



OFFICE AND PROFESSIONAL EMPLOYEES RETIREMENT PLAN

Quick Start Guide



Office & Professional Employees International Union

Welcome to the Office And Professional Employees Retirement 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 (SPD).

The Contributing Employers may make a contribution to the Plan based upon the collective bargaining agreement.

Your Employer may also offer the ability for you to make elective deferral contributions (up to the allowable IRS limits) to your account in the Plan through its voluntary 401(k) feature. Elective deferrals are contributed to your account on a pre-tax basis, which means your taxable wages are reduced and you pay less current income tax.

Your account in the Plan is self-directed, which allows you to invest the funds in your account in the investment option(s) that best fit your risk profile.

Simply decide which investment option(s) are right for you and your retirement strategy and make your investment election.

SET UP YOUR ACCOUNT

- **Website:** Visit **MillimanBenefits.com** (choose ENGLISH or ESPAÑOL) and select CREATE AN ACCOUNT.
- **Milliman Mobile Benefits App:** Download from the App Store or Google Play.
- **Benefits Service Center:** Call 1.866.767.1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

SECURITY TIPS

Follow these simple tips to safeguard your account information.

- Create a username that's easy for you to remember but difficult for others to guess.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.

PARTICIPATE IN THE 401(k)

By participating in the Plan's 401(k) feature, you can save additional funds for your retirement. You decide how much to contribute.

CHOOSE YOUR INVESTMENTS

Pick the investments that suit your investing style.

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 retirement 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 to find these resources.





Get Your RISE Score™ on [MillimanBenefits.com](https://www.MillimanBenefits.com)

The goal — retire with enough money. How will you get there? Check out your RISE Score. RISE stands for Retirement Income Security Evaluation. This retirement readiness metric is similar to a credit score and measures how prepared you are for retirement.

RISE Scores range from 0–850. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.

ROLLOVER CONTRIBUTIONS

You may make rollover contributions to the Plan. Rollover contributions that you move from a qualified retirement plan account with a prior employer or a rollover IRA to the Plan allow you to keep all of your retirement savings in one place.

VESTING

Vesting means gaining ownership. You are always 100% vested in your account.

YOUR PLAN INVESTMENTS

The Plan offers different approaches to investing. You may choose your investment strategy at any time by going to the Investments section at [MillimanBenefits.com](https://www.MillimanBenefits.com).

- **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 change investments over time, becoming more conservative as you near your retirement date.
- **Custom Investment Portfolio.** You design your own asset allocation. You may choose to invest in any combination of the Plan's investment options, which represent a broad range of risk and return characteristics within various asset classes.

If you do not make an investment election, your account will automatically be invested in the Plan's Qualified Default Investment Alternative (QDIA). More information about the QDIA is provided in the enclosed QDIA Notice.

Have questions about your investments? Contact Patrick Hopps at BAC Capital Advisors by calling 1.206.812.1487 or 1.800.967.3709.

TAKING YOUR MONEY OUT

Leaving your money alone to grow in your account is best. However, if you need to access the funds in your account while still actively employed, there may be options available to you. For more information, contact Benefit Administration Company (BAC) at 1.800.967.3709, or review the Summary Plan Description.

You have several distribution options available when you separate service or retire. Review the Summary Plan Description for details. Consider your distribution options carefully as taxes and penalties may apply.

Your Quarterly Account Statement

Each quarter, Milliman will automatically mail an account statement to your home address on record.

In addition, 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.

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 Benefit Administration Company (BAC) by calling 1.800.967.3709 for a beneficiary form. Once completed, return the beneficiary form to BAC.

This brochure is intended to provide a brief review of certain key aspects of the Plan. If there are any discrepancies between the contents of this brochure and the Plan Document, the terms of the Plan Document shall govern.



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 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.