



Exciting changes are coming soon to the Northwestern Ohio Plumbers and Pipefitters Retirement Plan!

March 2016

Dear Member,

We are pleased to announce exciting changes to the Northwestern Ohio Plumbers and Pipefitters Retirement Plan (the "Plan"). Beginning July, 2016, the Plan will transition to Fidelity Investments®. This Plan has always been an important part of your benefits package. With the upcoming transition to Fidelity, your Northwestern Ohio Plumbers and Pipefitters Retirement Plan will help you prepare for your future.

Some of the new features at Fidelity Investments include:

- **Leading-edge online planning tools:** Take the guesswork out of saving for retirement with Fidelity's easy-to-use online planning tools.
- **World-class customer service:** Experienced Fidelity representatives are ready to answer questions you may have about your Plan.
- **In-person guidance:** Your dedicated Fidelity Workplace Planning & Guidance Consultant will be available to meet with you one-on-one to help you establish goals and build a retirement portfolio.
- **Fidelity NetBenefits® Web site:** Convenient account access virtually any time, 24/7.
- **NetBenefits® mobile apps:** Wireless service features direct access to Fidelity NetBenefits® and allows you to monitor balances, view your investment selections, and more.
- **Easy-to-understand communications and education:** Personally relevant information to help you save more and make better investment decisions.

In the coming weeks you will receive transition information with important dates, Plan activities, and new services, as well as a notification when the transition is complete.

Once the transition of your account has been completed, we encourage you to talk with a Fidelity Workplace Planning and Guidance Consultant to help you make the most of your retirement benefits.

We are very excited about the changes ahead, and feel confident that you will be pleased with the new offerings available through Fidelity.

Sincerely,

Board of Trustees
Northwestern Ohio Plumbers and Pipefitters Retirement Plan

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.