

# MINNESOTA CERAMIC TILE AND ALLIED TRADES RETIREMENT PLAN

Quick Start Guide





# Welcome to the Minnesota Ceramic Tile and Allied Trades Retirement Plan.

You may be eligible to participate in the Plan if your employer contributes to the Plan under the terms of a collective bargaining agreement or another agreement with the Plan's Board of Trustees. For more information, consult the Plan's Summary Plan Description.

The Contributing Employers will make a contribution to the Plan based upon the collective bargaining agreement.

Your account in the Plan is self-directed, which allows you to invest the funds in your account in the investment option(s) that best fit your risk profile. Simply decide which investment option(s) are right for you and your retirement strategy and make your investment election.

## SET UP YOUR ACCOUNT

Our login process is designed to protect your account. Visit **MillimanBenefits.com** (choose English or Spanish) and select Register. Follow the prompts to have a Registration PIN mailed to your address on file. Once you receive the PIN, go back to **MillimanBenefits.com** to enter it and complete your account registration.

## SECURITY TIPS

Follow these simple tips to safeguard your account information.

- Create a username that's easy for you to remember but difficult for others to guess.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.

## CHOOSE YOUR INVESTMENTS

Pick the investments that suit your investing style. See the next page for more information.

## NEED HELP?

You can reach Zenith American Solutions with questions at 651.256.1801 or toll free at 800.879.4412. Or, you may call the Benefits Service Center at 1.866.767.1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.



## ***Read. Watch. Learn.***

Take advantage of the free resources on **MillimanBenefits.com**.

You'll find articles, calculators and videos to help you make the most of your plan. Learn saving basics, explore age-based checklists and use the tools to run your numbers. Click on the Financial Wellness link at the top of the page.



# Get Your RISE Score™ on [MillimanBenefits.com](https://www.millimanbenefits.com)

The goal — retire with enough money. How will you get there?

Your Retirement Income Security Evaluation Score (RISE Score) measures how prepared you are for financial risks in retirement. Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.

## YOUR INVESTMENT OPTIONS

The plan offers different approaches to investing. You may choose your investment strategy at any time by going to [MillimanBenefits.com](https://www.millimanbenefits.com) or by calling the Milliman Benefits Service Center at 1.866.767.1212.

- **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 levels. 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.
- **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.

## STAY IN TOUCH

Keep track of your account by reviewing your quarterly account statements. Plus, sign up for electronic confirmations and notices.

## TAKING YOUR MONEY OUT

Leaving your money alone to grow is best. However, if you need to access the funds in your account while you are still with the organization, you may have options available to you.

If you leave the organization or retire, you have several options. Consider your distribution options carefully as taxes and penalties may apply.

For more information, contact Zenith American Solutions or review the Summary Plan Description.

## Stay Informed

Information about your account is updated daily. You can monitor your investments and request transactions at any time. Milliman will summarize your activity in a quarterly statement that will be provided electronically or mailed to you, depending on your contact information on file.

You can change the way you receive your statement and notices at **MillimanBenefits.com**. Go to Personal Information under the profile icon at the top of the page.

## On the Go?

You can access your account by downloading the Milliman Mobile Benefits App from the App Store or Google Play.

## A Simple Way To Protect Your Loved Ones

You work hard to take care of your family and yourself. Don't forget one of the most important steps: naming a beneficiary. Your beneficiary is the person (or persons) who receives your retirement account balance in the event of your death. Contact Zenith American Solutions and complete the Beneficiary Designation form. You'll need Social Security numbers and birth dates for whomever you decide to name as your beneficiary.

This brochure is intended to provide a brief review of certain key aspects of the plan. If there are any discrepancies between the contents of this brochure and the plan Document, the terms of the Plan Document shall govern.

