

Machinists Retirement and Savings Plan

EMPOWERING MACHINISTS FOR OVER 30 YEARS

Since January 1, 1990, the Machinists Retirement and Savings Plan has been a constant and unwavering source of financial empowerment. With a dedicated commitment to the well-being of our members, we have continuously delivered dependable and secure retirement solutions.

Portable Retirement Benefits

Designed to unify retirement benefits, our plan is portable, catering to the needs of all Employers and Service Contractors. Experience the ease of a singular retirement solution that adapts seamlessly to your career journey.

Diversified Investment Options

Our plan stands out by offering a diversified menu of low-cost investment options. Participants have the flexibility to choose from a range of investment avenues, ensuring that their individual financial goals are met with precision.

Financial Strength

With over 2,500 participants collectively managing \$92 million in assets, the Machinists Retirement and Savings Plan exemplifies financial strength and stability. Your financial future is in capable hands.

Embrace the Legacy of Union Pride

As a Machinist, your legacy is intertwined with the pride of the union. Our plan is a testament to this legacy, fostering financial well-being while preserving the spirit of union pride.

Join us in securing your financial future with the Machinists Retirement and Savings Plan.

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MEMBERS

Your Financial Future, Our Priority

Saving for retirement is a crucial step towards securing your future, and the Machinists Retirement and Savings Plan is here to empower Union Members in reaching their retirement goals. Below, we address some frequently asked questions about the plan, highlighting its key features:

- ✓ **100% Vested with First Dollar**
Enjoy the benefit of being fully vested from the very first dollar you invest. Your commitment to your financial future is immediately rewarded with complete ownership.
- ✓ **100% Investment Control**
Take charge of your financial journey with complete control over your investments. Our plan empowers you to navigate the future confidently through a diverse investment fund lineup.
- ✓ **Navigate Your Future with Confidence**
Our plan offers a variety of low-cost investment options, allowing you to tailor your investment strategy to align with your unique financial goals. Your future is in your hands.
- ✓ **Low Cost**
Maximize your returns with our low-cost structure. Shared plan expenses ensure that every participant enjoys cost-effective access to the benefits of the Machinists Retirement and Savings Plan.
- ✓ **Single Point of Contact for Retirement**
Experience streamlined support, regardless of your employer. With a singular point of contact, we ensure that your retirement journey is as smooth and straightforward as possible.

Secure your financial future with the Machinists Retirement and Savings Plan - where your goals are our priority.

EMPLOYERS

Invest in Success, Minimize Hassle

Investing in the success of your business shouldn't come with unnecessary complications. The Machinists Retirement and Savings Plan is designed to empower employers, offering a streamlined approach to retirement benefits. Here's why partnering with us is a strategic investment:

- ✓ **No Administration Cost**
Keep your focus where it matters most - on your business. Our plan comes with no administration costs, allowing you to allocate resources efficiently without the burden of paperwork.
- ✓ **No Withdrawal Liability**
Enjoy unparalleled flexibility without the worry of withdrawal liabilities. Our plan provides a seamless experience, ensuring your financial flexibility remains intact.
- ✓ **No Fiduciary Responsibility**
We understand the complexities of retirement planning. Let us handle the fiduciary responsibilities, freeing you to concentrate on the growth and success of your business.
- ✓ **Employee Retention**
Foster loyalty among your team with a consistent and successful retirement plan for all members. A strong retirement benefit is a key component in retaining valuable employees.
- ✓ **Established Successful Plan**
Join a proven success story. The Machinists Retirement and Savings Plan has a track record of providing financial security for employees, contributing to the overall success of businesses partnering with us.
- ✓ **No payroll tax on Employer Contributions**

Invest smartly, minimize hassle, and ensure the financial well-being of your employees with the Machinists Retirement and Savings Plan.

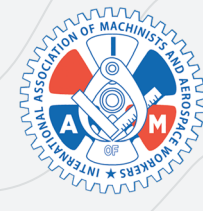
UNIONS

Strength in Unity, Prosperity for All

In the spirit of unity and shared prosperity, the Machinists Retirement and Savings Plan is dedicated to meeting the unique needs of our valued union members. Here's why our plan stands out as a powerful tool for your members' financial well-being:

- ✓ **Created for Machinists Members**
Tailored specifically for Machinists members, our plan is crafted with an understanding of the distinctive needs and aspirations of our valued union members.
- ✓ **Portable: One Retirement Plan for All**
Unify benefits seamlessly across Employers and Service Contractors with our portable retirement plan. Simplify administration and provide consistent benefits to all members.
- ✓ **Immediate Vesting and Low Cost to Members**
Empower members with immediate vesting and financial security at minimal cost. Our commitment is to provide accessible and affordable retirement solutions.
- ✓ **All Contribution Types Available for Negotiations**
Enjoy the flexibility of negotiating various contribution types to align with the diverse financial goals of your members. Our plan adapts to suit the individual needs of each member.
- ✓ **Union Pride**
Embrace the collective strength and identity of the union. Our plan is rooted in the principles of solidarity, ensuring the financial well-being of our members.
- ✓ **Special Non-Bargaining Agreements**
Tailored solutions with Board approval provide satisfaction and flexibility. Our commitment to delivering personalized plans ensures that every member's unique needs are addressed.
- ✓ **No payroll tax on Employer Contributions**

Unite your members in financial prosperity with the Machinists Retirement and Savings Plan - where union pride meets financial security.



**MACHINISTS
RETIREMENT
AND SAVINGS PLAN**

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