



Plan **Ahead**[™]

Minnesota Ceramic Tile and Allied Trades Retirement Plan

 **Milliman**

Member Support Services for Minnesota Ceramic Tile and Allied Trades Retirement Plan

PlanAhead for Retirement

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 Minnesota Ceramic Tile and Allied Trades Retirement Plan offers you the opportunity to save for retirement while enjoying great tax advantages. This guide gives you information about the plan.

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 Plan based upon the collective bargaining agreement. 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.

You can reach Zenith American Solutions with questions at 651-256-1801 or toll free at 800-879-4412.

Investment Options

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. You will be defaulted into your age appropriate Target Date Fund if you do not make an investment election.

Core Funds

- Within the Plan there are several 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 and to review the funds available to you, please view the Annual Participant Fee Disclosure.

Welcome to Minnesota Ceramic Tile and Allied Trades Retirement Plan

How to Log On

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). 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.

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.

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

Milliman Mobile Benefits

This free app (available on 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.

You can download the Milliman app in the App Store (Apple devices) or Google Play (Android devices).

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**.

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.



Questions on your account? Call the Benefit Service Center at 1-866-767-1212. Or log on to 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 Your auto rebalance timing election