



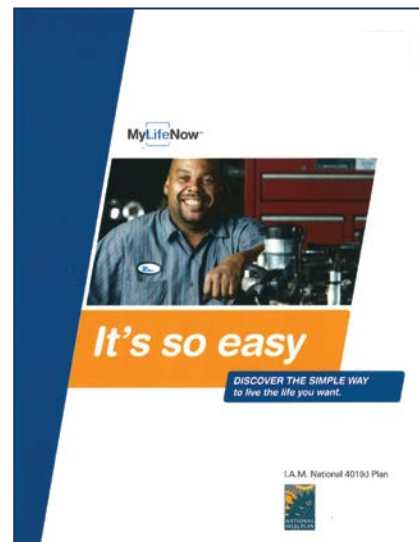
## Important information regarding your I.A.M. National 401(k) Plan

The I.A.M. National 401(k) Plan is a great way for you to save for retirement. The I.A.M. National 401(k) Plan allows you to make the most of your hard-earned savings by providing many important benefits.

- Great supplemental savings for retirement
- John Hancock Retirement Plan Services is the Plan recordkeeper
- Reduce your taxable income by making pre-tax contributions with the potential for tax-deferred growth of your investments

- **Auto-Enrollment Feature**

- ✓ Following receipt of all necessary information from your employer, John Hancock mails an Enrollment Kit (see sample on right). This process may take several months following ratification of your contract and depends on when the Fund receives data from your employer.
- ✓ You have **60 days to decline** participation. You may opt out by calling John Hancock or you may opt-out online – details will be included in the Enrollment Kit.
- ✓ **If you do not opt-out within 60 days you are automatically enrolled at 3% in the Plan's Default Investment Fund.**
- ✓ You may make changes to the contribution percentage or make different investment choices by calling John Hancock at **800.294.3575**, or by using their website **mylife.jhrps.com**.



- Learn more about the Plan's features by visiting **www.iam401k.org** and clicking on "I.A.M. National 401(k) Plan" tab.

**VOTE TO INCLUDE THE I.A.M. NATIONAL 401(K) PLAN IN YOUR COLLECTIVE BARGAINING AGREEMENT!**

Sincerely,

The Board of Trustees  
I.A.M. National 401(k) Fund