

A photograph of two carpenters at a construction site. They are wearing hard hats, safety glasses, and high-visibility vests. One vest is bright yellow-green, and the other is orange with reflective stripes. They are both wearing tool belts and have various tools like hammers and wrenches attached. They are standing on a wooden structure, possibly a roof or a large wall under construction. The background shows more of the building's framework.

NORTHWEST CARPENTERS INDIVIDUAL ACCOUNT PENSION PLAN

Quick Start Guide



NORTHWEST
CARPENTERS
TRUSTS

Welcome to the Northwest Carpenters Individual Account Pension Plan.

You are 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.

Contributing Employers may make a contribution to the Plan based upon the collective bargaining agreement. You also have the ability to contribute to the Plan.

The Plan is self-directed, allowing you to invest those contributions in the investment options that best fit your risk profile. Simply decide which investments are right for you and your retirement strategy and make your election via **MillimanBenefits.com** or by calling the Milliman Benefits Service Center.

SET UP YOUR ACCOUNT

Our login process is designed to protect your account. Visit **MillimanBenefits.com** (choose English or Spanish) and select Register. 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.

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.

NEED HELP?

Call the Benefits Service Center at 1.866.767.1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 5 a.m. to 5 p.m. Pacific time.

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. You may elect to make pre-tax contributions in \$0.25 increments, up to 100% of your pay (subject to annual IRS limits).

CHOOSE YOUR INVESTMENTS

You have the ability to 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

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**>Account Details>Investments or by calling the Milliman Benefits Service Center at 1.866.767.1212.

- **Custom Investment Portfolio.** There are many investments within the plan which 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 investments 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.

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

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, log on to **MillimanBenefits.com** or review the Summary Plan Description. Consider your distribution options carefully as taxes and penalties may apply.

Stay Informed

Information about your account is updated daily. You can monitor your investments and request transactions at any time. Milliman will summarize your activity in a quarterly statement that will be provided electronically or mailed to you, depending on your contact information on file.

You can change the way you receive your statement and notices at **MillimanBenefits.com**. Go to Personal Information under the profile icon at the top of the page.

On the Go?

You can access your account by downloading the Milliman Mobile Benefits App from the App Store or Google Play.

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.



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A Simple Way To Protect Your Loved Ones

Designate or update the individuals or entities you want to receive your account balance in the event of your death (within Plan guidelines). If naming an individual, you'll need your beneficiary's Social Security number.

To name your beneficiary, click on Beneficiaries under the Profile icon at the top right of the screen at **MillimanBenefits.com**. If you don't designate your beneficiary, the default beneficiary is determined by the Plan document.