

International Painters & Allied Trades Industry Annuity Plan

Enrollment Guide



Welcome to the International Painters & Allied Trades Industry Annuity 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 International Union of Painters and Allied Trades (IUPAT). For more information, consult the Plan's Summary Plan Description.

Contributing Employers may contribute to the Plan based upon the collective bargaining agreement. You may choose how to invest those contributions in the Plan's investment options based on your own retirement savings goals and risk tolerance. You can view your account and update your information online, 24 hours a day, 7 days a week at **MillimanBenefits.com**.

Get Started

1. REGISTER YOUR ACCOUNT

Our login process is designed to protect your account. Visit **MillimanBenefits.com** (choose English or Spanish) and select Register to get started. Follow the prompts, enter your registration PIN 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.

After you register, the system will automatically lock your account to protect it from unauthorized withdrawals or distributions. This feature is called Withdrawal Lock and adds an extra layer of security to your account.

2. CHOOSE YOUR INVESTMENTS

Decide how to invest your account among the investment options offered in the Plan. See the next page for details.

3. NAME A BENEFICIARY

Designate the person(s) you want to receive your account balance in the event of your death. Complete the enclosed Beneficiary Form and return it to the Fund Office.

4. MAKE THE MOST OF YOUR PLAN

On **MillimanBenefits.com**, find articles, calculators and videos. Learn saving basics, explore age-based checklists and use the tools to run your numbers.

TAKE A TOUR

View a brochure with helpful tips for registering your account and navigating **MillimanBenefits.com**.



bit.ly/IUPATWebNavBrochure

Check out a short video about the account features and retirement planning tools available to you at **MillimanBenefits.com**.



https://bit.ly/IUPAT_MillimanBenefits

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 review your investment options and choose your investment strategy at any time by going to MillimanBenefits.com>Account Details>Investments or by calling the Milliman Benefits Service Center at 1-844-GO-IUPAT (1-844-464-8728).

If you do not make an investment election, your account will automatically be invested in the Plan's Qualified Default Investment Alternative (QDIA), which is the InvestMap™ portfolio that most closely corresponds to your date of birth and an assumed retirement age of 65 (or the InvestMap Income Portfolio if we do not have your date of birth). For more information regarding the QDIA, please review the enclosed QDIA Notice.

LET PROFESSIONALS DO IT FOR YOU

InvestMap™ designed by experts. With InvestMap, you make one election to invest your entire account — future contributions and your existing account balance — using an age-based, diversified asset allocation approach. InvestMap includes six different portfolios based on years to retirement, assuming a retirement age of 65. Your current existing account and future contributions will automatically be invested in the portfolio that most closely matches your years to retirement, and your account will automatically move to the corresponding portfolio as you get closer to age 65. At age 65, your account will automatically move to the Income Portfolio. This means your investments become more conservative as you approach your retirement, so you take on less and less investment risk over time without having to take any further action.

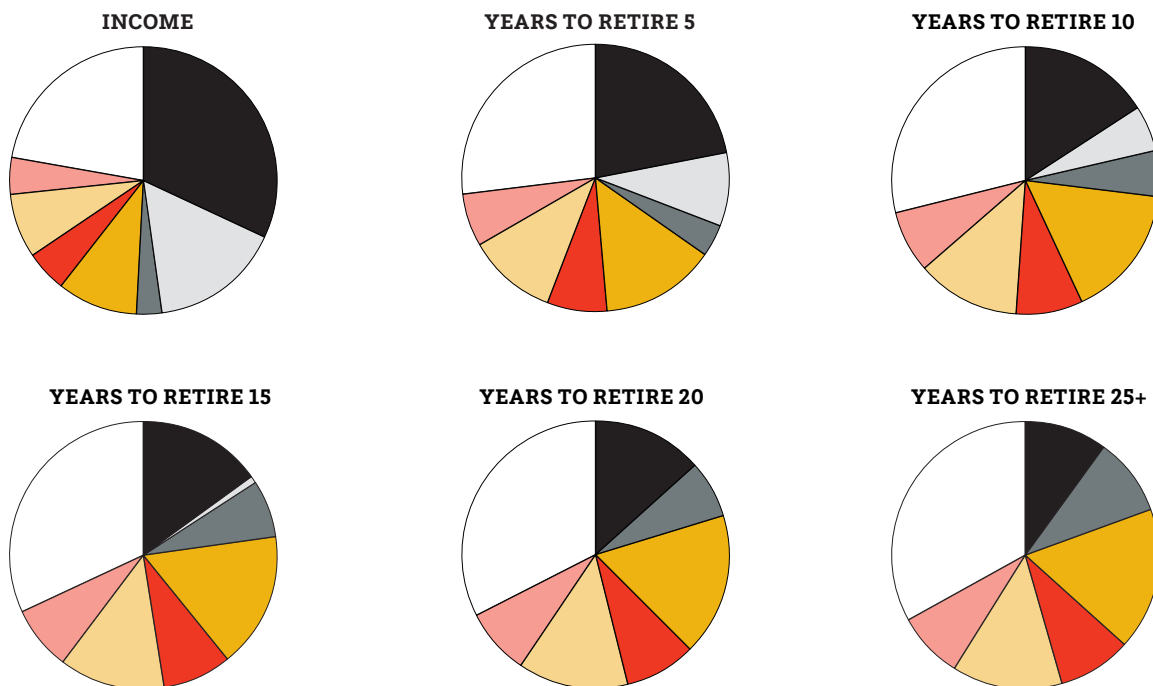
DO IT YOURSELF

You may choose to invest in any combination of the Plan's individual investment options, which represent a broad range of risk and return characteristics within various asset classes.

You may also choose to invest any portion of your account in one or more model portfolios. These model portfolios are created using the same investments and allocations as the InvestMap portfolios, but your investments will not automatically move to a more conservative portfolio over time. Any amounts that you elect to invest in any specific model portfolio will remain in that model portfolio until you make a change.

INVESTMAP AND MODEL PORTFOLIOS*

- Core Fixed Income
- Fixed Income
- High Yield Bond
- Large Blend
- Small Blend
- Foreign Large Blend
- Diversified Emerging Mkts
- Special Assets**



* Portfolio allocations are for illustration only. Current portfolio allocations are available at MillimanBenefits.com.

** Real Estate & Private Debt

Roll It Over

Have a retirement account with a former employer? Think about transferring it to this account. Combining your accounts makes it easier to track your savings, monitor your investments and more accurately predict if you are on track to meet your retirement savings goals.

Log in to your account on **MillimanBenefits.com** and go to Account Details>Account Activity>Rollover Contributions.

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.

HARDSHIP WITHDRAWALS

While the purpose of the Plan is to save for retirement, we realize that the funds in your account may be your only option in times of severe financial hardship. The Plan will allow you to request a hardship withdrawal if you have incurred a financial hardship that meets certain IRS requirements. You'll need to provide proof of your financial hardship upon audit. Please see the enclosed Hardship Withdrawal FAQ for more details.

DISTRIBUTIONS UPON RETIREMENT OR SEPARATION OF SERVICE

Contact the IUPAT Industry Pension Fund at 1-800-554-2479 for information about your options once you retire or separate from service.

Stay Informed

Information about your account will be updated daily. You will be able to 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. Signing up for electronic notifications helps you keep better track of your account. You will get immediate alerts about account activity and quick delivery of all plan communications.

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

Need Help?

For more plan details, refer to the included Summary Plan Description and notices or visit **MillimanBenefits.com**.

Call the Milliman Benefits Service Center at 1-844-GO-IUPAT (1-844-464-8728) or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

For questions about beneficiaries, hardship withdrawals and separation of service distributions, please contact the IUPAT Pension Call Center at 1-800-554-2479.

Know Your Plan Code

The International Painters & Allied Trades Industry Annuity Plan has been assigned the following code at Milliman:

Plan Code: 221IUP

Remember this Plan Code and keep it in a safe place. If you forget your username and password, you may need to provide this code to a Benefits Service Center representative (and answer other security questions) to access your account.

