

Iron Workers St. Louis District Council Annuity Trust Fund
Investment Election Form (page 1 of 2)

PARTICIPANT INFORMATION:				
<input type="checkbox"/> Member <input type="checkbox"/> Surviving Beneficiary <input type="checkbox"/> Alternate Payee				
<input type="checkbox"/> Married/With Previous Marriage(s) <input type="checkbox"/> Married/No Previous Marriage(s) <input type="checkbox"/> Single/With Previous Marriage(s) <input type="checkbox"/> Single/Never Married				
_____-_____-_____ Social Security Number		_____ Last Name (please print)		_____ First Name (please print)
_____ Street Address		_____ Apt. No.	_____ City	_____ State
_____-_____-_____ Date of Birth		_____ Age	_____-_____-_____ Telephone Number	_____ Zip
_____ E-mail address (optional)				

Investment Selection:

Important: *This investment election applies to your rollover and all future contributions. Additional investment options may exist that are not included in the portfolio. See below for a complete list of options. If after you submit this form to the Plan Administrator you change your elections through the automated voice response service or online at RetireSmartSM, the most recently dated activity will prevail.*

☐ **OPTION 1:** Invest my contributions 100% in the IWSLDC Annuity Fund (Trustee Directed) Option.
*If you select this option, **DO NOT** enter percentages in Option 2 or make a selection for Option 2, Option 3 or Option 4. If you **DO NOT** elect Option 1, you **must** elect Option 2, OR Option 3 OR Option 4 below. You **CANNOT** make an allocation in more than one option.*

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see the prospectus, or the participant website at www.retiresmart.com, or contact Mass Mutual's Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Read it carefully before investing.

<input type="checkbox"/> OPTION 2:	Choose Your Own Investment % For Each Source (Total of all elected percentages must equal 100%)
Fixed Interest Fund.....	_____ %
Select MetWest Total Return Bond.....	_____ %
PIMCO Real Return Fund.....	_____ %
T. Rowe Price Retirement Balanced Fund.....	_____ %
T. Rowe Price Retirement 2005 Fund.....	_____ %
T. Rowe Price Retirement 2010 Fund.....	_____ %
T. Rowe Price Retirement 2015 Fund.....	_____ %
T. Rowe Price Retirement 2020 Fund.....	_____ %
T. Rowe Price Retirement 2025 Fund.....	_____ %
T. Rowe Price Retirement 2030 Fund.....	_____ %
T. Rowe Price Retirement 2035 Fund.....	_____ %
T. Rowe Price Retirement 2040 Fund.....	_____ %
T. Rowe Price Retirement 2045 Fund.....	_____ %
T. Rowe Price Retirement 2050 Fund.....	_____ %
T. Rowe Price Retirement 2055 Fund.....	_____ %
MM S&P 500 Index Fund.....	_____ %
American Funds Fundamental Investors Fund.....	_____ %
Vanguard Growth Index Fund.....	_____ %
MM S&P Mid Cap Index Fund.....	_____ %
MassMutual Select Mid Cap Growth Fund.....	_____ %
DFA US Targeted Value Fund.....	_____ %
Invesco Discover Fund.....	_____ %
American Funds EuroPacific Growth Fund.....	_____ %
Prudential Jennison Natural Resources Fund.....	_____ %
IWSLDC Annuity Fund.....	_____ %
TOTAL: 100%	

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Investment Election Form (page 2 of 2)

☐ **OPTION 3:**

**Take the Investment Profile Quiz, then
Choose Only One Custom Portfolio**

	100% Short Term	100% Conservative	100% Moderate	100% Aggressive	100% Ultra Aggressive
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PIMCO Real Return Fund.....	2%	24%	17%	7%	
Select MetWest Total Return Bond.....	3%	25%	17%	7%	
Fixed Interest Fund.....	95%	21%	6%	2%	
Select Fndmtl Val Fd (Wellington).....		4%	7%	10%	12%
American Funds Fundamental Inv		5%	9%	13%	17%
MM S&P 500 Index Fund.....		5%	9%	13%	17%
Vanguard Growth Index Fund.....		4%	8%	10%	12%
MM S&P Mid Cap Index Fund.....		2%	7%	8%	8%
MassMutual Select Mid Cap Growth Fund			1%	2%	1%
DFA US Targeted Value Fund.....		2%	4%	5%	6%
Invesco Discovery Fund		3%	4%	6%	7%
AmerFunds EuroPacific Gr Fund.....		5%	11%	17%	20%

☐ **OPTION 4: Target Asset Allocation Options** are single solutions that offer professional management and monitoring as well as diversification – all in one investment. Each investment option has an automatic process that invests more conservatively as retirement nears and the options are named to coincide with a particular retirement date. **Select only one option as each reflects 100% of your investment election.**

- ☐ T. Rowe Price Retirement Balanced Fund
- ☐ T. Rowe Price Retirement 2005 Fund
- ☐ T. Rowe Price Retirement 2010 Fund
- ☐ T. Rowe Price Retirement 2015 Fund
- ☐ T. Rowe Price Retirement 2020 Fund
- ☐ T. Rowe Price Retirement 2025 Fund

- ☐ T. Rowe Price Retirement Fund 2030
- ☐ T. Rowe Price Retirement Fund 2035
- ☐ T. Rowe Price Retirement Fund 2040
- ☐ T. Rowe Price Retirement Fund 2045
- ☐ T. Rowe Price Retirement Fund 2050
- ☐ T. Rowe Price Retirement Fund 2055

How would you like your investment managed?

- ☐ **Cruise Control** - You can choose to periodically rebalance your existing and future account balances to this investment strategy. Transfers initiated by Cruise Control will be posted on the next business day and subsequent rebalances will occur **quarterly** based on the date on which you elect to use the Cruise Control automatic rebalancing feature.
- ☐ **On-Demand Rebalancing** - You can choose to rebalance your existing account balances to your current or new investment allocation at any time. Transfers initiated by on-demand rebalancing will be posted on the day this request is sent to Mass Mutual.
- ☐ **Change Investment Selection Only** – You can choose to have future contributions deposited. This will not change the balance of any existing account balances.

Participant Signature _____

Date _____

MAIL TO: Iron Workers St. Louis District Council, Attn: Annuity, P.O. Box 1096, Maryland Heights, MO 63043. After receipt, MassMutual will send you an Investment Selection Confirmation report. You should keep a copy of this form for your records. Remember, you may also roll over your eligible distributions from your prior employer's qualified plan.