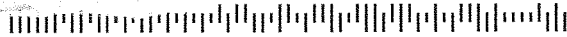




Important changes to your Ohio Carpenters' Annuity Plan



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Logging in or calling us for the first time?
You'll be asked to provide your Social Security number and date of birth so that you can create a Personal Identification Number (PIN)/Password.

What's changing?

You now have full access to your account online and by phone.

When logging in or calling us for the first time, we'll ask you to provide your Social Security number and date of birth so that you can create your unique User ID and Personal Identification Number (PIN)/Password. You'll use your User ID and PIN/Password to access your account in the future.

If you have registered with New York Life to access another retirement account or if you have an existing User ID and PIN/Password on the OVCFBF Annuity website, you can use the same log in to view your Annuity Plan account.

To establish your User ID and PIN/Password online, go to mylife.newyorklife.com and click "Register now. Get started with your plan." Be sure to create your User Profile and, if you'd like, provide an email address. To establish your User ID and PIN/Password by phone, call 800.294.3575 and follow the prompts.

At mylife.newyorklife.com, you'll find tools and suggestions that help take the guesswork out of these and other financial decisions.

When you log in or call, you can:	
<ul style="list-style-type: none"> • Request distribution forms online • Review quarterly statements • Review contractor information 	<ul style="list-style-type: none"> • Access investment information including returns

New Process for Distributions.

Starting December 1, 2013, the process for making qualified distributions from the Plan will be updated. **If you are eligible for a distribution**, you will be able to go online and either request distribution forms to be sent to you via email or mail. Completed forms should be sent to:

Ohio Carpenters Annuity Fund Benefits Office
3611 Chester Avenue
Cleveland, OH 44114





Contact us to ...

- View your balance
- Help manage your account
- Request statements
- Learn more about your plan benefits

mylife.newyorklife.com
800.294.3575

To access funds faster, choose to have the money Direct deposited into your bank account. Banking instructions can be added to your account via the New York Life website. Otherwise, a check will be mailed to your address on file.

Distributions can only be taken for the following reasons:

- Immediately following the date which you have retired
- Separated from service for a period of 12 months
- Ceased to be employed by all employers and have retired from the trade on or after Normal Retirement Age
- Have ceased to be employed by all employers and have retired from the trade on or after Early Retirement Date (including rule of 80) but before attainment of Normal Retirement Age
- Have ceased to be employed by all employers prior to attainment of Early Retirement date on account of a total and permanent disability
- Death; or
- Have completed termination of covered employment (i.e. Have not worked at the trade in the jurisdiction of the Plan for 12 consecutive months).

Let us know if you have questions.

Be sure to contact us when you need to access your account, make changes, or learn about the plan and more. Keep the attached card handy. It shows how you can reach us online and by phone.

We look forward to helping you make progress ... one step at a time.

Sincerely,
New York Life Retirement Plan Services

New York Life Retirement Plan Services is a division of New York Life Investment Management LLC.

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