits.com**. You can expect your electronic statements to be available approximately 3 weeks following the end of each calendar quarter. If you enter your email address on **MillimanBenefits.com**, you will automatically receive a reminder when your statement is available for viewing.

Each year, Milliman will automatically mail a paper version of your 4th quarter statement to your address on record.

At any time, you have the right to request and obtain a free paper version of your statement. To do this, log in to your account and go to the Personal Profile icon located at the top right of the screen, then choose the Personal Information option. You may also request a paper statement and/or opt out of electronic delivery by contacting the Milliman Benefits Service Center.

A Simple Way To Protect Your Loved Ones

You work hard to take care of your family. Don't forget one of the most important steps: naming a beneficiary. Your beneficiary is the person who receives your retirement balance in the event of your death. Contact the Fund Office and complete the form. You'll need Social Security numbers and birth dates for whomever you decide to elect.

