

Your Plan Is Live!

The Move is Complete!

We are excited to announce your **TOC - Woodworkers, IAM Defined Contribution Plan and Trust** has completed its transfer to Milliman!

Managing your account is fast and simple.

1. Visit MillimanBenefits.com and click on New User to register
2. You may call the telephone hotline at **1-866-767-1212**. Benefits Service Center Representatives are available Monday through Friday, 5 a.m. - 5 p.m. Pacific Time. Your initial personal identification number (PIN) will be your date of birth (MMYY) which you will need to change within the next 30 days.
3. Milliman offers a free app - Milliman Mobile Benefits - which allows you to access your retirement account on your computer, smart phone, etc. This app is available on the App Store and Google Play.

Plan Expenses

All retirement plans and individual retirement accounts (IRA) charge expenses, but in many cases these fees are hidden and unknown to participants. As a result, effective January 1, 2019, the Plan will change the way Plan expenses are paid. For participants with an account balance of \$1,000 or less, your account will be charged \$5.00 per month. For participants with an account balance greater than \$1,000, your account will be charged \$20.00 per month. These fees are very reasonable compared to other plans and will cover Plan operating expenses. The fees are not new; the only change is that you will now see them applied to your account. In the past, Plan expenses were deducted from investment earnings. The Trustees believe this change makes the payment of Plan expenses more transparent, and the allocation of expenses more equitable.

Keep Your Beneficiaries Up-to-date

Review your beneficiary designation every year or so, especially after a life event, such as having a baby, getting married or getting divorced. Keep in mind that your Plan beneficiary form will override your will, so keep your designation up to date. Since this is an ERISA plan, death benefits are paid pursuant to Plan terms, which govern at all times.

To review or make your beneficiary designations, click on Beneficiaries from the At-A-Glance screen at MillimanBenefits.com or you can call 866-767-1212. You'll need Social Security numbers and birth dates for whomever you decide to designate. Once you have changed or added your beneficiaries, you can view and/or change them on-line at any time in case your life circumstances change.

Questions?

If you have any questions you should contact Milliman at **1-866-767-1212**.

