



Northwestern Ohio Plumbers and Pipefitters Retirement Plan



No matter where you are in your
journey, we can help you map out
the retirement you envision.



Welcome to Fidelity Investments: a guide to the transition ahead

At Northwestern Ohio Plumbers and Pipefitters, we're committed to offering you resources to help you map out your retirement goals—and along with Fidelity, we're here to help you at every step in your journey.

This transition guide will help you to understand what is changing and what is staying the same. Fidelity is here to assist you at every step during and after the transition. If you have questions or need help, just call a Fidelity Representative at **1-866-84-UNION (1-866-848-6466)**.

Important notice concerning your rights under the Northwestern Ohio Plumbers and Pipefitters Retirement Plan. This notice is to inform you that the Northwestern Ohio Plumbers and Pipefitters Retirement Plan will have a "blackout period" when you will be unable to make changes in your individual accounts, or obtain a distribution from the Plan. Please refer to this guide for more details.

Your “to do” list

- **Read this guide carefully**, along with any accompanying inserts you may have received.
- **Make any changes** to your account before the blackout period begins at 4:00 p.m. Eastern on June 23, 2016. Call 419-662-1388 or go online to **www.yourplanaccess.com/benesys**.
- **Decide how you want to invest**. Between May 19, 2016, and 4:00 p.m. Eastern on June 23, 2016, you can make your investment choices with Fidelity by calling **1-866-84-UNION (1-866-848-6466)** or going to NetBenefits® at **www.netbenefits.com/nwopp**.
- **Attend** a “Making the Most of Your Workplace Savings Transition” workshop in person (see page 9 for details and how to register).
- **Questions?** Call a Fidelity Representative at **1-866-84-UNION (1-866-848-6466)**.

Get ready for the changes ahead

Starting July 1, 2016, Fidelity Investments will be the new service provider for the Northwestern Ohio Plumbers and Pipefitters Retirement Plan.

Your retirement savings plan is an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. With more than sixty years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

Use this guide as a resource to help you take an active role in your retirement planning.

- Page 6** Review the key transition dates and take note of services that may be temporarily unavailable during the transition.
- Page 9** Read about on-site transition workshops where you will learn more about the changes to your Plan, get answers to your questions, and enroll online.
- Page 10** Discover what your Northwestern Ohio Plumbers and Pipefitters Retirement Plan offers—new services and features are being added to the Plan.
- Page 11** Explore how your current investment lineup may change as a result of the transition, and key dates for when you need to make investment decisions.
- Page 16** Take advantage of the tools and resources you need to help you make confident investment decisions.



A Special Note for Former Members, Alternate Payees, and Plan Beneficiaries:

If you are a former member, alternate payee, or beneficiary with an account balance in the Plan, you will be affected by the upcoming transition, so please read this material carefully.

Activity Calendar

Please review this activity calendar to understand how your account may be affected during the transition period.

Blackout Period

To ensure that all information is transferred accurately from your current plan account to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a distribution from the Plan. This period during which you will be unable to exercise these rights otherwise available under the Plan is called a “blackout period.” Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period for the Plan is expected to begin at 4:00 p.m. Eastern on June 23, 2016, and end the week of July 10, 2016. During these weeks, you can determine whether the blackout period has started or ended by calling the Fidelity Retirement Service Center at 1-866-84-UNION (1-866-848-6466) or going to the transition website: www.netbenefits.com/nwopp.

During the blackout period, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments

Individual Securities and Self-Directed Brokerage Balances

You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

If you have any questions or if you would like to make any changes to your account before the start of the blackout period, please go online at **www.yourplanaccess.com/benesys** or call 419-662-1388 before June 23, 2016, at 4:00 p.m. Eastern.

KEY DATES	PLAN ACTIVITY/ACTION STEPS
May 19, 2016 to May 21, 2016	<p>ATTEND A WORKSHOP</p> <p>Be sure to attend an on-site workshop to learn more about the important changes to the Plan, get answers to your questions, and enroll online. See page 9 for details and how to register.</p>
May 19, 2016 to 4:00 p.m. Eastern June 23, 2016	<p>MAKE YOUR INVESTMENT CHOICES</p> <p>As part of the transition, you have an opportunity to direct Fidelity on how you want to invest. The investment choices you make will be effective for your current account balances transferred to Fidelity on July 1, 2016 and future contributions, and will be in effect at the time the transition is complete. To make your investment choices, call 1-866-84-UNION (1-866-848-6466) or log on to NetBenefits® at www.netbenefits.com/nwopp.</p> <p>If you do not elect your investment options during this time, your current account balances and future contributions will be directed to the Plan's default investment option, the Fidelity Freedom K® Funds. Review the "Default investment option" section of this guide to learn more.</p> <p>If you have a self-directed brokerage account with the Trust Company of Toledo, you need to establish a new Fidelity BrokerageLink® account online by June 15, 2016, at www.netbenefits.com/nwopp. If you do not establish a Fidelity BrokerageLink® account online by June 15, a BrokerageLink account will automatically be established for you. However, you must complete, sign, and return the Participant Acknowledgement Form that can be found at www.netbenefits.com/nwopp. If you do not complete, sign, and return the Participant Acknowledgement Form, your Fidelity BrokerageLink® account will be frozen for purchases, and you will only be able to place sale transactions. Full access to trade in your BrokerageLink account will not be available until the completed Participant Acknowledgement Form has been received by Fidelity.</p> <p>For descriptions of each investment option available in the Plan, refer to the enclosed <i>Investment Options</i> brochure. Please consider all investment information before choosing your investments.</p> <p>SET UP YOUR NETBENEFITS® ACCOUNT AND EMAIL PREFERENCES</p> <ul style="list-style-type: none"> • If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account. • If you do not have a Fidelity username and password, log on to www.netbenefits.com/nwopp, click <i>Register Now</i>, and follow the step-by-step instructions to set up your account.
May 31, 2106	Last day to open a new self-directed brokerage account at the Trust Company of Toledo
June 15, 2016	Transaction blackout period begins at the Trust Company of Toledo (only for self-directed brokerage accounts)

KEY DATES	PLAN ACTIVITY/ACTION STEPS
June 23, 2016 by 4:00 p.m. Eastern	<p>This is the last day to:</p> <ul style="list-style-type: none"> Enroll in the Plan Request a distribution Change how contributions will be invested. Request an exchange between investment options.
June 23, 2016 at 4:00 p.m. Eastern	<p>BLACKOUT PERIOD BEGINS</p> <p>Return all necessary paperwork to the Fund Office to process a distribution before the blackout period begins. Please allow enough time to request, receive, complete, and return the paperwork before this deadline.</p> <p>Note: If you are currently receiving distributions from your Plan account, your July 1, 2016, payments will be deducted from your account on June 23, 2016, and delivered as usual. Beginning August 2016, Fidelity will deliver your distribution payments.</p>
July 1, 2016	<p>Your account balances are scheduled to transfer to Fidelity. Review the "Investment Options" section of this guide to learn how your current investment lineup may change as a result of the transition.</p>
Week of July 10, 2016	<p>BLACKOUT PERIOD ENDS</p> <p>The blackout period is expected to end and the Fidelity Retirement Service Center and NetBenefits® website will open for all Plan services. You can now:</p> <ul style="list-style-type: none"> Log on to NetBenefits® at www.netbenefits.com/nwopp to set up your username and password. On NetBenefits®, you can: <ul style="list-style-type: none"> Review your account balances. Access investment option descriptions. Request changes to your account. Research investment performance. Call 1-866-84-UNION (1-866-848-6466) to speak with a Fidelity Representative who can answer questions and walk you through any transaction you want to make in your account.
July 2016	<p>Final account statement will be mailed to you.</p>
October 2016	<p>First quarterly statement is available from Fidelity.</p> <ul style="list-style-type: none"> Compare Fidelity's statement with your final account statement. Contact Fidelity with any questions. Account statements for the Plan are available online at www.netbenefits.com/nwopp and will not be automatically mailed to your home. <p>To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 1-866-84-UNION (1-866-848-6466) or log on to NetBenefits® at www.netbenefits.com/nwopp. Simply click <i>Profile</i>, then <i>Mail Preferences</i>.</p>

The timing of the Plan changes and transition period described in this brochure depends upon the timing and accuracy of a variety of factors, that may include the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Make your investment choices

From May 19, 2016, to 4:00 p.m. Eastern on June 23, 2016, you have the opportunity to direct Fidelity on how you want to invest. The investment choices you make will be effective for your current account balances and future contributions, and will be in effect at the time the transfer is complete. To make your investment choices, call **1-866-84-UNION** or log on to NetBenefits® at www.netbenefits.com/nwopp.

If you do not elect your investment options during this time, your current account balances and future contributions will be directed to the Plan's default investment option, the Fidelity Freedom K® Funds. Review the "Default investment option" section of this guide to learn more.

For descriptions of each investment option available in the Plan, refer to the enclosed Investment Options guide. Please consider all investment information before choosing your investments.

Attend a Workshop

Fidelity will be on-site to deliver the “Making the Most of Your Workplace Savings Transition” workshop. Attend a workshop to learn more about the important changes to the Plan, get answers to your questions and enroll online. A limited number of computers will be available for enrollment. If available, please bring your laptop or tablet with you to the workshop so you don’t have to wait for an open computer.

WHEN:	Thursday, May 19, 2016	Friday, May 20, 2016	Saturday, May 21, 2016
TIME:	2:00 p.m. 6:00 p.m.	9:00 a.m. 2:00 p.m. 7:00 p.m.	10:00 a.m.
WHERE:	Training Center 7560 Caple Boulevard Northwood, OH 43619	Training Center 7560 Caple Boulevard Northwood, OH 43619	Training Center 7560 Caple Boulevard Northwood, OH 43619

Register for a workshop via email at retirementseminar@ualocal50.com and get a discount on your member dues when you RSVP and attend the on-site session.

Can’t attend one of the above on-site workshops? You can view the workshop online anytime at your convenience at www.brainshark.com/fidelityemg/nwopptransition.

Don’t have computer access? You can call or visit the Fund Office for assistance at 419-662-1388 or contact a Fidelity Representative at 1-866-84-UNION (1-866-848-6466).

Transition Highlights

At Northwestern Ohio Plumbers and Pipefitters, we believe in offering a strong benefits program. Together with Fidelity, we'll provide a new level of service and commitment to help you prepare for retirement.

What's new...

NETBENEFITS® WEBSITE (www.netbenefits.com/nwopp)	Access to Fidelity's comprehensive website dedicated to retirement planning. Here is where you will manage your account, make decisions on your investment choices, and find interactive tools and calculators to help you better prepare to meet your retirement savings goals. See the "Tools and Resources" section of this guide for more details.
FIDELITY® PORTFOLIO ADVISORY SERVICE AT WORK	A managed account service that offers professional investment management of your account. ¹
STATEMENT ON DEMAND	You can request a statement for your Fidelity Plan account anytime at NetBenefits® at www.netbenefits.com/nwopp .
REBALANCE AND REBALANCE NOTIFICATION	You can rebalance your account to stay consistent with the investment strategy you have chosen. You can also get notified via email anytime your account's investment mix strays from your original strategy.
WORKPLACE PLANNING AND GUIDANCE SUPPORT	Fidelity Retirement Planners are knowledgeable professionals equipped with detailed information about the Plan and the financial know-how to help get you on your way.
FIDELITY BROKERAGELINK®	Gives you access to additional investment choices for your retirement savings beyond those investment options available in the Plan lineup.

What will continue...

During the transition, some account activities will continue, including:

CONTRIBUTIONS	Your contributions will continue and transfer to Fidelity.
BENEFICIARY DESIGNATIONS	Your beneficiary designation will continue to be maintained at the Northwestern Ohio Plumbers and Pipefitters benefits office. To obtain a new data card or change your beneficiaries just contact the office directly at 419-662-1388.
ACCOUNT ASSISTANCE	The Fund Office will continue to provide the assistance you need with your Plan account at 419-662-1388.

¹Fidelity® Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Overview

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your needs—both long- and short-term. After the transition, the Northwestern Ohio Plumbers and Pipefitters Retirement Plan investment lineup may include current options and new investment choices. Depending on which funds you currently invest in, some of your investments may change.

What you need to do

Now is a good time to look at your situation and decide whether changes might be appropriate to better align your investment approach with your retirement goals.

How to choose your investments

Before making your investment decisions, it is important that you become familiar with the various options in the Plan. Additional information regarding each investment option's risk, as well as its strategy and objective, can be found in the attached *Investment Options* guide and online at www.netbenefits.com/nwopp. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the enclosed Participant Disclosure Notice.

INVESTMENT OPTION	TICKER SYMBOL
STOCK INVESTMENT OPTIONS	
American Funds The Growth Fund of America® Class R-5	RGAFX
BlackRock U.S. Opportunities Portfolio Institutional Shares	BMCIX
<i>DFA International Small Company Portfolio Institutional Class</i>	DFISX
Harbor International Fund Institutional Class	HAINX
T. Rowe Price Equity Income Fund	PRFDX
<i>Vanguard Extended Market Index Fund Admiral Shares</i>	VEXAX
Vanguard Institutional Index Fund Institutional Shares	VINIX
<i>Vanguard Strategic Small-Cap Equity Fund Investor Shares</i>	VSTCX
<i>Vanguard Total International Stock Index Fund Admiral Shares</i>	VTIAX

INVESTMENT OPTION	TICKER SYMBOL
BOND INVESTMENT OPTION	
<i>Baird Aggregate Bond Fund Class Institutional</i>	<i>BAGIX</i>
STABLE VALUE INVESTMENT OPTION	
<i>Managed Income Portfolio Class 1</i>	<i>N/A</i>
TARGET DATE INVESTMENT OPTIONS	
<i>Fidelity Freedom K® Income Fund</i>	<i>FFKAX</i>
<i>Fidelity Freedom K® 2005 Fund</i>	<i>FFKVX</i>
<i>Fidelity Freedom K® 2010 Fund</i>	<i>FFKCX</i>
<i>Fidelity Freedom K® 2015 Fund</i>	<i>FKVFX</i>
<i>Fidelity Freedom K® 2020 Fund</i>	<i>FFKDX</i>
<i>Fidelity Freedom K® 2025 Fund</i>	<i>FKTWX</i>
<i>Fidelity Freedom K® 2030 Fund</i>	<i>FFKEX</i>
<i>Fidelity Freedom K® 2035 Fund</i>	<i>FKTHX</i>
<i>Fidelity Freedom K® 2040 Fund</i>	<i>FFKFX</i>
<i>Fidelity Freedom K® 2045 Fund</i>	<i>FFKGX</i>
<i>Fidelity Freedom K® 2050 Fund</i>	<i>FFKHX</i>
<i>Fidelity Freedom K® 2055 Fund</i>	<i>FDENX</i>
<i>Fidelity Freedom K® 2060 Fund</i>	<i>FDKNX</i>

New investment options being added to the Plan are listed in *italics*.

Note: Short-term redemption fees may apply at your previous service provider.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Unless you direct otherwise by making changes to your account between May 19, 2016, and 4:00 p.m. Eastern on June 23, 2016, your account balance and future contributions will transfer to the Fidelity Freedom K® Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were selected by the Plan sponsor.

The dates shown in the chart above are based upon the timing and accuracy of a variety of factors including the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing shown above, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Self-Directed Brokerage Transferring to Fidelity BrokerageLink®

When the market closes (generally, 4:00 p.m. Eastern time) on June 15, 2016, the Trust Company of Toledo Self-Directed Brokerage will no longer be available. As a result, current account balances and future contributions held in the Trust Company of Toledo Self-Directed Brokerage will transfer in kind to the same investment options in Fidelity BrokerageLink® on or about June 30, 2016. If you have a Self-Directed Brokerage Account, you will receive a separate communication regarding brokerage account transfers.

If you have a self-directed brokerage account with the Trust Company of Toledo, you will need to establish a new Fidelity BrokerageLink account online by June 15, 2016, at **www.netbenefits.com/nwopp**. If you do not establish a Fidelity BrokerageLink account online by June 15, a BrokerageLink account will automatically be established for you. However, you must complete, sign, and return the Participant Acknowledgement Form that can be found at **www.netbenefits.com/nwopp**. If you do not complete, sign, and return the Participant Acknowledgement Form, your Fidelity BrokerageLink account will be frozen for purchases, and you will only be able to place sale transactions. Full access to trade in your BrokerageLink account will not be available until the completed Participant Acknowledgement Form has been received by Fidelity.

Default investment option

Northwestern Ohio Plumbers and Pipefitters have determined that current account balances and future contributions to your account that you have not directed to a specific investment option in the Plan will be invested in the Fidelity Freedom K® Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65.

Fidelity Freedom K® Funds are designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65 and plan to gradually withdraw the value of their account in the fund over time. Except for the Freedom K® Income Fund, the funds' asset allocation strategy becomes increasingly conservative as the funds approach the target date and beyond. Ultimately, the funds are expected to merge with the Freedom K® Income Fund. The investment risk of each Fidelity Freedom K® Fund changes over time as the fund's asset allocation changes. These risks are subject to the asset allocation decisions of the investment adviser. Pursuant to the adviser's ability to use an active asset allocation strategy for the Freedom Funds, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Please use the guidelines in the table below, as selected by the Plan sponsor, to determine in which Fidelity Freedom K® Fund your current account balances and future contributions will be invested.

DATE OF BIRTH	FUND NAME	TARGET RETIREMENT DATE
Before 1938	Fidelity Freedom K® Income Fund	Retired before 2002
1/1/1938 to 12/31/1942	Fidelity Freedom K® 2005 Fund	Target Years 2003–2007
1/1/1943 to 12/31/1947	Fidelity Freedom K® 2010 Fund	Target Years 2008–2012
1/1/1948 to 12/31/1952	Fidelity Freedom K® 2015 Fund	Target Years 2013–2017
1/1/1953 to 12/31/1957	Fidelity Freedom K® 2020 Fund	Target Years 2018–2022
1/1/1958 to 12/31/1962	Fidelity Freedom K® 2025 Fund	Target Years 2023–2027
1/1/1963 to 12/31/1967	Fidelity Freedom K® 2030 Fund	Target Years 2028–2032
1/1/1968 to 12/31/1972	Fidelity Freedom K® 2035 Fund	Target Years 2033–2037
1/1/1973 to 12/31/1977	Fidelity Freedom K® 2040 Fund	Target Years 2038–2042
1/1/1978 to 12/31/1982	Fidelity Freedom K® 2045 Fund	Target Years 2043–2047
1/1/1983 to 12/31/1987	Fidelity Freedom K® 2050 Fund	Target Years 2048–2052
1/1/1988 to 12/31/1992	Fidelity Freedom K® 2055 Fund	Target Years 2053–2057
After 1992	Fidelity Freedom K® 2060 Fund	2058 and Later

Features and Services

Here is additional information about some of the new features and services offered through the Plan, designed to help you meet your retirement goals.

For more specific Plan information, including an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the enclosed Participant Disclosure Notice.

Fidelity® Portfolio Advisory Service *at Work*

Northwestern Ohio Plumbers and Pipefitters have teamed up with Fidelity to offer a valuable managed account service. It's a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Portfolio Advisory Service *at Work*, you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.

Fidelity Guidance Professionals are available to answer any questions you may have about this managed account service. Call 1-866-811-6041 for more information. **This service provides discretionary money management for a fee.**

Fidelity® Portfolio Advisory Service *at Work* is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee, which will be paid from your account.**

Fidelity BrokerageLink®

Fidelity BrokerageLink® provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan. This additional flexibility and choice may help you to more effectively build a retirement portfolio that's more tailored to your individual goals.

BrokerageLink includes investments beyond those in your Plan's lineup. The Plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

Tools and Resources

It all starts on NetBenefits® at www.netbenefits.com/nwopp

Fidelity's website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account.

Beginning May 19, 2016:

- If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account.
- If you do not have a Fidelity username and password, log on to NetBenefits® at www.netbenefits.com/nwopp, click *Register* and follow the step-by-step instructions to set up your account.

Online resources to help you succeed

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools and guidance, you now have access to Fidelity's innovative resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: <ul style="list-style-type: none">• Estimate how much income you may have—or need—in retirement• Receive guidance to help you get or stay on track• Create a retirement plan in minutes	Planning & Guidance Center
Saving and Spending	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View®
Saving and Spending	See how your saving and spending compare to this simple rule: spend no more than 50% on essential expenses, save 15% for retirement, and save 5% for short-term needs. ¹	Savings and Spending Checkup

¹ The savings and spending check-up is intended to provide users with an educational assessment of how their savings and spending habits compare to Fidelity's suggested guidelines. The check-up is based on Fidelity's POV that users should allocate 50% of their take home pay to essential expenses, 15% of their pre-tax income towards retirement savings and 5% of take home pay to short term savings, which can be used to cover variable miscellaneous expenses which are difficult to budget. Additionally, Fidelity suggests users have an emergency fund available to cover 3-6 months of essential expenses. The savings and spending check-up is intended to serve as an educational tool and should not be construed as tax or investment advice. Your circumstances are unique therefore if you believe that you need personalized tax advice, then you should consult a tax advisor.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	Determine Your Investment Mix Worksheet
Investing Strategies	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Tools regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Guidance provided by Fidelity through Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis is educational in nature, not individualized, and is not intended to serve as the primary basis for your investment or tax-planning decisions.

Key Dates and Action Steps

Before the blackout period begins at 4:00 p.m. Eastern on June 23, 2016:

- Make any changes to your account before the blackout period begins.
Call **419-662-1388** or go online to **www.yourplanaccess.com/benesys**.

From May 19, 2016 through 4:00 p.m. Eastern June 23, 2016

- Decide how you want to invest with Fidelity. The investment choices you make will be effective for your current account balances and future contributions, and will be in effect at the time the transition is complete. To make your investment choices, call **1-866-84-UNION (1-866-848-6466)** or log on to NetBenefits® at **www.netbenefits.com/nwopp**.

If you do not elect your investment options during this time, your current account balances and future contributions will be directed to the Plan's default investment option, the Fidelity Freedom K® Funds. Review the "Default investment option" section of this guide to learn more.

For descriptions of each investment option available in the Plan, refer to the enclosed *Investment Options* guide. Please consider all investment information before choosing your investments.

- Attend a "Making the Most of Your Workplace Savings Transition" workshop in person at the times and locations below. Register for a workshop via email at **retirementseminar@ualocal50.com** and get a discount on your membership dues when you RSVP and attend the on-site session.

WHEN:	Thursday, May 19, 2016	Friday, May 20, 2016	Saturday, May 21, 2016
TIME:	2:00 p.m. 6:00 p.m.	9:00 a.m. 2:00 p.m. 7:00 p.m.	10:00 a.m.
WHERE:	Training Center 7560 Caple Boulevard Northwood, OH 43619	Training Center 7560 Caple Boulevard Northwood, OH 43619	Training Center 7560 Caple Boulevard Northwood, OH 43619

Can't attend one of the above onsite workshops? You can view the workshop online anytime at your convenience at **www.brainshark.com/fidelityemg/nwopptransition**.

Don't have computer access? You can call or visit the Fund Office for assistance at **419-662-1388** or contact a Fidelity Representative at **1-866-84-UNION (1-866-848-6466)**.

■ Log on to NetBenefits® at www.netbenefits.com/nwopp to:

- Set up your username and password to access your account.
- Add your preferred email address and elect eDelivery.
- Change your investment elections.
- Access information about each investment option available in the Plan, including investment risk, strategy, and objective. Review the fact sheet or prospectus, if available.
- Go mobile. Download the NetBenefits® mobile app.

Download a NetBenefits mobile app from the App Store™ or Google Play™ Store and get access to all your Fidelity workplace accounts anytime, anywhere.*



NetBenefits®
for iPad®



NetBenefits®
smartphone app



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

This document provides only a summary of the main features of the Northwestern Ohio Plumbers and Pipefitters Retirement Plan and the Plan document will govern in the event of any discrepancies.

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Northwestern Ohio Plumbers and Pipefitters Project Plan

Effective Date: 7/1/2016

Past Due

Due within 7 days

Recurring Meeting:

Plan: Northwestern Ohio Plumbers and Pipefitters

Frequency : Thursdays @ 11am ET. Call 1-866-982-8346 # 2207529

Key Milestones

Category	Sub-Category	Task	Due Date	Completed	Owner	Status/Resolution
Discovery	Discovery	Send final Discovery Document to NWOPP for review and approval.	05/12/2016		Fidelity	Pending test phase completion
		Approve final Discovery Document by NWOPP.	05/17/2016		NWOPP	
Compliance	RKA/Trust/GCA	Provide 1st draft of Recordkeeping/Trust/Group Custodial Agreement to NWOPP	05/06/2016		Fidelity	Drafting in progress
		Provide comments on Recordkeeping/Trust/Group Custodial Agreement to Fidelity	05/11/2016		NWOPP	
		Provide final draft of Recordkeeping/Trust/Group Custodial Agreement to NWOPP	06/03/2016		NWOPP	
		Consolidate and send the plan sponsor disclosure documents to the Named Fiduciary using the email template and cc' the Imps PM	06/07/2016		Fidelity	
		Deliver executable Recordkeeping/Trust/Group Custodial Agreement to NWOPP.	06/07/2016		Fidelity	
		Send signed Recordkeeping/Trust/Group Custodial Agreements to Fidelity	06/10/2016		NWOPP	
Communications	Employee Meetings	Provide NWOPP with final presentation for employee meetings	05/06/2016		Fidelity	
		Submit presentation for Brainshark recording	05/06/2016		Fidelity	
		Brainshark available for viewing	05/19/2016		Fidelity	
		Conduct Employee Meetings	05/19/2016		Fidelity	May 19-21
	Transition Brochure	Provide round 2 (final) comments on Transition Brochure	05/05/2016		NWOPP	
		Approve final Transition Brochure	05/06/2016		NWOPP	

Category	Sub-Category	Task	Due Date	Completed	Owner	Status/Resolution
		Transition Brochure, Investment Options Guide and mail list sent to print	05/06/2016		Fidelity	Critical Date to have in mailboxes by 5/18
		Transition Brochure and Investment Options Guide dropped in mail	05/13/2016		Fidelity	
		Transition Brochure mailing begins hitting member's mailboxes	05/17/2016		Fidelity	
		Provide initial draft of microsite	05/06/2016		Fidelity	www.netbenefits.com/NWOPP
		Comments due back from NWOPP & Fidelity legal	05/09/2016		Fidelity; NWOPP	
		Second draft sent to NWOPP & Fidelity legal	05/10/2016		Fidelity	
		Final draft sent to NWOPP and Fidelity Legal	05/12/2016		Fidelity	
		Final written approval due back from NWOPP and Fidelity legal	05/16/2016		Fidelity; NWOPP	
		Phase I of transition microsite live.	05/19/2016		Fidelity	
		Enable ongoing microsite	07/01/2016		Fidelity	
		Approve employee address file for mailing	05/05/2016		NWOPP	Pending 191 missing addresses 5/2-sent list of missing addresses to NWOPP for review
		Provide End of Transition email and/or postcard to NWOPP	06/02/2016		NWOPP	
		Present Plan For Life program (i.e. multi-touch enrollment, onboarding, workplace savings, lifecycle messaging and term/retired campaigns) to NWOPP	06/02/2016		Fidelity	
		Provide draft of all kits (Enrollment Guide, Beneficiary Form, Rollover Form, etc.) to NWOPP for review	06/02/2016		Fidelity	
Plan Setup	Plan Sponsor Webstation (PSW)	Provide final approvals on all ongoing communication materials	06/23/2016		NWOPP	
		Schedule PSW training demo with NWOPP	06/10/2016		Fidelity	4/25-initial password sent
		Provide sample statement to NWOPP for review	07/15/2016		NWOPP	
		Approve Plan Administration Manual (PAM)	07/15/2016		NWOPP	

Timeline by Category

Category	Sub-Category	Task	Due Date	Completed	Owner	Status/Resolution
Payroll	General Test	Finalize payroll specifications, feedback specifications and the event matrix	04/28/2016		Fidelity	5/2-pending determination by BeneSys if employer ID can be included with contributions
		Send test payroll file(s) to Fidelity	05/23/2016		BeneSys	
		Submit test payroll file(s) for testing and review results with NWOPP	05/24/2016		Fidelity	
	Live	Complete payroll programming changes and provide final test payroll file(s) to Fidelity	05/31/2016		BeneSys	
		Send test loan and deferral feedback files to NWOPP, if applicable	05/31/2016		Fidelity	
		Submit final test payroll file(s) for testing and review results with NWOPP	06/02/2016		Fidelity	
		Schedule payroll meeting with NWOPP, BeneSys, CSA, DCC, and Operations to discuss 1st live contribution details	06/20/2016		Fidelity	
		Transmit 1st live payroll file(s) to Fidelity	07/05/2016		NWOPP	Expect on 7/5 or 7/6
		Confirm 1st live payroll file(s) posted correctly	07/06/2016		Fidelity	
Conversion	Financial Conversion	Conduct Asset Transfer call. Review asset transfer package and wire information with NWOPP and Prior Record Keeper.	05/20/2016		Fidelity	
		Request current fund totals from Prior Record Keeper/a in order to update fund warning system	05/31/2016		Fidelity	
		Blackout period begins at Trust Company	06/15/2016		internal	Confirmed
		Blackout period begins at BeneSys	06/23/2016		internal	Confirmed
		Final Valuation at Prior Record Keeper (assets liquidated)	06/30/2016		internal	
		Send 1st draft of Conversion Strategy to NWOPP	05/10/2016		Fidelity	
	Conversion Strategy	Review Conversion Strategy with NWOPP	05/12/2016		NWOPP	
		Send final Conversion Strategy to NWOPP for approval.	05/27/2016		Fidelity	
		Approved Conversion Strategy by NWOPP. Work with NWOPP to resolve Participant Indicative Data errors	06/10/2016		NWOPP	
	Test		05/04/2016		NWOPP	Missing 191 addresses

Category	Sub-Category	Task	Due Date	Completed	Owner	Status/Resolution
		Provide Participant Indicative Data Report and test data conversion reports to NWOPP for review and approval	05/17/2016		Fidelity	
		Load member demographics to Fidelity system	05/17/2016		Fidelity	Critical Date to be ready for reenroll window
		Approve Participant Indicative Data Report and test data conversion reports	05/18/2016		NWOPP	
	Refresh	Receive (and load) refresh files from Prior Record Keeper, if applicable	06/24/2016		Fidelity	Refresh required since assets will reinvest in target date funds
		Provide refresh reports (Participant Indicative Data, Investment Elections) to NWOPP for review and approval	06/27/2016		Fidelity	
		Approve refresh reports	06/28/2016		NWOPP	
		Audit upload of refresh data. Verify that mixes/deferrals loaded successfully.	06/29/2016		Fidelity	
	Live	Assets received at Fidelity	07/01/2016		Fidelity	
		Wire Breakdown received in good order - ready to invest assets	07/01/2016		Fidelity	
		Approve live data conversion reports and asset reconciliation	07/01/2016		NWOPP	
		Receive live data conversion files and supporting documentation from Prior Record Keeper	07/06/2016		Fidelity	
		Generate and audit vesting report. Provide to NWOPP for review.	07/08/2016		Fidelity	
		Audit live data conversion reports and create asset reconciliation	07/08/2016		Fidelity	
		Deliver asset reconciliation and live data conversion reports to NWOPP for review and approval. Schedule call to review reports.	07/11/2016		Fidelity	
		Approve vesting report	07/11/2016		NWOPP	
		Update balances and financials after NWOPP approval received	07/12/2016		Fidelity	
	Brokerage	Last day to open a new self-directed brokerage account at Trust Company	05/31/2016		NWOPP	
		Employees to mail completed brokerage applications to Fidelity New Accounts group	06/16/2016		NWOPP	
		Establish BrokerageLink accounts	06/16/2016		Fidelity	
		Brokerage Account setup complete	06/17/2016		Fidelity	

Timeline by Category

Category	Sub-Category	Task	Due Date	Completed	Owner	Status/Resolution
		Complete final CUSIP review and resolve "no hold" member accounts with Prior Record Keeper and a Confirm receipt of brokerage assets	06/17/2016 07/08/2016		Fidelity Fidelity	
Service Opening	Service Opening	Early Service Opening for limited services Blackout period ends. Plan open for full services.	05/17/2016 07/15/2016		Fidelity Fidelity	Will communicate 5/19 open, but do soft open 5/17. Conversion and future contribution investment election
Project Wrap-Up	Project Wrap-up	Conduct internal and NWOPP transition meetings Send survey to NWOPP	07/26/2016 07/27/2016		Fidelity Fidelity	



NWOPP Transition Calendar

May 2016

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6 Transition Brochure sent to print	7
8	9	10	11	12	13 Transition Brochure Mails	14
15	16	17 Plan Soft Open	18	19	20 On-site meetings with members	21
22	23	24	25	26 Communicated opening for re-enrollment	27	28
29	30 MEMORIAL DAY	31 Last day to open a Self-Directed Account				



June 2016

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15 Last day to transact in Self-Directed Accounts	16	17	18
19	20	21	22	23 Blackout begins at BeneSys Investment Election blackout begins at Fidelity	24	25
26	27	28	28	30 Mutual Fund liquidation at BeneSys		



July 2016

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	Payroll	Conversion	Communication
					1	2	
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	

Trust Co wire to Fidelity

BeneSys provides conversion files

First Payroll file from BeneSys

Plan open to all services

