

**UFCW Local 1189 and St. Paul Food
Employers Defined Contribution Plan**

401(k) Enrollment Form

Participant Full Name (please print)			
Social Security Number	Date of Birth	Phone Number	
Street Address	City	State	Zip
Employer			

I elect to contribute the following pre-tax percentage of my compensation on each pay period (payroll deferral) to the Plan, not to exceed the maximum amount allowable by law:

5% 4% 3% ___ (other % amount) 0%

I understand that I may change or revoke this election at any time as allowed by the Plan. I understand that the maximum annual limit on contributions is determined under the Plan document and the Internal Revenue Code. Any amounts contributed may be returned to me as required by these limitations.

Participant Signature _____ Date _____

Please return completed form in the enclosed envelope to:

UFCW Local 1189 and St. Paul Food Employers Defined Contribution Plan
Attention: Ann Marie
3001 Metro Drive, Ste 500, Bloomington, MN 55425



Plan  **Ahead**™

Participant Enrollment Guide

United Food and Commercial Workers
Local Union 1189 and St. Paul Food Employers
Defined Contribution Plan

 **Milliman**

Welcome to

The United Food and Commercial Workers Local Union 1189 and St. Paul Food Employers Defined Contribution Plan

Regardless of your plans and goals, one thing is certain - you must have money to live the kind of life you want in retirement. The United Food and Commercial Workers Local Union 1189 and St. Paul Food Employers Defined Contribution Plan offers you the opportunity to save for retirement while enjoying great tax advantages. This guide gives you information about the plan and how to enroll.

You may be eligible to participate in the Plan if you are employed by a Contributing Employer under a collective bargaining agreement or another agreement with the Trustees. For more information, consult the Plan's [Summary Plan Description](#).

The Contributing Employers will make a contribution to the 401(k) Plan based upon the collective bargaining agreement. You also have the ability to make deferrals in the Plan. The Plan is self-directed, allowing you to invest those contributions which best fits your risk profile.

Simply decide which investments are right for you and your retirement strategy and make your election.

Make sure you designate your beneficiary(ies) with the Fund Office.

Access Your Account

You will need to enter a User ID and password to gain access to your account at [MillimanBenefits.com](#). The first time you log on your User ID will be your Social Security Number. Your temporary password will be your date of birth, (MMYY). This temporary password is valid for 30 days after any deposit is made to your account. Once logged in you will be prompted to change your User ID and password.

For security reasons, we encourage you to create a Custom Login ID that includes both letters and numbers.

Investments

Target Date Funds

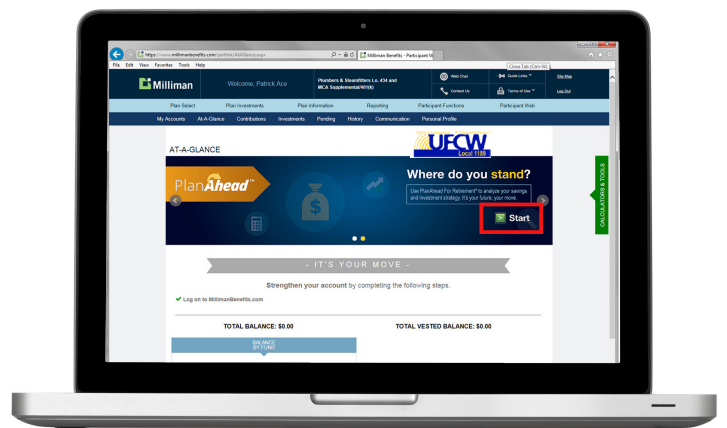
- Target Date Funds are designed to take the confusion out of investing. They provide diversified investment mixes that are appropriate for different target retirement dates. These funds are managed by professionals and automatically change their equity/stock allocation over time, becoming more conservative as you near retirement.

See the **Qualified Default Investment Alternative (QDIA)** for more information on Target Date Funds.

Core Fund Options

- Within the Plan there are many separate mutual fund investments. These funds cover a wide range of asset classes, investment styles and risk. The goal is to provide a diversified mix of investments that can best suit each member's individual risk profile, temperament and retirement goals. You may invest in as many of these core funds as you see fit, in any combination, up to 100% of your account balances and future contributions. Your future contributions and account balances do not require the same investment allocations.

For more information about your investments options, please view the **Annual Participant Fee Disclosure**.



By accessing your account at MillimanBenefits.com, you can:

- Learn more about the retirement options available to you
- Analyze your retirement readiness with PlanAhead for Retirement
- Make investment changes
- Use the educational tools and calculators to help achieve your retirement dreams
- and much, much more!

You can reach Milliman's Benefit Service Center, Monday - Friday between the hours of 7am - 7pm CST, toll free at 1.866.767.1212. You can also check on your account and use the extensive tools available on Milliman's website at MillimanBenefits.com.

Milliman Mobile Benefits

This free app (available on the App Store and Google Play) allows you access to your plan information while on the go. From your mobile device, you can view your account balance, investments by fund, personal rate of return, available withdrawals and other information.



Your Total Retirement Planning Solution

When planning your financial future, you want all the help you can get! Milliman offers many tools, including **PlanAhead for Retirement**.

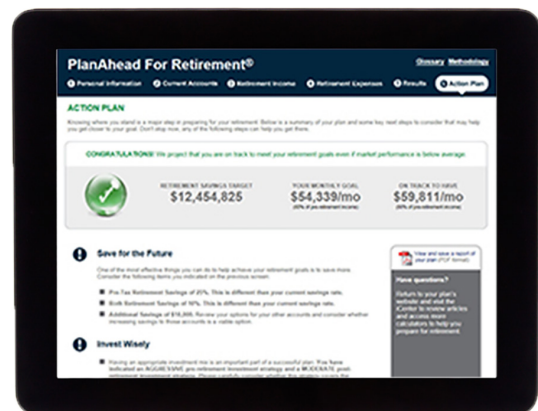
- Easy to use
- Considers all potential sources of income
- Helps estimate your retirement expenses
- Projects your total current savings to retirement and converts it to a monthly income

PlanAhead for Retirement will put it all together for you, showing you if you are currently on track, or allowing you to change inputs and experiment until you find a combination that works.

Your information is **stored and easily updated** so that as your life changes, your retirement planning can too.

Upon completion, **an action plan** for improving your financial health is produced.

Get started today at MillimanBenefits.com



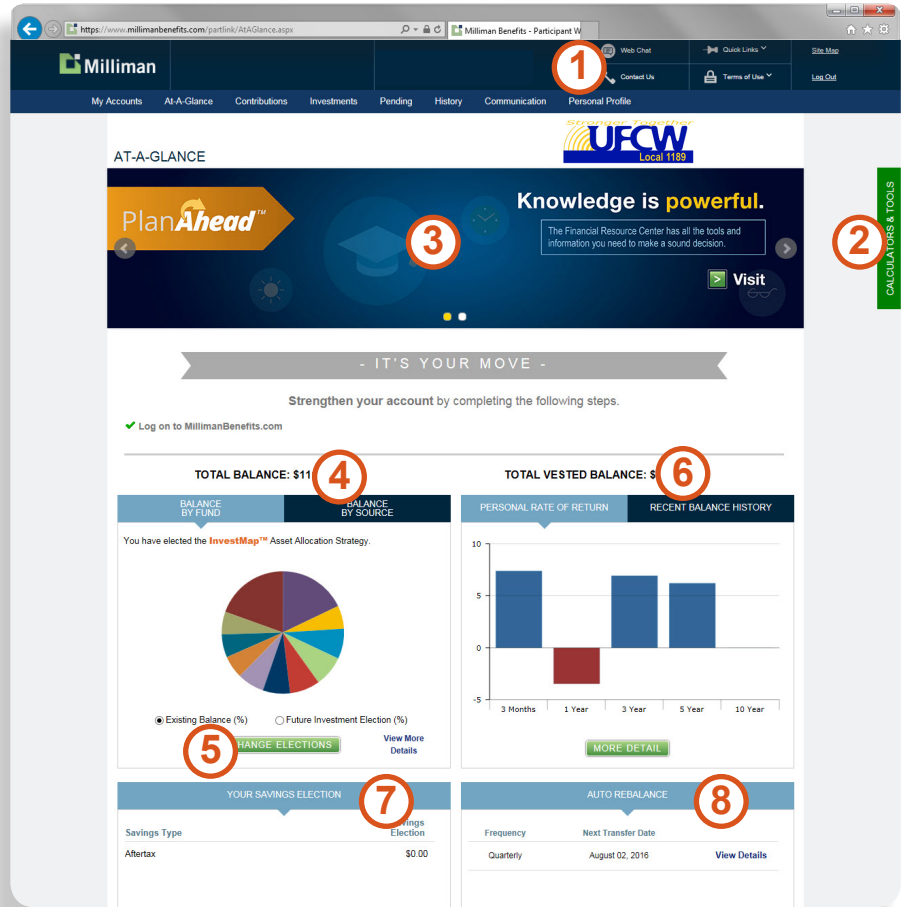
How to Use MillimanBenefits.com

At-A-Glance

Click on [At-A-Glance](#) to see a summary of your plan information. Here is a quick overview of information and activities available on this screen.

The top portion of the screen provides informational resources for your account.

- ① Web Chat and Contact Us for questions about your account
- ② Calculators & Tools - retirement planning tools
- ③ A rotating banner with convenient links, including:
 - Milliman Financial Resource Center - tools and information to make sound decisions
 - PlanAhead for Retirement® - a powerful calculation tool that lets you enter multiple savings accounts, retirement income and anticipated expenses.



The bottom portion of the screen provides details on your investments.

- ④ Your account balance and a pie chart of your account
- ⑤ Change your investment elections
- ⑥ Your vested balance and a snapshot of your rate of return
- ⑦ A snapshot of your savings elections
- ⑧ Your auto rebalance timing election

